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LUT School of Business and Management

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MASTER'S THESIS

**IDENTIFICATION OF SERVICE QUALITY DIMENSIONS FOR SAP FINNISH
USER GROUP RY**

Maija Castrén

First supervisor/Examiner: Associate Professor Hanna Salojärvi

Second supervisor/Examiner: Professor Sanna-Katriina Asikainen

ABSTRACT

Author: Castrén, Maija
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The purpose of this research is to define the service quality dimensions for the case company, SAP Finnish User Group (FINUG) ry. The service quality dimensions are explored through defining customer expectations and their determinants as well as looking into how customers perceive value. This information is then used to evaluate how the quality and selection of FINUG's service offering can be improved. The research is conducted in a business-to-business context, observed from the customer's perspective.

The theoretical part of this thesis takes a more detailed look into previous service quality research, observes different service quality models, and takes a glance at service value. The theoretical chapters also examine the role of customer expectations in service quality, as well as how these expectations can be managed. The empirical part of the thesis is based on the conducted qualitative research. The research was carried out as a single-case study and the primary data was gathered through semi-structured interviews held with FINUG's customers.

The results of the research revealed nine service quality dimensions that apply for the case company. Customer expectations were also found to affect the formation of service quality dimensions. These expectations, as well as their determinants, were recognized. The impact of value in service quality assessment was also determined. This information was then used to suggest practical applications for the case company on how to improve the quality of their services and service offering.

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Tämän tutkimuksen tarkoitus on selvittää tapausorganisaation, SAP Finnish User Group (FINUG) ry:n, palvelun laadun dimensiot. Palvelun laadun dimensioita lähdetään tutkimaan määrittelemällä oleelliset asiakasodotukset, sekä niiden määräävät tekijät. Asiakkaiden kokema arvo ja sen vaikutus palvelun laadun kokemiseen otetaan myös huomioon. Saatua informaatiota hyödynnetään FINUG:n palvelutarjonnan laadun ja valikoiman arvioinnissa. Tämä tutkimus on toteutettu B2B-kontekstissa havainnoituna asiakkaan näkökulmasta.

Tutkielman teoreettinen osio käsittelee aiempaa palvelun laatu-tutkimusta, tarkastelee eri palvelun laadun mittaustyökaluja ja tutkii arvon merkitystä palvelun laadun arvioinnissa. Teoriakappaleissa tutkitaan myös asiakasodotusten roolia palvelun laadussa sekä sitä miten näitä odotuksia voidaan hallita. Työn empiirinen osio perustuu tehtyyn kvalitatiiviseen tutkimukseen. Tutkimus toteutettiin yhden tapauksen tutkimuksena, ja tutkimusdata kerättiin teemahaastatteluin.

Tutkimuksen tulokset paljastivat yhdeksän palvelun laadun dimensiota, jotka ovat relevantteja tapausorganisaatiolle. Asiakasodotusten todettiin vaikuttavan laadun dimensioiden muodostumiseen ja myös nämä oleelliset odotukset ja niiden määräävät tekijät tunnistettiin. Lisäksi asiakkaan kokeman arvon merkitys palvelun laadun arvioimisessa määriteltiin. Saatujen tulosten perusteella tapausorganisaatiolle tehtiin käytännön ehdotuksia siitä, miten heidän palveluiden ja palvelutarjonnan laatua voidaan parantaa.

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When it comes to what life will bring my way after finishing my studies, I want to quote the hope-giving words of Margaret Drabble, “When nothing is sure, everything is possible.”

Helsinki, 14.11.2016

Maija Castrén

TABLE OF CONTENTS

1	INTRODUCTION	8
1.1	Literature review	10
1.2	Research objectives and questions.....	12
1.3	Theoretical framework.....	13
1.4	Key concepts.....	14
1.5	Research methods	15
1.6	Delimitations.....	16
1.7	Structure of the thesis	17
2	DIMENSIONS OF SERVICE QUALITY	19
2.1	Service quality	20
2.1.1	Service quality models.....	22
2.1.2	Service quality in the B2B context	30
2.2	Service value.....	31
3	CUSTOMER EXPECTATIONS AS A PRECEDENT TO SERVICE QUALITY.....	35
3.1	The importance of the customer's role in service improvement	35
3.2	Customer expectations	36
3.3	Customer expectations of service	38
3.4	Managing expectations	43
4	RESEARCH DESIGN AND METHODOLOGY	50
4.1	Research approach and design.....	50
4.2	Case description.....	51
4.3	Data collection	52
4.3.1	Semi-structured interviews	53
4.3.2	Overview of the semi-structured interviews	54
4.4	Data analysis	56
4.5	Reliability and validity.....	57
5	RESULTS AND ANALYSIS.....	59
5.1	Customer expectations and their determinants	59
5.1.1	Personal needs.....	64
5.1.2	Professional needs.....	65

5.1.3	Perceived service alternatives	66
5.1.4	Past experience.....	67
5.1.5	Word-of-mouth	69
5.1.6	Explicit service promises	72
5.1.7	Implicit service promises	73
5.1.8	Expectation management	75
5.2	Value as a component of service quality	76
5.3	Service quality dimensions of SAP Finnish User Group ry	79
5.4	Current state of services.....	87
5.5	Practical applications for the case company	89
6	CONCLUSIONS	92
6.1	Key findings.....	92
6.2	Theoretical implications	93
6.3	Managerial implications	95
6.4	Limitations and suggestions for further research.....	96
	REFERENCES	98

APPENDICES

Appendix 1 Semi-structured interview questions

LIST OF FIGURES

Figure 1.1 Theoretical framework of the study

Figure 2.1 Classification of services

Figure 2.2 The GAP model of service quality

Figure 2.3 Value delivery system

Figure 3.1 Service interaction role framework

Figure 3.2 Nature and determinants of customer expectations of service

Figure 3.3 Customer expectations hierarchy

Figure 3.4 Framework for managing customer expectations

Figure 3.5 Approaches for integrating services marketing communication

Figure 3.6 Expectation management model

Figure 5.1 Determinants of expected service for FINUG

Figure 5.2 Updated theoretical framework

Figure 6.1 Formation of FINUG's customers perceived service quality

LIST OF TABLES

Table 1 Key concepts of the study

Table 2 Structure of the thesis

Table 3 Summary of service quality models

Table 4 Summary of the interviews

Table 5 Categorization of expectations

Table 6 Mentioning frequencies of expectations

Table 7 How customers perceive the case company

Table 8 Mentioning frequencies of the service quality dimensions

1 INTRODUCTION

The importance of services in today's world can be portrayed by the figures showing that services account for 67% of all employment in Europe as well as 73% of European gross domestic product. The tremendous growth and impact on economies around the world has drawn growing attention to the importance of services. Service markets are continuously growing and their transformation is being driven by powerful forces such as; government policies, social changes, business trends, advances in information technology, and globalization. The change is occurring all across the service sector; demand, supply, competitive landscape as well as in the way customers purchase and use services. (Lovelock and Wirtz, 2011; Wilson et al., 2012)

Service itself can also be divided into different categories; service industries and companies, services as products, services as experiences, and customer service. In addition, a fairly new way of looking at services is the service dominant logic. Service dominant logic was first presented by Vargo and Lusch (2004), as through their literature review it became evident that the old goods dominant view derived economics model was inadequate to account for all the phenomena involved in the marketing. Vargo and Lusch (2004) elaborate the differences between goods dominant and service dominant logics with six attributes: primary unit of exchange, role of goods, and role of customer, determination and meaning of value, firm-customer interaction, and source of economic growth. The primary unit of exchange in goods dominant logic is that goods serve as operand resource while in service dominant logic the units of exchange are services.

Service industries and companies include those whose core offering is a service. These industries include for example; accommodation, transportation and banking. Services as products represent intangible products, such as consulting services, insurance or photograph processing. Services as experiences are services (or products) that offer the customer a memorable experience where the memory of the experience becomes the product. Customer service indicates the supporting services provided with the company's core product. Finally, service dominant logic is a way of looking at all products as services. Service dominant logic argues that all products are in fact consumed because of

the service they provide. This view of looking at products offers a broader view of what services really are. (Wilson et al., 2012)

As the importance of service markets is continuously on the rise, it is becoming increasingly important to understand what kind of services consumers want and need and above all how to make them buy that service from you. To separate your service offering from the competition, organizations are looking into understanding their customers better – what they expect from the service and how they experience the service based on what they perceive to have quality and value. Many theories and models have been formed over the past decades to understand these different customer perceptions, however, the common factor here seems to be that as all organizations as well as their customers are unique, no universal all-covering rules can be applied. The most widely accepted models concerning service quality and perceived service quality are the GAP model (Parasuraman et al., 1985), SERVQUAL (Parasuraman et al., 1988), and the Grönroos model (Grönroos, 1984), which all provide a good framework for any service organization to begin improving their overall service quality.

This study is conducted for an association called SAP Finnish User Group (FINUG) ry, which is an association for Finnish organizations who use the SAP operating system in their business. Currently, FINUG's service portfolio consists of one main event, the fall seminar, surrounded by other smaller seminars, webinars, networking events, and special interest groups. The fundamental idea behind FINUG's service portfolio is to offer customers a platform where to network and share experiences while learning from fellow SAP users and experts. The main target customers for FINUG are essentially all organizations using the SAP operating system. Other target customers are so called third parties and implementation partners, who are organizations that have products/services closely related to SAP. (Sapfinug.fi, 2016)

FINUG's target market is unique in the way that it is very specific as it is limited to SAP related customers only. Another unique feature with this case is that there is very little direct competition, since no other association or organization offers these exact same services. One of the challenges FINUG faces is to make current and potential customers see how they can benefit from using their services by improving the quality of their service

offering. To make this happen, FINUG needs to understand what their customers expect from them, how they perceive their services and what creates quality and value to them. With a better understanding of what their customers are looking for, and with having improved service quality, FINUG is eventually hoping to also create new services and attract new customers. (Castrén, 2016)

1.1 Literature review

The theoretical framework of this study is centered around the concepts of service quality and customer expectations which are also the main concepts covered in the literature review. First of all, the importance of the service industry in general is evident as services account for over half of all employment in Europe as well as most of European gross domestic product. The industry is continuously growing and changing, making it an important subject to keep researching. (Lovelock and Wirtz, 2011; Wilson et al., 2012)

The larger interest in service quality began in the 1980's when Grönroos (1984), Berry et al. (1985, 1988) and Zeithaml (1988) tackled the issue providing early definitions and measurement tools to look at the issue. Major contributors in the service quality field have also included researchers such as Cronin and Taylor (1992) who were critics of many former researchers stating that quality should be looked at as an attitude. The differences and debate between these different measurement tools has later been analyzed to fit into three main categories: whether or not to take customer expectations into account, whether some criteria need to be weighted or not, and determining the dimensions by which service quality is judged. (Robledo, 2001)

Since then, research has been done concerning more specific industries and contexts. For example, Berkley and Gupta (1994) took information technology (IT) into account when studying service quality. Bitner et al. (2000) further studied service quality from the aspect of technology considering such things as customizing service offerings and service failure recovery. Specific industries such as sports organizations, restaurants, and hospitality have evoked their own research on service quality (Robinson, 2006; Ariffin and Maghzi, 2012; Cant and Erdis, 2012) New forms of service have also generated further research. For

example, Santos (2003) created a service quality model for specifically measuring e-service quality. In addition to the more traditional business-to-consumer (B2C) view, service quality has also been studied specifically from a business-to-business (B2B) point of view by such researchers as Woo and Ennew (2004) and Zolkiewski (2007).

Although the service industry has been a part of business for a long time, new forms of service are continuously being created, and service is becoming a part of more and more industries. Hence, this remains an important subject of research. Moreover, the importance of quality in services remains as research has supported the fact that perceived service quality has an impact on business performance (Athanassopolous et al., 2001)

To understand how customers evaluate service quality, it is vital for the organization to thoroughly understand customers' expectations. Early research on customer expectations assumed that expectations were based on a single level of what customers felt the service provider should offer them (Hsieh and Yuan, 2010). Parasuraman et al. (1991) were the first to suggest that *understanding* customer expectations is vital in providing satisfactory services, implying that there is more than one level to be considered when looking at customer expectations. A multi-level interpretation of customer expectations was later on also supported by Zeithaml et al. (1993) and Walker and Baker (2000). Parasuraman et al.'s (1991) first multi-level view proposed that customer expectations were made up of two levels; desired and adequate level of service. These levels represent different levels of customer service where the customer can either be satisfied or delighted. Later, it was understood that customer expectations are spread out into a continuum and where expectations fall is dependent on each individual and each individual service encounter. Customers' expectations vary even with service firms within the same industry. The different levels of expectations are the reason why two organizations operating in the same business can both keep customers satisfied. (Davidow and Uttal, 1989)

Zeithaml et al. (1993) also created a model that evaluates the determinants of customer expectations of service. They recognized eleven determinants that customers commonly use to define their expectations. This model recognizes that different attributes affect different levels of expectations and ultimately helps managers assess how their customers

form their expectations of service. Later on, it has also been recognized that expectations keep evolving and customer expectations should continuously be studied. (Webb, 2000)

More recently, customer expectation research has focused on issues such as expectations in professional services in the business-to-business field (Ho et al., 2015), different, more specific types of services such as remote maintenance services (Plauch, 2014), and especially on customer engagement and the customer's role in service creation (Dong, 2015; Evans et al., 2008)

Essentially, the reason why organizations are interested in mapping out customer expectations is so that they can manage these expectations to their advantage and to use them to improve service quality (Berry et al., 1994). How these expectations can be managed has been talked about from as early on as 1987, when Peters (1987) brought forward the idea of “under-promising and over-delivering”. Many models for customer expectation management have been generated for example by Ojasalo (2001), Robledo (2001), and Zeithaml and Bitner (2003). Ojasalo's (2001) framework suggests that expectations fall into three categories: fuzzy, implicit, and unrealistic and management needs to exercise focusing, revealing, and calibrating in order to manage these expectations. Robledo's (2001) research categorized expectations in a more concrete manner and found that expectations can be managed through actions such as promotional campaigns, corporate communication, consumer education, and pricing strategy. Zeithaml and Bitner's (2003) model is perhaps the simplest one stating three management methods; improve customer education, manage service promises, and manage internal marketing communication. In recent years, research has focused on expectation management in specific fields and industries (Luoma-aho et al., 2013) and expectation management in online environments (Ekberg et al., 2014).

1.2 Research objectives and questions

The purpose of the research is to define the service quality dimensions that the case company's customers use to evaluate the quality of the service. In order to identify these dimensions, customer expectations and expectation determinants are also examined. The

attained data will then be applied to the case company to evaluate and improve their services in terms of quality and offering. FINUG is essentially a business-to-business organization and although service quality and customer expectations have been extensively studied in the business-to-customer context, the case is not the same in the business-to-business (B2B) field. (Zolkiewski et al., 2007) Researchers have not found a universal model to study service quality, in the business-to-consumer (B2C) field nor the B2B field. This means that each organization needs to conduct its own research on what quality dimensions apply for them in order to be able to meaningfully study service quality. Moreover, the case company is in fact (currently) an association without any official employees making this context completely new to existing research. A research gap also exists in the fact that FINUG, more specifically, is an event organizer, and service quality research in this field has not been conducted, at least to the researcher's knowledge. Based on this objective and research gap, the main research question has been formed as follows:

How are customer perceptions of service quality of FINUG's customers formed?

In order to better answer the main research question, the following research questions have been created to support the main question:

- *What are the customers' expectations of service and the determinants of these expectations?*
- *What do customers perceive as quality service?*
- *How can an organization utilize customer perceptions of service quality to improve the quality of their service offering?*

1.3 Theoretical framework

The theoretical framework (figure 1.1) illustrates the main concepts of the study and their relation to each other. In order to identify the service quality dimensions, expectations about the service as well as their determinants need to be fully understood. The organization itself can always affect perceived service quality through providing excellent service delivery. The company may also be able to impact some of the expectation

determinants, depending on what they are in each case. The specific service quality dimensions used by customers lastly determine the final perceived service quality.



Figure 1.1 Theoretical framework of the study

1.4 Key concepts

The key concepts of the study are presented and defined in table 1. These concepts and their importance in the study will be further inspected in the theoretical chapters of this thesis.

Table 1 Key concepts of the study

Concept	Definition
Customer expectations (of service)	<i>Customer expectations are beliefs about service delivery that function as standard or reference point against which performance is judged (Zeithaml and Bitner, 2003).</i>
Expectation determinants	<i>Expectation determinants are factors that influence customer expectations (Zeithaml et al., 1993).</i>
Service quality	<i>Service quality is a measure of how well the service level delivered matches customer expectations. Delivering quality service means conforming to customer expectations on a consistent basis (Lewis and Boom, 1983).</i>
Service value	<i>The consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given (Zeithaml, 1988).</i>
Service offering	<i>The collection of services offered by a company that deliver value to the consumer (Devlin, 1998).</i>
Service quality dimensions	<i>Criteria that the customer uses in evaluating service quality (Parasuraman et al. 1985).</i>

1.5 Research methods

The research will be conducted through a qualitative research method, which was found to be best suited for this study due to its nature. The study is formed around a single-case study aiming to develop detailed knowledge and understanding of the research problem. Primary data is gathered through semi-structured interviews with current customers of the case company. The number of interviews held will be determined when the gathered data becomes saturated.

1.6 Delimitations

The most foundational theoretical delimitation in this study is perhaps the service definition used. This research assumes one of the service definitions presented by Lovelock (2011). Service is classified as information processing where services are directed at intangible possessions, software in this case. Another fundamental concept in this study is service quality. Service quality will be examined utilizing the user-based approach, which views service quality as being determined by its user. (Kasper et al., 1999; Schneider, 2004) In addition, this research will focus on perceived quality as opposed to objective quality since it is better suited to gain a comprehensive understanding of studying the quality of services (Zeithaml, 1988).

Satisfaction and quality are often linked strongly together, however, this study will exclude the concept of satisfaction and solely focus on quality. This delimitation is made due to the fact that perceived service quality is an evaluation over a longer period of time, whereas satisfaction is specific to each transaction. (Cronin and Taylor, 1992) Since the focus of this research is to look at the entire service portfolio and not a single service encounter, satisfaction will be excluded. Cronin and Taylor (1992) also found that service quality leads to satisfaction, hence we can assume that if customers perceive service quality to be good, they will also be satisfied.

This study will also look at the concept of value. The focus is on choosing the value and the buyer's perspective of what value they receive from the organization also known as customer perceived value (Zeithaml, 1988). By concentrating on customer perceived value the goal is to gain knowledge for how the organization can then provide and better communicate this value to their customers.

There are managerial delimitations in this study, as well. The case company categorizes their customers into three categories, each with somewhat differing needs. This study will solely focus on the user members, as they are the main target to whom services are aimed for. The interviewees will be selected out of existing customers due to the fact that even though the views of potential customers might have been beneficial in the study, they would have been extremely difficult to locate and include in the research.

Out of all the current member organizations, representatives will be selected to participate in the interviews based on different positions within their companies as well as different geographical locations so that a wide representation of opinions will be heard. Company size will not be taken into account due to lack of resources and difficulty in finding participants to be interviewed.

A delimitation concerning the source of primary data is the fact that the interviewees are not actually the ones who make the decision to purchase the service. Where the purchase decision is made is often even unknown, hence the decision was made to exclude these facets from the study. The select interviewees have different amounts of experience with the case company and so are able to sufficiently and even better able to respond to the interview questions.

The research is done solely from the customer's perspective excluding the perspective of the supplier. By examining customers' expected and perceived service it is then possible to examine and determine how the organization can improve and develop its operations.

1.7 Structure of the thesis

This thesis is made up of six chapters (table 2) beginning with an introduction to the study at hand. Chapter two is the first of two chapters introducing the theoretical foundation of the research. This chapter introduces the concepts of service quality and service value, moreover, different service quality models are presented as well as how customers perceive service quality. A Brief introduction into service quality in a business-to-business context is also presented. Chapter three takes a closer look at customer expectations and how an organization can manage these expectations. The importance of the customer's role in service improvement is also evaluated in this chapter.

Chapter four moves on to describe the research design as well as gives an introduction of the case and the case company. Moreover, data collection methods and the reliability and validity of the study are described here. Chapter five presents the research data, it's

analysis, as well as the research results. Lastly, chapter six presents the conclusions of the study in the form of key findings, theoretical and managerial implications, limitations, and suggestions for further research.

Table 2 Structure of the thesis

Chapter	Content
1. Introduction	An introduction and background to the thesis, literature review, research objectives and questions, theoretical framework, key concepts, research methods, delimitations, and structure of the thesis.
2. Dimensions of service quality	An overview of service quality, relevant service quality models, service quality in the business-to-business context, perceived service quality, and service value.
3. Customer expectations as a precedent to service quality	Importance of the customer's role in service improvement, customer expectations, customer expectations of service, and managing these expectations.
4. Research design and methodology	Research approach and design, case description, data collection methods, and an assessment of the reliability and validity of the study.
5. Results and analysis	Analysis of the semi-structured interviews. Customer expectations and their determinants are identified followed by a look at how value is perceived. Based on this, the service quality dimensions of SAP Finnish User Group ry are identified. Lastly, some suggestions for practical applications for the case company are made.
6. Conclusions	Key findings of the study are reviewed followed by theoretical and managerial implications. The reliability and validity of the study are evaluated and the chapter ends with assessing the limitations of the study and making suggestions for further research.

2 DIMENSIONS OF SERVICE QUALITY

Service can be defined as being an economic deed, process, or performance offered by one party to another. Without getting a physical product in return for their money, service customers expect value from other elements such as; access to goods, labor, professional skills, facilities, networks, or systems. (Wilson et al., 2012; Schneider and White, 2004)

The huge number of different service industries indicates that the field of services is not as simple as a single definition. Services can be categorized in various ways, and perhaps the most common tool for categorization is Lovelock's (1983) classification of services, demonstrated in figure 2.1.

	People as Recipient	Possession as Recipient
Tangible Actions	People-processing (Services directed at people's bodies) <ul style="list-style-type: none"> • Passenger transportation • Health care 	Possession-processing (Services directed at people's tangible possessions) <ul style="list-style-type: none"> • Car repair • Laundry and dry cleaning
Intangible Actions	Mental stimulus processing (Services directed at people's minds) <ul style="list-style-type: none"> • Education • Entertainment 	Information processing (Services directed at intangible assets/possessions) <ul style="list-style-type: none"> • Accounting • Legal services

Figure 2.1 Classification of services (Lovelock, 1983)

A key determinant in what constitutes a service is intangibility. Most services, however, cannot be classified as pure, intangible services but are set on a continuum of intangibility, some being more intangible than others. A pure service is considered as something that has no tangible attributes. Most services comprise of both intangible and tangible elements. Another element that distinguishes services from goods is their inseparability. Services cannot be produced at one time and then be stored and used at another time. Pure services are produced and consumed simultaneously; production and consumption cannot be separated. This inseparability brings forth its own unique issues; no quality control can be done between production and consumption and the organization must also strive to attain the maximum number of consumers to consume the service at the time of production. Even

though concerts or other performances can be recorded and viewed or listened to later, this will never be equal to the original service encounter. Services differ from goods also in that they are more heterogeneous in their production as well as their delivery. The production and delivery of services frequently involves the interaction of the service provider and the consumer, this human element results in the dissimilarity of each service encounter. The heterogeneity of services makes quality control and measurability more difficult. Finally, services are perishable; they cannot be stored away to be sold at another time or returned if the consumer is not satisfied with the service. Any ticket unsold or an empty seat will never exist again. (Wilson et al., 2012; Schneider and White, 2004)

2.1 Service quality

Quality, especially when related to services, is a difficult term to define due to its ambiguity. Quality can be looked at as having two basic levels; quality that satisfies and quality that delights. An organization needs to determine which level of quality they will aim for since they require very different managerial approaches. (Zeithaml, 1988) Robledo (2001) goes as far as stating that quality is one of the most central aspects when it comes to strategic management of service companies.

Service quality can be divided into two types of quality: objective and perceived quality. Objective quality refers to the concrete technical dominance of the product, whereas, perceived quality refers to the consumer's opinion about the superiority of the product. It is debatable whether objective quality may even exist, as all quality is perceived by someone. Taking this into consideration, it is of great importance that management learns how consumers view the quality of their service since it will most likely differ from their own perception of quality. (Zeithaml, 1988) This study will focus on researching the perceived aspect of service quality.

Parasuraman et al. (1985) saw a huge research gap in the study of quality of services as research had mainly thus far focused on the quality of products. Parasuraman et al. (1985) state the three defining characteristics of services that need to be recognized when studying the subject to be intangibility, heterogeneity, and inseparability. These three factors

contribute to the fact that for consumers the quality of a service is more difficult to evaluate than the quality of a product, perception of service quality results from how it compares to consumer expectations, and quality evaluations not only include the outcome of a service, but also the process of service delivery. It is also important to note that quality and satisfaction are not synonymous terms. Service quality concentrates specifically on the dimensions of service and it is considered to be a component of customer satisfaction. (Zeithaml and Bitner, 2003) Customer satisfaction is the result of the consumption of a product or service evaluated on the pleasure – displeasure scale (Oliver, 1999). Customer satisfaction is evaluated post-consumption on the basis of how well the service met the customer's expectations. The customer is satisfied if the service met or exceeded their expectations, the customer is dissatisfied when the service falls below their expectations. (American Marketing Association, 2013)

There are three different ways to approach the definition of quality; philosophical, technical, and user-based. The philosophical approach assumes that quality is identical to innate excellence and it cannot be given a more specific definition (Kasper et al., 1999; Oliver, 1997; Rust et al., 2000). People recognize quality when they see it, but they cannot give it a clear definition making this approach useless to researchers. The technical view approaches quality from an objective and absolute perspective; how a product complies with technical standards (Kasper et al., 1999; Oliver, 1997). This approach measures quality based on how much a product deviates from set standards. The technical approach is best utilized in measuring the quality of standardized products.

The user-based approach is one that can best be applied to services. This approach brings in the subjectivity of quality; the quality of a product is determined by its user. Since heterogeneity is a defining character of services, an approach to quality that takes this variability into account is crucial for defining service quality. Of course, service quality can also be measured with more objective criteria, however, this often excludes some important aspects of service quality. The technical approaches measure more the *what*, whereas, the user-based approaches measure the *how* of service. (Kasper et al., 1999; Schneider, 2004)

It is essential for management to fully understand service quality, what it consists of, and how it is defined by their customers. It is equally important to know how to measure service quality. It is vital to understand the specific attributes of service quality in order to be able to improve it. (Asubonteng et al., 1996) In general, service quality can be seen as deriving from four main components; the physical product (when one exists), the service product, service delivery, and the service environment (Rust et al., 2000). Service quality is important to organizations due to its link to such things as costs, financial performance, positive word-of-mouth, customer satisfaction, and customer retention (Sureshchandar et al., 2002)

2.1.1 Service quality models

There are three main disagreements when it comes to defining the ideal way to measure service quality: disconfirmation vs. perception models, weighted vs. unweighted models, and the dimensions of service quality. The debate between disconfirmation and perception deals with whether or not customer expectations need to be considered when measuring perceived service quality. Weighted and unweighted models argue whether specific evaluation criteria should be weighted based on importance or not. Lastly, there is debate about the nature of evaluation dimensions of service quality – are the dimensions universal throughout all service companies or do they vary with each company or industry. (Robledo, 2001) Service quality became a major area of interest in the 1980s and since then dozens of service quality models have been created looking at service from different points of view looking to understand it as well as enable the management of service quality. In this section of the research these models will be looked at more closely and a summary of the service quality models relevant to this research is presented in table 3. (Seth, 2005)

Table 3 Summary of service quality models

Model	Author	Focus/viewpoint of the model
Technical and functional quality model	Grönroos, 1984	The most important piece of perceived quality is <i>how</i> (functional quality) the end result is being delivered to the customer. (Grönroos, 1984)
GAP model	Parasuraman et al., 1985	A tool that helps managers identify service quality factors that are relevant for the customer. “Service quality is a function of the differences between expectation and performance along quality dimensions.” (Seth et al., 2005, p.917)
SERVQUAL	Parasuraman et al., 1988	A scale that can be used to measure customer perceptions of service quality on different service settings. (Parasuraman et al., 1988)
SERPERF	Cronin and Taylor, 1992	“Service quality can be conceptualized as an attitude – and (service quality) is evaluated by perceptions only without expectations and without importance weights.” (Seth et al., 2005, p.920)
Ideal value model of service quality	Mattson, 1992	Takes into account the aspect of value in service quality. (Mattson, 1992)
Model of e-service quality	Santos, 2003	Looks at the specific quality determinants of e-commerce. (Santos, 2003)

The first widely known service quality model, the technical and functional quality model, or the Grönroos model, was created by Grönroos (1984). This model (Grönroos, 1984, 1990) emphasizes three aspects of quality: technical and functional quality, which result in outcome quality. Technical quality means the actual service that is delivered to the

customer. Functional quality refers to the way of how the result was delivered to the customer. And as a result of functional and technical quality you get the final outcome quality. Both technical and functional aspects importantly contribute to the complete service quality perception, however, the functional dimension has mainly been focused on in service quality literature. Grönroos (1984, 1990) also believes that the most important piece of perceived quality is *how* the end result is being delivered to the customer, the functional side of quality. The functional part is also what Parasuraman et al. (1988, 1991) mainly focus on in their SERVQUAL model, as well. Hence, when service and service quality are discussed, the term service quality most often refers to the process of service delivery. Of course, it is dependent on the type of service which component is seen as more significant. (Schneider and White, 2004)

Parasuraman et al. (1985) conducted a study where they found five gaps in the service process that could affect successfully delivering a service to the customer that the customer perceives to be of high quality. These gaps are the;

1. *Consumer expectation-management perception gap*
2. *Management perception-service quality specification gap*
3. *Service quality specifications-service delivery gap*
4. *Service delivery-external communications gap*
5. *Expected service-perceived service gap*

The final gap is influenced by the four previous gaps and is the only gap solely concerned with the consumer. Based on these findings, Parasuraman et al. (1985) developed the GAP model of service quality presented in figure 2.2 where the red circles represent the above listed gaps.

Customer

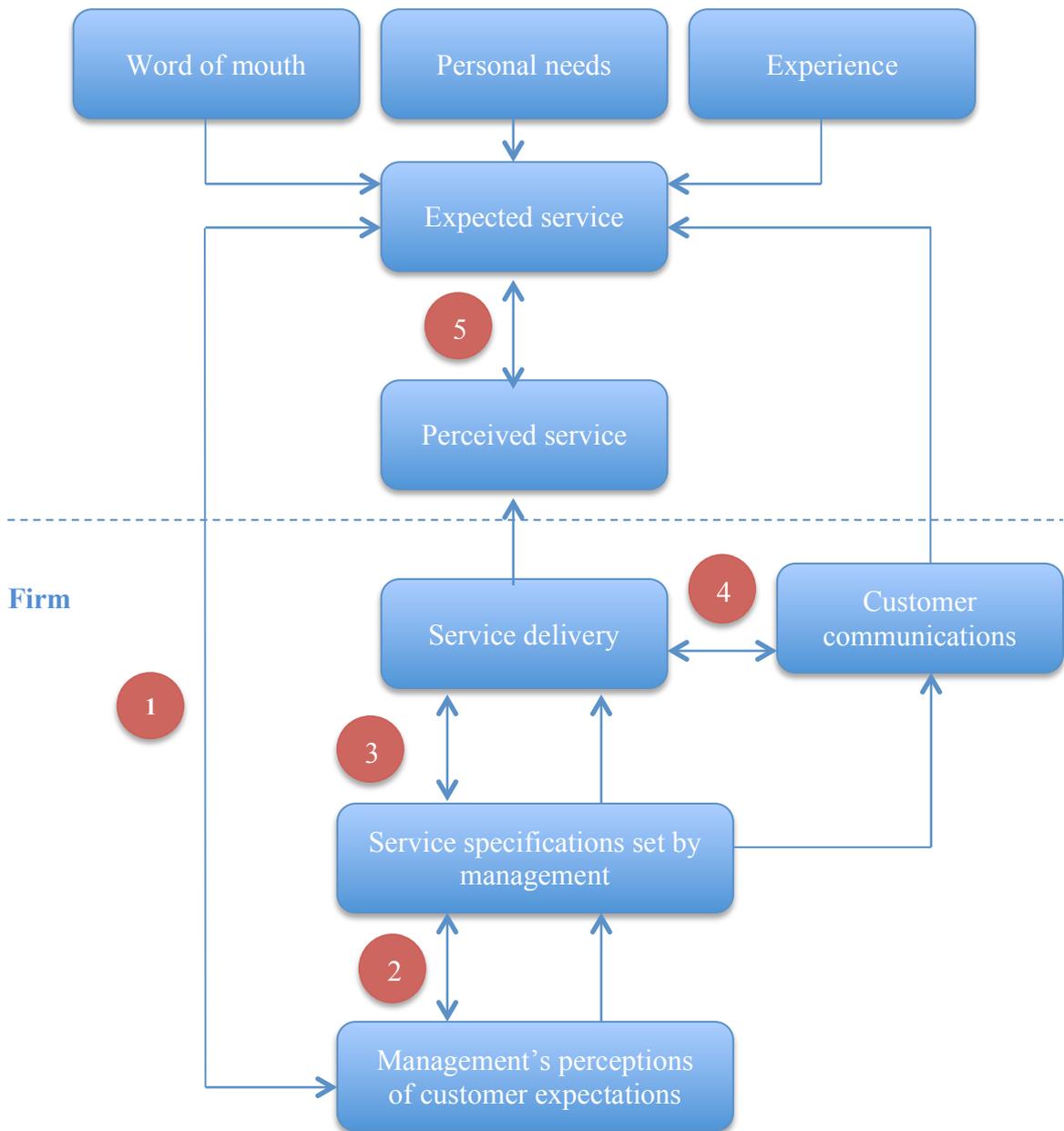


Figure 2.2 The GAP model of service quality (Parasuraman et al., 1985)

Luk and Layton (2002) added the individual employees of service organizations into the model and suggested that the GAP model is not adequate. They added two more gaps into the equation. They viewed that there is a sixth gap between employee perceptions of customer expectations and the actual customer expectations. The seventh gap that they saw is between employee perceptions of customer expectations and management's perceptions

of consumer expectations. These gaps are based on the fact that Derrick et al. (1989) had previously found that the perceptions of quality vary between different levels of employees within a company.

It has been suggested that customers view quality in a multidimensional way, based on different factors relevant to the circumstances (Zeithaml and Bitner, 2003). Parasuraman et al. (1985) identified ten key categories or dimensions consumers use when evaluating service quality and based on these formed their service quality model. The identified qualities are; reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, and tangibles. Reliability means that the firm is consistent and it does what it promises. Responsiveness refers to the readiness of the firm's employees to provide service. Competence means that the staff has the skills and knowledge required to successfully perform the service. Access refers to how conveniently the company can be approached and contacted. Courtesy involves the employees' manners and friendliness towards customers. Communication includes skills such as speaking in language that is easy for the customer to understand and making sure that the customer gets all relevant information. Credibility refers to trustworthiness and believability as well as company reputation. Security involves physical safety, financial security and confidentiality. Understanding and knowing the customer means making the effort to really comprehend what the customer needs. Finally, tangibles include the physical aspects of the service such as the appearance of personnel, physical facilities, and equipment used to provide the service. Parasuraman et al. (1985) defined service quality as, "the degree and direction of discrepancy between consumers' perceptions and expectations in terms of different but relatively important dimensions of the service quality which can affect their future behavior" (Parasuraman et al. 1985, p.42).

Parasuraman et al. (1988) developed a scale that can be used to measure customer perceptions of service quality – this scale is called SERVQUAL. These dimensions were found to apply in various different service contexts. The original ten qualities, described above, were used as a basis for this model, but they were condensed into a five-dimension instrument consisting of:

- **Tangibles:** appearance of physical aspects of service (facilities, equipment etc.).
- **Reliability:** performing the service as promised.
- **Responsiveness:** willingness and readiness to help customers.
- **Assurance:** employees' knowledge and trustworthiness.
- **Empathy:** individual attention and care given to customers.

These five dimensions portray the way consumers organize and categorize information about service quality. Depending on the consumer as well as the service context, the consumer may use all of these dimensions or only some to determine their perception of service quality. Reliability has consistently been shown to be the most important determinant when consumers evaluate their perception of service quality. The company must deliver on its promises about provided service. (Parasuraman et al., 1988; Zeithaml and Bitner, 2003)

This model can be applied to different service settings and can be adapted to fit the specific needs of different organizations. SERVQUAL can help organizations assess their service quality on these different dimension or overall, it can help categorize an organization's customers based on perceived quality and help the firm keep track of and maintain their service quality. Parasuraman et al. (1991) returned to specify that SERVQUAL should only be used as the "skeleton" for evaluating service quality, which can then be supplemented with other research.

Sureshchandar et al. (2002) reviewed the five factors on which, according to SERVQUAL, customer perceived quality is based on and suggested a revised list of factors only including two from the original list (human element of service delivery and tangibles). This revised list consists of:

- **Core service:** the essence of the service, the "what" of a service.
- **Human element of service delivery**
- **Systemization of service delivery:** the non-human element of service – the standardization of the service delivery process that makes the service seamless.
- **Tangibles**
- **Social responsibility:** encouraging ethical behavior in all business activities.

Sureshchandar et al. (2002) believe that these revised five factors help managers understand and measure customers' perceptions of service quality better than the SERVQUAL scale because it includes the above factors concerning customer perceived service quality that were overlooked in the SERVQUAL scale.

Asubonteng et al. (1996) state that disagreement concerning SERVQUAL has focused on two key issues; the dimensions of service quality and the connection between quality and satisfaction. Parasuraman et al. (1988) found five dimensions, which make up service quality, the disagreement on this issue has focused on the number of dimensions, as some have argued that there are more and some say there are fewer dimensions. The perhaps more pressing disagreement has been about whether satisfaction leads to quality or vice versa. One group proposes that quality leads to satisfaction (Woodside et al., 1989), and the other group believes that satisfaction leads to quality (Bitner, 1990). There are also those who fall in between, suggesting that quality and satisfaction derive from the same attributes (Bowers et al., 1994).

Cronin and Taylor (1992) created their model for measuring service quality to try to tackle the complexity of how service quality, customer satisfaction and purchasing behavior relate to each other. They define the difference between quality and satisfaction to be the fact that perceived service quality is an attitude and an evaluation of a longer period of time, whereas satisfaction is specific to each transaction. With their model, they set out to study:

- The relationships between service quality, consumer satisfaction, and purchase intentions. → Perceived service quality leads to satisfaction.
- How service quality should be measured and conceptualized. → As an attitude.
- How do service quality and consumer satisfaction impact purchase intentions. → Consumer satisfaction significantly affects purchase intentions.

Cronin and Taylor's (1992) model, SERVPERF reduced the number of measurable items by 50% (compared to SERVQUAL). They also found out that consumer satisfaction influences purchase intentions more than service quality. The new idea that this research brought forth is the idea that customers do not always buy the best quality service, but

might use other factors, such as value, as a basis for choosing a service. Finally, Cronin and Taylor (1992) suggest that the items defining service quality differ in different industries so items must always be reviewed to fit each case. They hypothesized that satisfaction precedes service quality, but their research proved the relationship to be reversed instead – service quality leads to satisfaction. Cronin and Taylor's (1992) research concludes that how service quality should be measured and how it affects purchasing behavior should be one of the main concerns in services marketing.

In most service quality models expectations about service quality are looked at from an angle that the customer's desires serve as a standard for evaluation. Mattsson (1992) took a value approach where the standard for evaluation is the perceived ideal. A new form of service, e-service, created one more new service quality model. Santos (2003) created a model to look at the determinants and dimensions of this new form of service. Santos (2003) found that e-service quality has incubative and active dimensions. Incubative dimensions relate to aspects such as proper design of a website and ease of access, whereas active dimensions have to do with such aspects as fast speed and attentive maintenance. The specific dimensions identified to evaluate e-service quality are ease of use, appearance, linkage, structure and layout, content, reliability, efficiency, support, communication, security, and incentive.

Sureshchandar et al. (2002) conclude that an immense amount of research has been done on service quality and many models have been created to measure it, however, even with its limitations SERVQUAL has served as the cornerstone in the vast majority of all following research. All service quality models can be roughly categorized into ones that are based on the GAP or SERVQUAL model and the "others" that are not (Seth, 2005). The main conclusion that can be made, is that there is not one universal model that would apply in all situations but managers need to assess their unique situation, apply all the available information and shape a model that best works for their conditions.

2.1.2 Service quality in the B2B context

It is also important to consider service quality from the business-to-business (B2B) point of view since it differs from the consumer market in some aspects. The discrepancies between B2B compared to business-to-consumer (B2C) markets mainly derive from differences in buying behavior, the evaluation criteria used to evaluate alternative suppliers, and the existence of buying centers (Gounaris, 2005). Differences also include the fact that businesses have a longer decision making process, there are larger amounts of stakeholders involved, business customers look for longer lasting relationships, there are less potential customers, and business customers will likely require you to have a more thorough knowledge of the product. (Cohn, 2015) Research in this field has not been as extensive as in the B2C field, perhaps due to the fact that many B2C service quality models can also be applied in the B2B field, as well. The B2B models that have been created also show links to fundamental B2C service quality models such as the Grönroos model (1984) and SERVQUAL (Parasuraman, 1988). From the SERVQUAL model, Zolkiewski et al. (2007) found the concepts of responsiveness, reliability, and competence to be the most important dimensions within the B2B field.

Some B2B service quality models include the INDSERV model (Gounaris, 2005), comprising of hard and soft process quality as well as potential and outcome quality. Hard quality refers to what is being done during the service process, whereas soft quality refers to how the service is being delivered. Potential quality means the inputs put into a service and outcome quality pertains to the final accomplishment of the service provider. Another model has been developed by Woo and Ennew (2004), this model is based on the four dimensions of exchange; product/service, financial, information, and social exchange – as well as cooperation and adaptation. The outcome of their study emphasizes how important the relationship-related concepts and processes are in the delivery of service quality in the B2B field. (Woo and Ennew, 2004)

Zolkiewski et al.'s (2007) research concludes that service quality is a complicated issue in the B2B context just as it is in the B2C context. The perceptions of quality often differ significantly between the supplier and customer creating challenges for the management. There are many issues managers need to consider, including the ambiguous nature of

service quality, importance of internal and external communication, the professional expertise of the customer, the capabilities of their employees to solve problems, the existence and influence of other actors in the network, and finally the quality of their own employees. Zolkiewski et al. (2007) suggest that each individual context requires unique examination and it should always be explored which measures are feasible and useful in each context instead of using generalized measures across different companies and industries. Quality perceptions are at a state of constant change due to factors such as new information, increased competition, and the consumers' changing expectations. This makes it important for the company to track perceptions at recurring intervals to maintain on top of the most current consumer quality perceptions.

2.2 Service value

McDougall and Levesque (2000) critique researchers such as Parasuraman and Zeithaml in their research about service quality for leaving out the dimension of value. They also found that perceived value is highly linked to improved customer loyalty, which in turn increases profitability. McDougall and Levesque (2000) conclude that perceived value needs to be taken into consideration with (core and relational) service quality in the design and delivery of the service offering.

Zeithaml et al. (1988) conducted a third study on service quality. They begin by stating that quality and value are difficult concepts to define, but which need definition in order to be studied. Most times, if ever, we cannot simply talk about *objective* quality, but *perceived* quality instead because, "perceived quality can be defined as the consumer's judgment about a product's overall excellence or superiority," (Zeithaml et al., 1988, 5) and therefore varies by each individual consumer. How about value then? Zeithaml et al. (1988) found that consumers used the word in several different ways and what is considered as providing value is highly unique. On the relationship between quality and value, the authors suggest that the perceptions of value vary more with each individual than the perceptions of quality, hence, value is seen as a higher level concept than quality. The countless variations of the definition of value also make it a difficult concept to research. Understanding what quality and value mean to consumers is vital for an

organization to be able to improve their product planning, segmentation, market analysis, promotion, and pricing strategy. Zeithaml et al. (1988) suggest five ways in which an organization can profit from understanding what quality and value mean to their consumers. First, the company must close the quality perception gap meaning that the company must view quality the same way the consumer does. Secondly, the company must identify key intrinsic and extrinsic signals meaning that they need to identify the important quality determinants from the customer's perspective. The company must also acknowledge the dynamic nature of quality perceptions and continuously track perceptions of quality so that services can be adjusted accordingly. Moreover, the company must understand how consumers encode monetary as well as nonmonetary prices such as time and effort. Finally, the company must recognize multiple ways to add value including possibilities such as reducing costs, adding important attributes, or decreasing the perceptions of sacrifice. (Zeithaml et al., 1988)

Overall, perceived value is the consumer's complete evaluation of the benefit received from a product or service based on perceptions of what is gained and what is lost in the transaction (Zeithaml, 1988). To fully understand how customers perceive service, it must also be understood what they perceive as value. Value, just like quality, is always perceived subjectively by customers and cannot be determined objectively by the company. Value is created when the customer uses a company's service for their own purpose, it is not built into the service itself. A company's competitive advantage originates from its ability to create value, hence it is essential for a firm to understand how customers perceive value, what creates value for them, and how that value can be managed. Customer value is considered to be one of the most important factors in a company's success. Customer value is a valuable tool in attracting new customers as well as retaining existing ones. (Landroquez, 2010)

What constitutes value ultimately varies with each customer. Value differs from quality in two ways; value is more personal than quality, as its definition is unique to each person, and value is built upon a tradeoff of give and receive elements. (Zeithaml, 1988) In general, the higher the customer perceives the service's value, the more likely they are to use it. This sounds quite simple, however, problems arise from the fact that there are different interpretations of definitions of perceived value;

1. Customers regard *price* as the sole basis for perceived value. Value is ultimately seen as low price.
2. Customers regard *benefit* derived from the output as the only basis for perceived value. Value is simply receiving the desired output.
3. Perceived value is seen as the *benefit at a given price*. Value is getting high quality for the lowest price.
4. Perceived value is seen as a *cost-benefit relationship*. Value is what you get versus what you give.

Uлага (2001) proposes three perspectives of customer value. The first perspective is the buyer's perspective, which assesses how organizations create value for their customers and how customers view this value compared to competition. The second perspective is the seller's perspective, which in turn assesses how organizations gain value from their customers – how they manage customer equity. The third perspective is the buyer-seller perspective. This perspective refers to the fact that many business markets today are formed as networks and organizations create value for customers through these relationships, partnering, and alliances. (Uлага, 2001) Payne (2006) suggests one more dimension of value; the management of this buyer-seller value exchange. The value the customer receives from the organization is not only from the product or service they receive, but the entire package of benefits that come along with it. These benefits include such things as supplementary services, the relationship between the customer and the organization, and brand. The value the organization receives from the customer is, “the outcome of providing and delivering superior value for the customer, deploying improved acquisition and retention strategies and utilizing effective channel management.” (Payne, 2006, p.135) This study will mainly focus on the buyer's perspective of value creation through (products and) services.

When the organization understands the components of customer value they need to understand how these components can be utilized and formed into a value proposition. This proposition is used to describe how value is created both in a broad sense as well as in a very detailed way. After it has been researched what constitutes as value to the customers, it needs to be delivered to them. (Payne, 2006) The value delivery consists of

three main components: choosing the value, providing the value, and communicating the value (figure 2.3). (Bower and Garda, 1998) From the value delivery system, this study will focus on the first step of choosing the value.

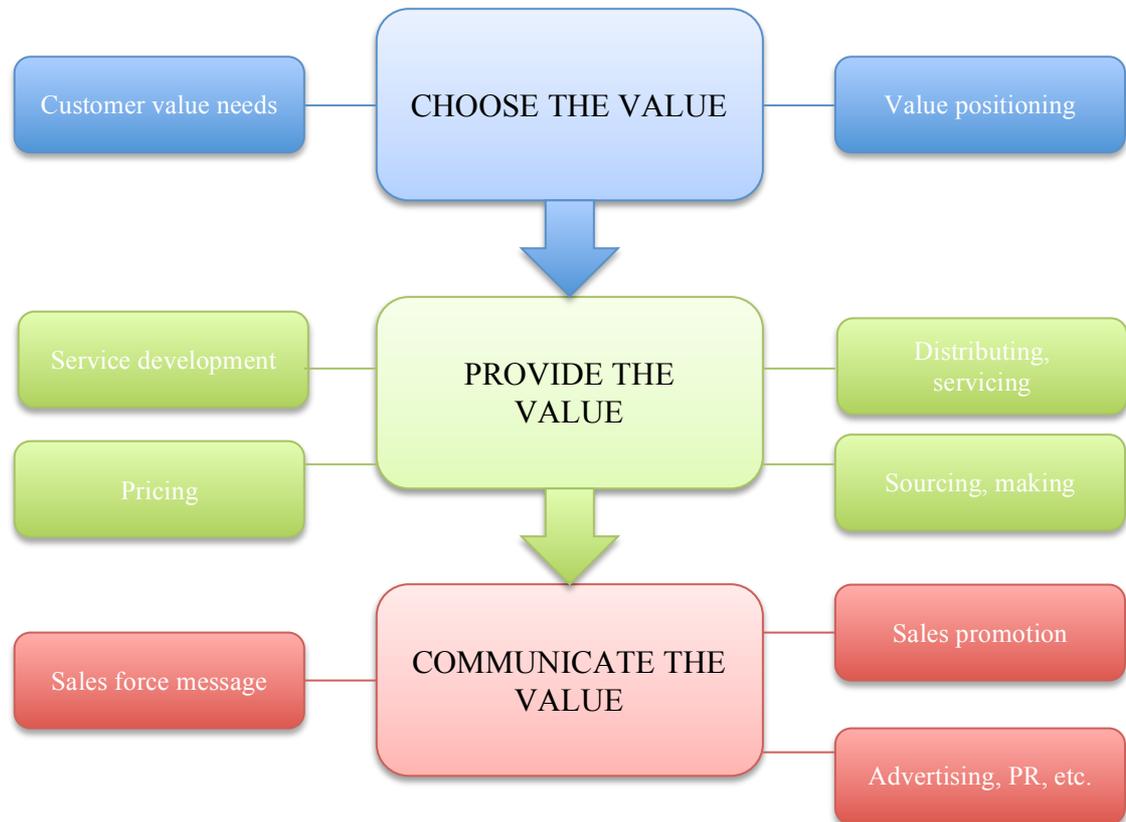


Figure 2.3 Value delivery system (Bower and Garda, 1998)

It is important to note that consumers and managers perceive value in different ways. Customer value can be examined both from the point of view of the customer and from the point of view of the company. This study will focus on value seen from the customer's point of view, known as perceived value. (Zeithaml, 1988) The choice, for all customers, is influenced by their perceptions of value, which derive mainly from perceptions of quality, price, and convenience – meaning location, ease of use, and availability. These perceptions tend to be fairly cognitive, objective, and rational. (Rust et al., 2000)

3 CUSTOMER EXPECTATIONS AS A PRECEDENT TO SERVICE QUALITY

In order to build and sustain successful business relationships, an organization needs to understand customer expectations as well as their management (Ojasalo, 2001). In this chapter, the customer's role in service improvement is assessed, customer expectations and their effect on service quality is discussed, and the different types of expectations are explored and looked at how these expectations are formed and categorized. Finally, an overview will be presented on how an organization can manage these customer expectations for mutual benefit.

3.1 The importance of the customer's role in service improvement

As customers continuously have higher expectations of the services they purchase, it is becoming more and more crucial for companies to be customer centric and design their services around what the customer wants. Companies need to tune into what customers expect and value on top of understanding how to gain and retain them. In their core, by definition, most services are co-produced and accordingly customers need to be viewed as active co-creators of value instead of merely passive consumers. Customer participation in service development stimulates innovation and leads to more customer-centered services. (Engström and Elg, 2015; Miettinen and Koivisto, 2009)

In terms of creating value, the role of the customer is vital for the company. No meaningful value can be created unless the customer perceives there to be value. (Landroquez, 2010) Webb (2000) also points out that the role of the customer is far more significant and multifaceted than plainly a passive recipient. In order for an organization to improve its service quality, it needs to take this interaction with the customer into consideration. The consumer needs to be paid attention to at all consumption phases, as can be seen in figure 3.1. This research is conducted studying the customers mainly in the post-consumption phase, and this framework shows us that this is where the real and final information about the customer's experience and expectations can be gathered. Figure 3.1 also reflects the expectation formation process discussed further in following chapters.

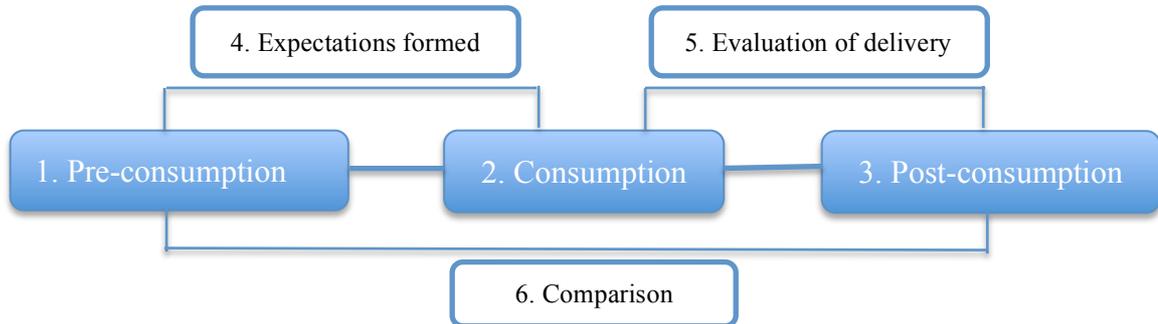


Figure 3.1 Service interaction role framework (Webb, 2000)

The outcome and success of the service encounter depends not only on how the service is delivered but also on how well the customer, or the receiver, understands their role in the interaction (Webb, 2000). The focus on the customer and relationship management is continuously increasing. Products have become secondary to satisfying the customer. Products, as well as services, come and go but customers will always be there. In order to be and remain successful, an organization needs to maintain a good relationship with its customers throughout the changing and evolving customer needs. (Rust et al., 2000)

3.2 Customer expectations

Expectations and expectation management are crucial to perceived service quality and satisfaction in an organization (Ojasalo, 2001). In fact, it can be said that customer expectations are the foundation of how customers view service quality (Oliver, 1980). Olson and Dover (1979) defined customer expectations as the beliefs about a product that form a reference point to which product performance is then compared to and ultimately judged. Parasuraman et al. (1985) defined customer expectations of services to also derive from the comparison of service expectations and actual service resulting in satisfaction or dissatisfaction. Zeithaml et al. (1993) looked at customer expectations of services, their nature and key antecedents, more closely. Generally speaking, expectations can be categorized as being predictions, ideals, or something in between these two.

According to Accenture (2009), the perception of service quality is improving, however, simultaneously customer expectations are increasing and companies are struggling to meet these higher standards. In order to successfully create any kind of strategy towards meeting and exceeding customer expectations, an organization needs to understand what those expectations are. Unless the organization understands what the customer expects, meeting these expectations will be like a shot in the dark. (Zeithaml and Bitner, 2003)

Expectations are highly multidimensional which may make it difficult to form a holistic understanding of the phenomenon (Mittilä, 2002). In order to fully understand customer expectations, one must have a full understanding of at least perceived service quality, the level of expectations, and the sources of these expectations (Robledo, 2001). The most widely supported standard is the expectations as *predictions* – customers make predictions about what is going to happen. Miller (1977) defined this standard the *expected standard*, whereas Prakash (1984) and Swan and Trawick (1980) named this standard as *predictive expectations*. The second most common view of expectations is the expectations as *ideals* standard. Several researchers have given different definitions for this standard calling it the “wished for” level of performance, desired performance, ideal performance, et cetera. Ultimately, expectations are defined by a consumer’s desires on how they feel they should receive a service rather than how a company would offer a service. Other expectation standards include: experience-based norms, which include both realistic and idealistic qualities of expectations; minimum tolerable expectations, which represent the lower level of performance that the consumer can accept; deserved expectations, which reflect the consumer’s belief of what they deserve; and comparative expectations, where the consumer bases their expectations on experience with other similar brands. (Miller, 1977; Swan and Trawick, 1980; Prakash, 1984; Parasuraman et al., 1988; Zeithaml et al., 1993; Woodruff et al., 1983)

Ojasalo (2001) sets customer expectations into a business environment and classifies three types of expectations; fuzzy, implicit and unrealistic. Expectations are fuzzy when the customer is not completely sure of what they want from the service provider. The customer may feel that they are not satisfied, yet they cannot point out what is wrong nor state how they would improve the service. A customer that has fuzzy expectations will likely have a hard time finding a service provider that they are satisfied with. Implicit expectations refer

to elements of the service that are taken for granted and that are rarely even given any thought. These implicit expectations only become apparent when they suddenly are not met. The opposite of implicit expectations are explicit expectations, which are characterized as clear and conscious assumptions that the customer has about the service. The customer will rigorously observe whether these expectations are met and if they are not, the customer will be able to clearly communicate what went wrong. Unrealistic expectations are expectations that are at best very unlikely to be met neither by the service provider nor the customer themselves. Opposed to unrealistic expectations are realistic expectations and the more realistic the customer keeps their expectations the more likely they are to be met and customer perceived service quality is enhanced. All other expectations can also always be categorized as realistic or unrealistic. (Ojasalo, 2001)

Put in their most simple form, expectations are formed based on experience and familiarity. Experience meaning knowledge that has been gained through direct contact with the company, and familiarity meaning knowledge that has been gained through other exposure to information concerning the company in question. (Webb, 2000)

3.3 Customer expectations of service

Based on their research, Zeithaml et al. (1993) developed a conceptual model of the nature and determinants of customer expectations of service (figure 3.2). Zeithaml et al. (1993) researched different types of service customers varying across different types of services as well as different types of customers and found that in all these different scenarios the sources of expectations were similar.

Zeithaml et al. (1993) found that customers hold two types of service expectations. In this model, the first service expectation type is called the “desired” service, which is defined as the level of service the customer wishes to receive. This desired service is a combination of how the customer believes that the service can be and how it should be. Customers, however, do realize that although they have their level of desired service, this level cannot always be reached and this is why they hold another level of expectations for acceptable service, labeled here as “adequate” service. This level represents the lowest level of

performance the customer will tolerate. What lies in between these two levels of service expectations is the so-called “zone of tolerance”. Just as desired and adequate service, the zone of tolerance varies with each customer. Some customers require high consistency making their zone of tolerance very narrow, whereas, other customers allow more variation expanding their zone of tolerance. The zone of tolerance can also change within a customer, depending on such variables as price or certain service attributes. Hsieh and Yuan (2010) state that matching various customer expectations has been difficult for organizations despite this conceptual model provided by Zeithaml et al. (1993). They argue that customer expectations are very dynamic in terms of the external and internal factors and might vary even with each customer.

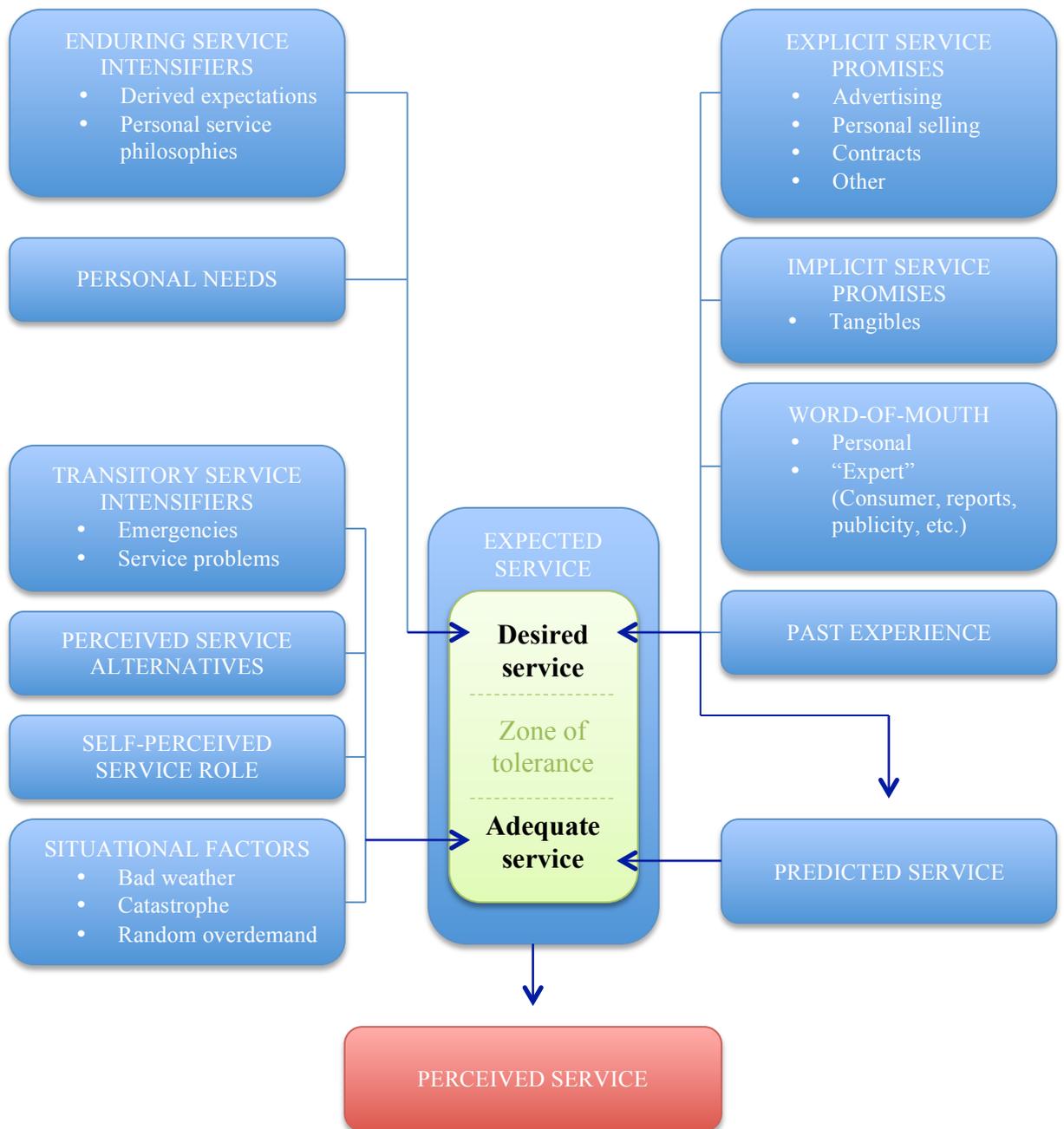


Figure 3.2 Nature and determinants of customer expectations of service (Zeithaml et al. 1993)

Davidow and Uttal (1989) stated that service expectations are as diverse as the customers' education, experience and values are. In their study, Zeithaml et al. (1993) wanted to categorize all these influences and found six antecedents to the level of desired service:

1. Enduring service intensifiers
2. Personal needs
3. Explicit service promises
4. Implicit service promises
5. Word-of-mouth
6. Past experience

Enduring service intensifiers and personal needs have the largest influence on the desired service level. Enduring service intensifiers are any outside factors that increase the customer's sensitivity to service. These intensifiers include things such as; managers' expectations and personal service philosophy. Personal needs are those conditions that contribute to the customer's wellbeing. Personal needs can be generally sub-categorized into physical, social and psychological needs. A customer's personal needs can greatly shape their expectations on different services and they are unique to each customer. The last four of the antecedents to the level of desired service are also antecedents to predicted service. Beales et al. (1981) categorized the search for information about product quality into external and internal search. The first three of the four above-mentioned antecedents all fall into the external search category and the final antecedent, past experience, is an internal search factor.

The last four antecedents to the level of service are antecedents to both desired as well as adequate service. Explicit service promises are personal and non-personal statements made to the customer by the organization through advertising, personal selling, contract, and other communication. Implicit service promises are other cues given by the organization about what the service will be like. These cues include things such as price and tangibles linked to the service, often the higher the price the higher the expectations. Word-of-mouth communication includes statements about the service made by parties outside the organization. The importance of word-of-mouth relies in the fact that this information is seen as unbiased. Expectations are finally also shaped by the customer's past experience with service relevant to the service in question – exposure to firm's other services, other firms in the industry or even exposure to any service firm.

Five factors influence the customer's level of adequate service:

1. Transitory service intensifiers
2. Perceived service alternatives
3. Customer self-perceived service roles
4. Situational factors
5. Predicted service

These factors are often short-term and they often change over time more than the factors affecting desired service. Transitory service intensifiers are temporary, often short-term factors that heighten the customer's sensitivity to service. These factors can include personal emergency situations or problems with initial service. Perceived service alternatives are the customer's perceptions of whether they could get better service through other providers. And what happens if there are no alternatives? The customer must settle for what they can get and this might lower their level of adequate service since they cannot get the service anywhere else. The third factor is customer self-perceived service role meaning the customer's perception of how much they themselves influence the received service. Situational factors also affect the customer's level of adequate service. These are factors that the customer perceives as being out of the reach of the service provider, such as natural disasters and thus are willing to accept a lower level of service. The final factor is predicted service – what customers expect to get. Predicted service usually refers not to the entire service offering of the company but to the next individual service encounter. (Zeithaml et al., 1993; Zeithaml and Bitner, 2003)

Oliver (1997) formed a framework based on the zone of tolerance established by Zeithaml et al. (1993). Oliver (1997) identified a wider and more specific hierarchy of customer expectations of service, this hierarchy is presented in figure 3.3. He also took into account the level beneath the customer's tolerance zone, where expectations lead to customer frustration; this level is where expectations are called intolerable. Oliver (1997) also recognized a zone of indifference; this is a zone where the customer accepts the service without any doubt. The zone of indifference reaches from needed service up to desired service.

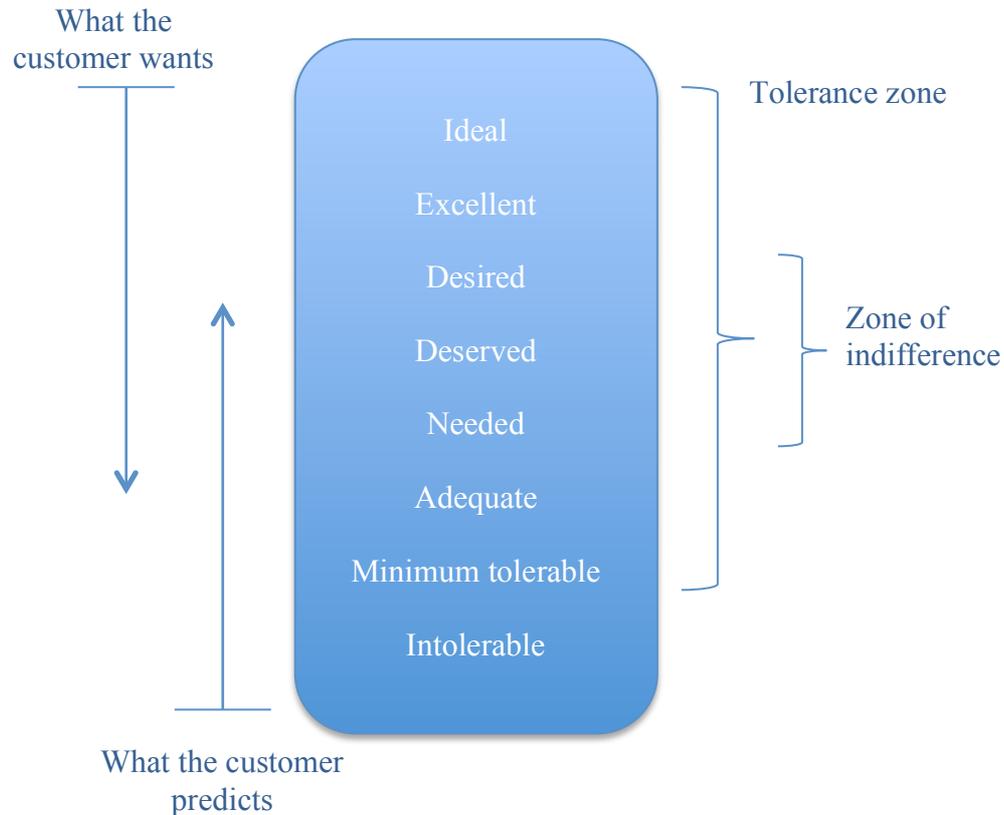


Figure 3.3 Customer expectations hierarchy (Oliver, 1997)

Expectations are not simply formed at one time and then remain the same for good, but are more of an ongoing process and constant update. Expectations initially form through images and are then shaped over and over again as the consumer receives new information through such things as word-of-mouth, company communication, and personal contact with the company. (Webb, 2000) A thorough understanding of customer expectations can only be reached through complete comprehension of the key determinants of customer expectations (Thai, 2015).

3.4 Managing expectations

A complete knowledge and understanding about customer expectations is crucial to service providers because customers form their evaluation of service quality based on these expectation standards. Having a wrong estimate of customer expectations would lead to

waste of resources and loss of customers because they are not getting what they want. (Sachdev, 2002) Luk and Layton (2002) also state that the pre-requisite to providing excellent service is a thorough understanding of customer expectations and because of this the management of customer expectations is a vital step in improving service quality. The first step in managing expectations is of course the measurement of customer expectations. Luk and Layton (2002) add that it is equally important to measure management perceptions of customer expectations as they also affect service quality standards.

Berry et al. (1994) suggest ten essential lessons in how to improve service quality. First, and most importantly the company needs to *listen* to the customers as well as potential customers. The customer is the one who defines quality, not the company. Listening includes hearing out the customers' perceptions and expectations. Listening needs to be a continuous activity, not simply a study done at one point in time. Secondly, the company needs to offer *reliability*, which is the most important dimension of service quality. If a customer cannot rely on receiving the service how they were promised and when they were promised, they will take their business somewhere else. The company must also provide good *basic service*. Companies must determine the fundamentals of their service and deliver these services with perfection. Another essential lesson is that of *service design*. All elements within a service system must function smoothly, a flaw in any part of the system results in reduced quality. When the customer comes across a problem in the service, it is essential that the company has a plan for *recovery*. Companies must make it easy for customers to file complaints, they must respond and react quickly to these complaints, and they must develop a system for problem resolution. Service quality can also be improved by *surprising the customer*. The customers can be surprised by exceeding their expectations, this can be done in areas such as swiftness, competence, and commitment. In the very core of all service dimensions is the concept of *fair play*. Customers expect to be treated fairly in all encounters with the company and fairness is essentially embedded in all customer expectations. In order to provide quality service the service provider must ensure that its personnel have good *teamwork*. All employees performing a service role must work together in order to make the entire service experience satisfactory. In addition to customer research the company needs to conduct *employee research*. Employees work with the services daily and are the first ones to spot problems or deficiencies within the process. Finally, in order for a service company to be successful it needs good leadership, this is

achieved through *servant leadership*. Servant leadership means leadership where the leader is very involved in daily actions and who coaches, challenges, and listens to their employees.

According to Ojasalo (2001), expectation management is valuable to a service organization because as the results of good customer expectation management are service quality and satisfaction. In order to manage customer expectations Ojasalo (2001) created a framework demonstrating that the service provider needs to make fuzzy expectations more precise, reveal implicit expectations, and turn unrealistic expectations into realistic ones from the beginning of the service relationship. Fuzzy expectations can be made more precise by analyzing them together with the customer, recognizing problems and finding mutually satisfying solutions to these problems. Over time, explicit expectations may transform into implicit expectations, when this happens the service provider needs to reveal these underlying expectations. If not revealed, implicit expectations represent a potential risk for service quality. Unrealistic expectations, as the name already suggests, are rarely if ever met and this being the case the customer has set themselves as well as the service provider up for failure and disappointment. Transforming unrealistic expectations into realistic ones either before the service process or in the very beginning of the process is crucial to avoiding low long- and short-term quality. Focusing, revealing, and calibrating expectations may cause occasional low short-term quality, but ultimately leads to a higher probability of long run customer satisfaction and thus to higher long-term quality. This expectations management framework is demonstrated in figure 3.4. Ojasalo (2001) argues that expectations within professional services are more complex than within consumer services because in professional services it is important to realize as well as to analyze all these expectations and their relations to each other.

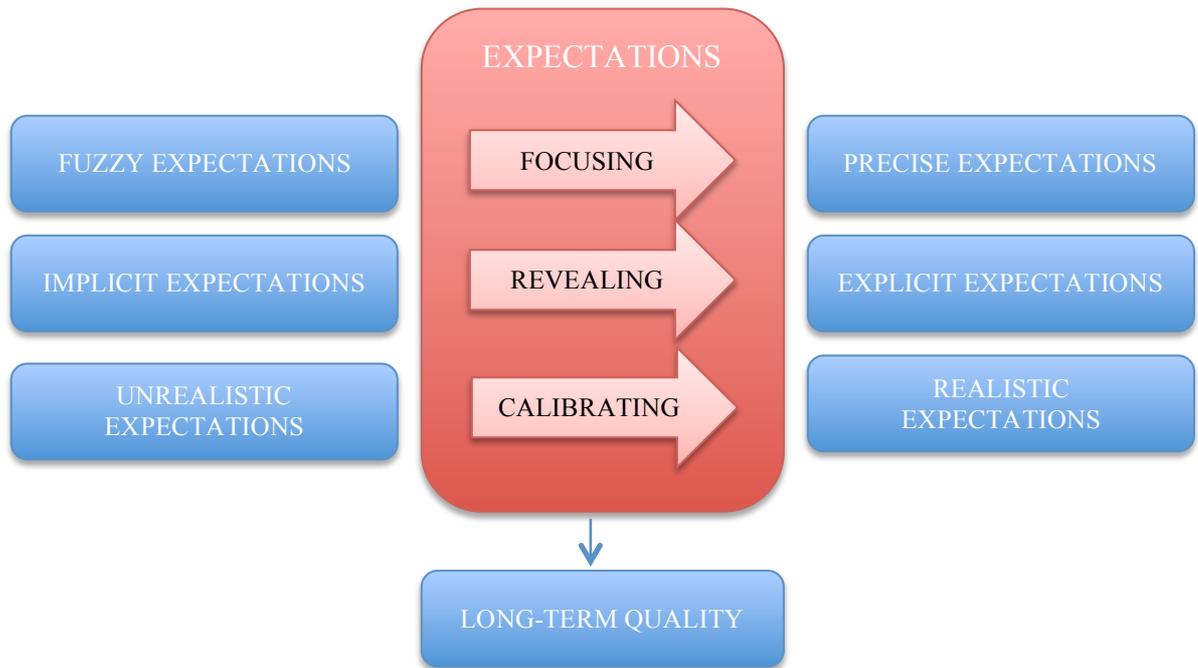


Figure 3.4 Framework for managing customer expectations (Ojasalo, 2001)

To manage customer service expectations, Zeithaml and Bitner (2003) state that the service provider must identify the relevant expectation sources to their organization. The relative importance of these expectations to the consumer needs to be understood down to a customer population and perhaps even down to a single customer. The factors contributing to service expectations that managers can control the most are the explicit and implicit service promises. Organizations need to make sure that they portray realistic and accurate promises and make sure that service tangibles correctly portray the type and level of provided services. Other factors are not impossible only slightly more difficult to control. An important aspect of managing customer expectations is also to communicate to the customers that the service provider cannot or may not always be able to provide the expected service level.

Figure 3.5 presents how organizations can manage customer expectations through matching service delivery to promises. There are four categories through which a firm can deliver at least what they have promised; managing service promises, managing customer expectations, improving customer education, and managing internal marketing communication.

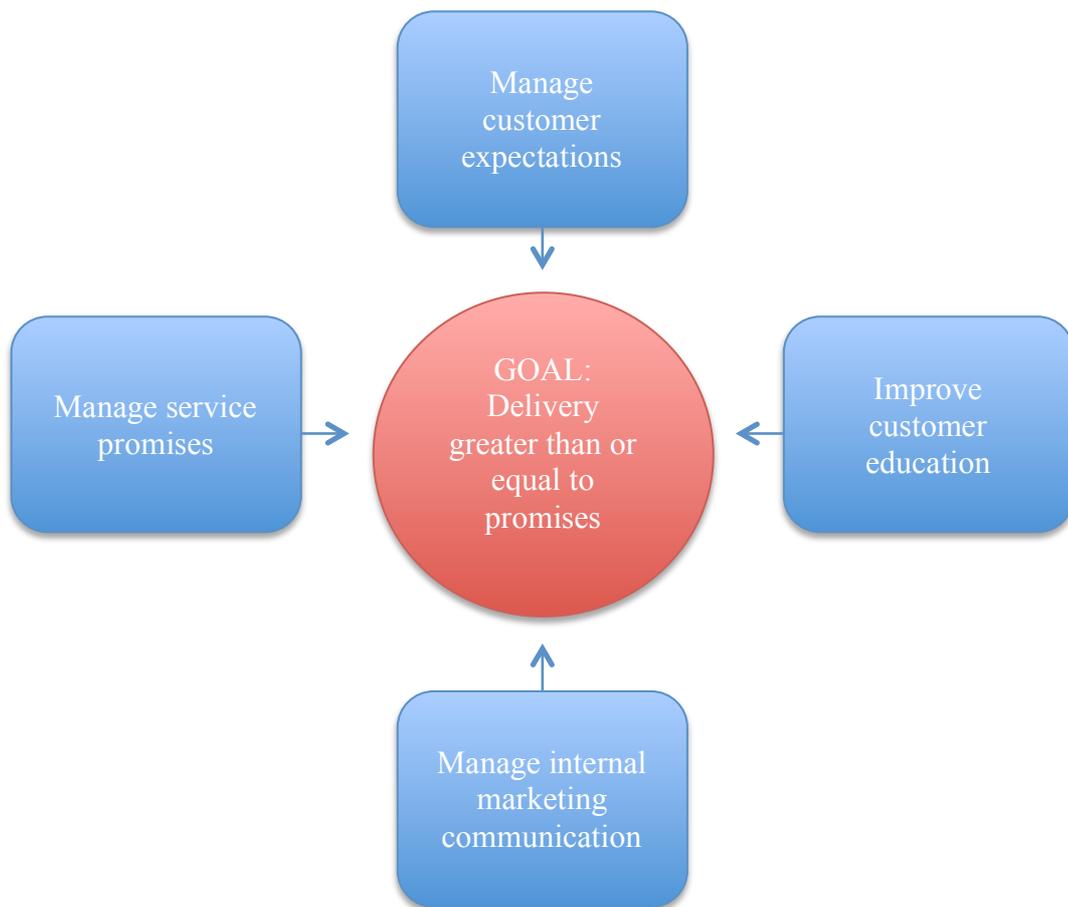


Figure 3.5 Approaches for integrating services marketing communication (Zeithaml and Bitner, 2003)

Managing service promises includes ensuring that all marketing messages are consistent and realistic. The importance of managing service promises is highlighted within the service industry because humans (employees) who provide the services cannot be standardized the way products can. These actions include creating effective services advertising, coordinating external communication, making realistic promises, and offering service guarantees. To manage these expectations, Zeithaml and Bitner (2003) propose for the company to offer choices, create tiered value offerings, communicate criteria for service effectiveness, and negotiate unrealistic expectations. As customers are often co-creators of service and need to perform their roles in service production, it is important to communicate with the consumers in the form of customer education. Customer education approaches include; preparing customers for the service process, confirming performance standards, clarifying expectations after the sale, and teaching customers to avoid peak

demand periods. Finally, internal marketing communications need to be managed. These communications can be categorized as vertical between management and employees, or vertical, moving across functional boundaries. These communications need to be made effective. In addition to effective communication, as well as improving this communication, back-office personnel need to be aligned with external customers and cross-functional teams need to be created. (Zeithaml and Bitner, 2003)

Robledo (2001) presented his own model for managing expectations, shown in figure 3.6. He suggests that the main sources of expectations are past experience, a good corporate image, formal and informal recommendations, personal needs, all elements of the promotional mix, and price. The company needs to make sure that they have the tools to influence the customers' expectations to ensure that they are not unrealistic and that the company is able to fulfill them. Some suggested management tools include promotional campaigns, mission statements, corporate communication, service guarantees, consumer education, pricing strategy, and outstanding service delivery. (Robledo, 2001)

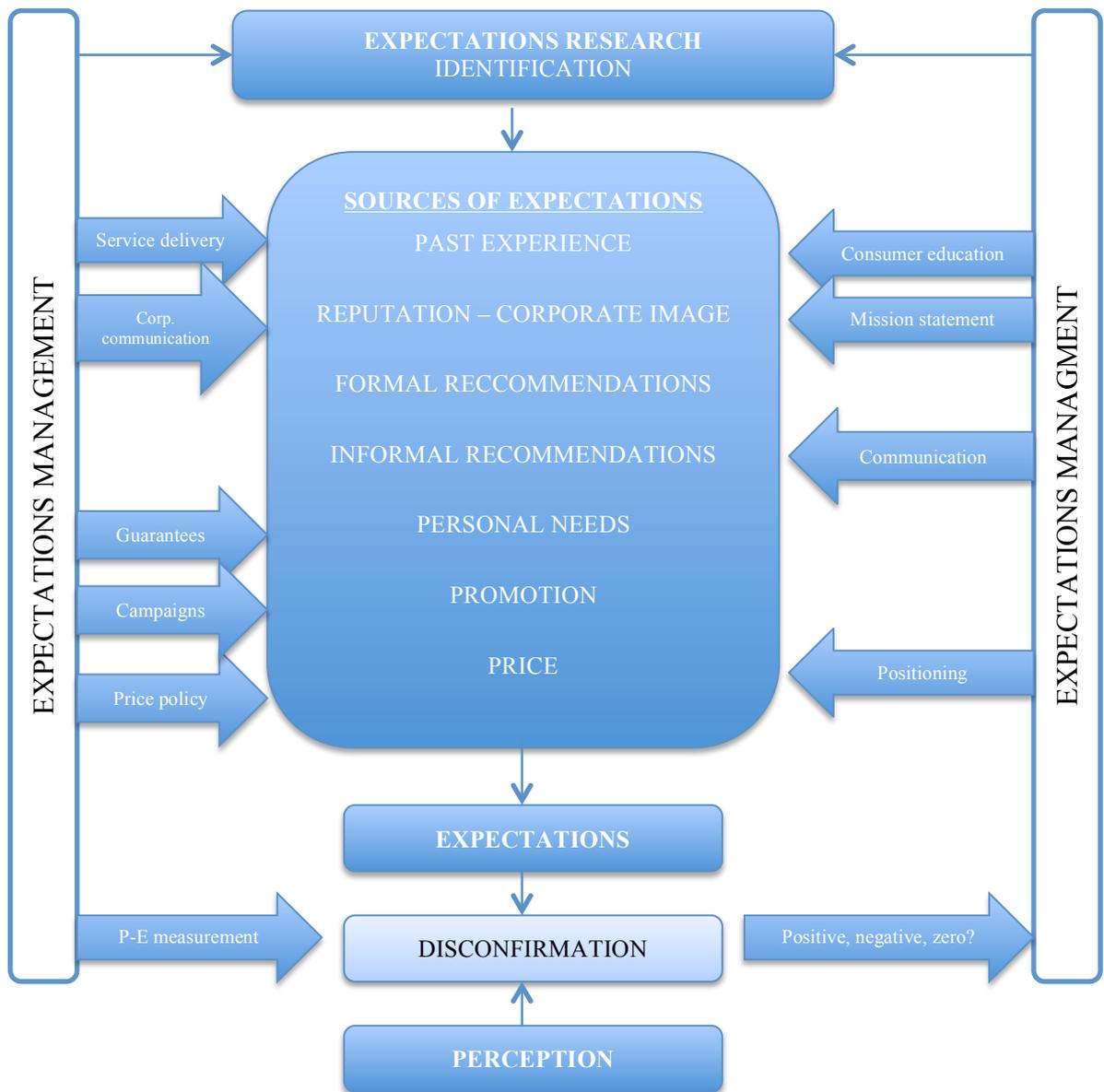


Figure 3.6 Expectation management model (Robledo, 2001)

4 RESEARCH DESIGN AND METHODOLOGY

The purpose of this thesis is to identify the dimensions that the customers of SAP Finnish User Group ry use in evaluating service quality. The goal is also to find out what are the expectations that form the basis for these quality dimensions and what are the determinants of these expectations. This information will then be used to make suggestions to the case company on how they can improve their organization's service quality and service offering in its entirety. To begin this research, the terms customer expectations, expectation management, service quality, and service value need to be fully understood, this is done in the literature review section of the thesis. In order to find out how customers perceive the quality and value of FINUG's services and what are their expectations of service, interviews will be held with a subset of customer representatives.

4.1 Research approach and design

A qualitative measurement approach was selected for this study due to the multi-dimensional and situation specific nature of the research topics (Palmer, 2010). Customer expectations and perceptions of quality vary with each customer and can be better understood by conducting a qualitative rather than a quantitative study. (Palmer, 2010; Davidow and Uttal, 1989) The main goal of qualitative studies is to describe true life and with this in mind the approach to the researched object should be holistic. Qualitative research also aims to reveal unexpected elements through careful and detailed analysis of gathered data instead of attempting to prove already existing theories. (Hirsjärvi et al, 2009)

This study will be conducted as a case study and more specifically as a so-called typical case or a single-case study. A single-case study aims to capture the circumstances of an everyday situation by developing detailed knowledge about a single unit of interest, the case. A case study offers more depth, detail, and variance than cross-unit analysis. The findings of this type of study are assumed to give information about the experiences of average people or institutions. In order to gain a holistic and thorough understanding of the research topic, this study will further be based on a holistic single-case design focusing on

a single unit of analysis, instead of an embedded design focusing on multiple units of analysis. (Eriksson and Kovalainen, 2008; Saunders et al., 2003; Yin, 2003)

Saunders et al. (2003) present that studies can be defined in yet a different way as being exploratory, descriptive, or explanatory. This study will follow the exploratory principle to find out new insight, to assess phenomena from different perspectives and to explain what is happening. Exploratory research is often conducted by researching literature, talking to experts on the subjects and conducting interviews. (Saunders et al., 2003)

4.2 Case description

The case association, SAP Finnish User Group (FINUG) ry, and the topic of the thesis were chosen based on personal interest and the specific need of the association to explore the need for improving their service portfolio. Based on the findings of this research, FINUG is also looking to explore its growth opportunities and develop its strategy for the upcoming five years.

Although FINUG operates nearly completely independent from SAP, it is also important to understand what SAP is in order to get a full grasp of the context of this case. SAP is an organization that provides enterprise applications as software and software-related service revenue. SAP stands for Systems, Applications, and Products in data processing. SAP was founded in 1972 in Germany and today has over 300,000 customers in 190 countries. (SAP, 2016) SAP landed in Finland in 1996 and today over 90% of the hundred largest organizations in Finland use SAP software (Sonninen, 2016).

Globally, today, there are at least 40 SAP user groups operating in different countries and regions around the world (SAP, 2016). SAP Finnish User Group registered association was founded in 1997, a year after the launch of SAP in Finland, to bring together Finnish organizations working with and around SAP software. The association currently has a little under 160 member organizations that fall into three different categories; user members, third parties and implementation partners. User members are organizations that use SAP software in their operations, third parties are organizations that operate in different ways

around SAP software (offer training, do consulting, deliver equipment, et cetera), and implementation partners are organizations that in some way help the user members use SAP. FINUG is an independent user association bringing together Finnish SAP users to share experiences and exchange practical information mainly in the form of different events. Through its actions, FINUG also aims to provide a communication medium between SAP and its users.

FINUG offers its members various types of services, mainly in the form of different kinds of events; including seminars, networking events, special interest groups and webinars. FINUG is looking to improve and expand its current service offering. They are aware that there is room for improvement and they believe that members would have interest in new services, but first it is important to understand what kinds of services members are missing and how they feel about current services. There are same types of organizations in Finland who offer for example educational services making FINUG believe that there would be demand for these kinds of educational events from them, as well. Also, SAP user group associations in other countries have wider service portfolios indicating that with the right offering FINUG could also grow and expand its operations. (Castrén, 2016)

Kotler and Keller (2006) distinguish five categories into which companies can be placed depending on their service mix; pure tangible good, tangible good with accompanying services, hybrid, major service with accompanying minor goods and services, and pure service. FINUG fits the category of *major service with accompanying minor goods and services* as their offering consists solely of services, which are accompanied by some minor tangibles. (Kotler and Keller, 2006) FINUG can also be categorized as providing business services instead of personal services.

4.3 Data collection

Data for this research is collected through primary and secondary data collection methods. Secondary data sources used in this study include scientific articles, business journals, and theoretical publications. Primary data is collected from representatives of member organizations through interviews. Interviewing was chosen as the method of data gathering

because interviews provide in-depth information on participants' opinions and experiences on a certain topic (Turner, 2010). Interviewing is also often used as the method for research due to the fact that qualitative research favors people as the source of information (Hirsijärvi et al., 2004). Out of the two main types of primary data collection in qualitative research; unstructured interview and semi-structured interview, the semi-structured method will be used. Other possible methods include, for example, focus groups, observation and group interviewing. (Bryman and Bell, 2009)

4.3.1 Semi-structured interviews

In this study, semi-structured interviews are conducted one-on-one for representatives of the user members of FINUG. Out of the three different types of members in the association, user members were selected because they are the largest customer group as well as the main customer group that FINUG's services are designed and aimed for. As members, or customers, are mainly large organizations, it will add some difficulty in finding individuals who are able to answer all questions pertaining service quality and value, but the researcher will strive to reach interviewees with an overall understanding of their organization's relationship with the case company. Interviewees will be selected from different member organizations, preferably from different positions and different geographic areas. The number of interviews will finally be decided as the data becomes saturated.

Semi-structured interviewing is a common interview method within business research. In a semi-structured interview, the researcher has an outline of topics, yet they still have the opportunity to modify the order of questions or their wording if it seems necessary. The advantages of this type of interview include the fact that the interview is quite conversational and informal by nature and the interviewee is free to raise up any topics or questions that may concern them even if they are a little outside the preplanned interview-outline. At the discretion of the interviewer, questions may also be omitted if deemed unnecessary. (Eriksson and Kovalainen, 2008)

The interview outline was built based on the theoretical foundation of this study. Questions were roughly grouped into different categories and formed in a way that would provide a thorough and holistic understanding of the interviewees' insight and opinions. The interview begins with the researcher introducing the study and the structure of the interview. The questions begin with the interviewees' background and history with the case company, then moves on to questions about their current relationship, and finishes off with more theory-based questions about service quality and expectations.

During the interview, the researcher will take brief notes, however, the interviews will also be recorded so that they can be transcribed later in order for the researcher to be able to thoroughly examine and analyze the content of the interviews. The data will be used to recognize and explore emerging themes and based on these themes the data will be coded and analyzed. (Saunders et al., 2003)

4.3.2 Overview of the semi-structured interviews

FINUG has three types of customers; member organizations, third parties, and implementation partners. This study will focus on the member organizations, as they are considerably the largest customer group as well as the group for whom most services are aimed. The original goal was to conduct about ten interviews, however, it proved more difficult than expected to reach and find applicable interviewees who were willing to participate in the interviews and consequently only eight interviews were held. Even though the number of interviews was a little lower than initially planned, it was adequate for gathering information for this research since data became saturated. The interviews were held either as face-to-face interviews or via telephone/Skype due to distance and time constraints. The length of the interviews ranged between roughly 20 and 30 minutes. As mentioned, it was somewhat difficult to find interviewees who had meaningful experience with FINUG and in attending their events. The shortest interviews were ones held with interviewees who perhaps were not ideal candidates for this study since their experience with the case company was somewhat limited. However, these interviews provided insight into why they did not have much experience with the association. Due to the different types of interviewees, the interviewer had to adapt the questions, as some of them were

clearly not applicable to some interviewees. All the interviews were audio recorded and then transcribed so that they could be fully reviewed and analyzed. Table 4 shows each interviewee's position within their company, the amount of experience they have with the case company (on a scale of: little, quite little, moderately, quite much, a lot), and the date and duration of the interview. The semi-structured interview questions can be found in appendix 1.

Table 4 Summary of the interviews

ID	Position	How much experience with the case company	Date	Duration (min)
A	Chief information officer	Quite little	10.5.2016	32
B	HR director	Quite little	11.5.2016	18
C	System specialist	A lot	7.6.2016	25
D	Development director	Moderately	8.6.2016	26
E	Chief information officer	Quite little	22.6.2016	30
F	HR director	Little	28.6.2016	21
G	IT specialist	Quite much	4.7.2016	23
H	Chief information officer	Quite much	26.8.2016	23

The purpose of the interviews was to gain an understanding of what the case company's customers expect from their services, how they have experienced the services, and how they would rate the quality of these services. The interviews also looked at factors such as how much experience the interviewee has had with the case company as well as what they consider to be the most important services for them. In the interviews where it was feasible, the interviewees were also asked to evaluate these questions not only personally but also on the organizational level. In order to gain a more comprehensive understanding of these issues, interviewees were selected from different companies around Finland, different positions, and who had different amounts of experience with the case company.

No major challenges emerged during the interviews. Two minor issues that did bring forward some difficulty were the fact that some interviewees had preconceptions that they would not have much to contribute to the interview and this might have had an impact on their answering. Another issue was the fact that most interviews were not carried out physically face-to-face in the same room. This meant that the interviewer had no control or knowledge about the interviewees' surroundings or how focused they were on the actual interview nor was the interviewer able to interpret body language and other nonverbal cues about the interviewee.

4.4 Data analysis

After the data is collected, it needs to be analyzed and turned into meaningful data. The data in this study is gathered through interviews – qualitative methods. There are roughly three phases in the analysis of qualitative data; data transforming, data display, and drawing conclusions. Transforming the data begins with focusing, selecting, organizing, and finally simplifying the data into a form where it can be processed. Data display helps make the large amount of information more compact and easy to understand and analyze, this is often done by coding and using different figures and tables. Conclusions are then drawn through conceptualization, recognizing regularities and/or patterns, finding explanations, possible configurations, and causal flows and suggestions. Finally, the data is interpreted and explanatory accounts are created. (Creswell, 2007; Miles and Huberman, 1994)

Qualitative research analysis can be categorized in many different ways. One way to categorize it is either as inductive or deductive. Inductive research analysis (more often associated with qualitative than quantitative research) moves from singular to universal, focusing on generating new theory that emerges from the data. Deductive research analysis (more often associated with quantitative than qualitative research) on the other hand moves from universal to singular, mainly aimed at testing theory instead of creating it. (Tuomi and Sarajärvi, 2003) Qualitative research analysis can also be categorized as material based or theory based. Material based analysis means that the data is analyzed and interpreted simply based on the empirical material without any interference from leading theories.

Whereas, on the contrary in theory based analysis predefined theories are utilized in the analysis and interpretation of the data. This analysis method views the data as a representation based on a theory and it is then studied and assessed from the viewpoint of the predefined theory or theories. (Eskola and Suoranta, 1998)

This study will focus on inductive research analysis beginning with research questions narrowing down the scope of the research and moving on to generate new theory that arises from the gathered data. Data analysis will also be theory based where existing theories are used as guidelines in the interpretation of the data, even though the goal is to see what new theory arises from this research. The interviews of this study were audio recorded and then transcribed, which then made up the final data to be analyzed. After the data was transcribed, the author highlighted the most relevant parts of each interview and formed a table summarizing the key issues from the interviews. The table was then used to recognize similarities as well as differences in the data. After identifying these points of interest the author read the transcribed the interviews again searching for any other previously unnoticed references to these issues.

4.5 Reliability and validity

Reliability and validity are examined to evaluate the degree to which the researcher is able to access reality and truth objectively (Hirsjärvi and Hurme, 2001). Reliability is evaluated through the criteria that when repeating the research on the same phenomenon more than once, the results remain the same. In qualitative research, reliability can be improved through such factors as audio recording all interviews, carefully transcribing these recordings, and presenting lengthy extracts of this data in the research. (Silverman, 2001) Reliability can also be improved by conducting as many interviews as needed to make the data saturated – until no new information arises (Hirsjärvi et al., 2009) In this research, reliability issues were handled through these actions; all interviews were recorded, the recordings were transcribed in detail, and abstracts of the interviews were used in the written analysis of the data.

Validity on the other hand refers to the capability of the researcher to measure the research objectives (Hirsjärvi and Hurme, 2001). In qualitative research, validity can be measured by evaluating how successful the question formulation has been – does the research question get answered through the answers of these interview questions (Heikkilä, 2001). To improve the validity of the results, the research conditions, such as place, time, and potential misconceptions, need to be described and analyzed in detail (Hirsjärvi et al., 2009). External validity may also be an issue, referring to the interviewees' subjectivity to the subject as well as the situation. Different people are likely to pick up different cues and emphasize different things.

The researcher's own opinions and attitudes may affect reliability and validity, as well, and need to be taken into consideration. In this study, the researcher did not have any prior experience with the case company nor with the field of study and due to these facts was likely able to remain objective. However, throughout the research process some assumptions and attitudes may have formed which may have unintentionally affected the question formation process or the analysis of the data. Nevertheless, principally the researcher remained objective.

5 RESULTS AND ANALYSIS

In this section, the results of the interviews will be discussed and analyzed. First, the customer expectations and expectation determinants of FINUG's customers are identified and discussed. Next the researcher will look at how FINUG's customers perceive value, and finally FINUG's service quality dimensions will be identified. The current state of services will also be assessed and practical applications for the case company will be suggested.

FINUG's customers comprise of a little under 160 member organizations, out of which 68% are user members, 17% are third parties, and 15% are implementation partners. These customers include organizations such as ABB Oy, University of Helsinki, Outokumpu Oyj, and the city of Tampere – a very heterogeneous group. FINUG brings all these different organizations together through their common interest in SAP.

FINUG's services mainly comprise of different kinds of events, which can roughly be categorized into five different categories: networking, recreational, educational, informative, and special interest groups. The service process begins with FINUG planning the event and posting general information on their website and sending out e-mail invitations to its customers. If a customer does not sign up at first, they are sent reminders at certain intervals. The customer then signs up for the event and gets a confirmation of their registration. A more detailed description of the event is usually released closer to the event and customers can have a more specific view of what to expect. The customer then attends the event and afterwards is asked to give feedback on their experience.

5.1 Customer expectations and their determinants

Expectations here are addressed in a broad sense with the term *expected service* including both adequate and desired service as well as service that lies in between in the so called zone of tolerance. The expectations of all interviewees mainly followed the same pattern. The most dominant expectations mentioned by all interviewees were networking and getting reliable information on new technologies. Customers, regardless of their position,

geographical location or size of their company, all expect to gain new contacts and build their professional network. As one interviewee (A) pointed out:

“If you don’t curl up into yourself and go sit in a corner you’re going to be exposed to other people and through that all [--]. I believe that all contacts are always beneficial. Sometimes more directly and sometimes through a curve.” (Interviewee, A)

Other important expectations were learning about other companies’ experiences and best practices, responsiveness, specific subjects of events, and benchmarking. New information was expected to be received through networking and other communication with fellow customer companies, but also through educational events organized by the case company. Two interviewees (A and E) brought up the expectation of there being power in numbers, that through FINUG all the members could have an impact on the larger operator (SAP) around which the case company’s operations evolve around. By attending in FINUG’s events, customers expect to stay up to date on new technologies and opportunities.

Three interviewees (A, C, and D) also mentioned the term peer support as an expectation. Customers not only look for new acquaintances, however, they also seek to gain something concrete in the form of support and advice. An important expectation concerning all other expectations is that the knowledge, help, support, and all information is independent and unbiased. Interviewee A stated:

“But it’s in a way respected that it’s (FINUG) not SAP’s dependent and instead it’s (FINUG) this kind of a true community of SAP clients. In that way, I find it (FINUG) a reliable network where I can get real information not modified by SAP, it’s (FINUG) an independent actor.” (Interviewee, A)

The relevant customer expectation sources towards FINUG can roughly be put into two categories: expectations towards the case company itself and expectations towards the other customers. This categorization is presented in table 5.

Table 5 Categorization of expectations

Expectations towards FINUG	Expectations towards other members
Information (on SAP technologies)	Networking
Education	Peer support
Influence towards SAP	Sharing experiences and best practices
Independence / unbiased	Benchmarking
Selectivity of participants	
Specific subject (SAP) of events	
Expertise	
Responsiveness	
Discounts	
Good reputation	
Low price	
Communication platform for customers	
Online material	

These expectations carry different levels of importance and relevance to the case company. Table 6 illustrates the frequency on which each expectation was mentioned by the interviewees. This illustration suggests an importance ranking based on how many times each expectation was mentioned, however, this ranking cannot be fully counted on without further research. Further research is also needed in the aspect of seeing whether there is some overlap with these different expectations. According to this study, the importance ranking of FINUG's customers expectations starting from the most important expectations is: information, networking, sharing experiences, specific subjects, responsiveness, benchmarking, expertise, good reputation, communication platform for customers, peer support, education, influence, independence, selectivity of participants, online material, low price, and discounts.

Table 6 Mentioning frequencies of expectations

Expectation	Interviewee								Total
	A	B	C	D	E	F	G	H	
Information	×	×	×	×	×	×	×	×	8
Education	×				×				2
Influence	×				×				2
Independence	×			×					2
Selectivity of participants	×			×					2
Specific subjects		×	×	×	×				4
Expertise	×			×	×				3
Responsiveness	×		×	×	×				4
Discounts								×	1
Good reputation	×				×			×	3
Low price				×					1
Communication platform for customers (online)	×				×		×		3
Online material					×		×		2
Networking	×	×	×	×	×	×	×	×	8
Peer support	×		×	×					3
Sharing experiences	×	×	×	×			×	×	6
Benchmarking		×	×			×	×		4

These expectations can also be looked at from a business-to-business point of view and categorized in this field according to Ojasalo (2001) as being fuzzy implicit, or unrealistic, before they are managed by the organization. Some characteristics of fuzzy and unrealistic expectations arouse in the interviews. Interviewee B said that:

“I can’t say that I’m unsatisfied but the offering hasn’t really met what I’ve wished for.”
(Interviewee, B)

Without being able to more precisely state what kind of offering would have met their expectations. Some expectations could also be identified as leaning towards being unrealistic, such as the expectation towards having an influence towards SAP. Castrén (2016) mentioned that since Finland is quite a small actor in the SAP industry, not much actual influence can be had on SAP but what can be offered is communication.

Expectations are a foundation for how customers perceive service quality and thus it is important to understand where these expectations derive from. Zeithaml et al. (1993) presented a model of the nature and determinants of customer expectations. This model was used as a general framework when beginning to identify the determinants of expectations of FINUG's customers. Some of the determinants identified by Zeithaml et al. (1993) were noted to apply in this case as well, however, some of them did not apply and some new determinants had to be added in order to fully cover the expectation determinants in this case.

The determinants of FINUG's customers' expectations can be identified as; personal needs, professional needs, perceived service alternatives, past experience, word-of-mouth, and explicit and implicit service promises. Out of these determinants, explicit and implicit service promises are the only ones that the company can have a direct influence on. The other determinants are mainly solely dependent on the customer and their experiences and perceptions. All expectation determinants were mentioned in one way or another by all interviewees, hence the importance of each determinant would have to be separately investigated. These determinants are presented in figure 5.1 and discussed further in the following chapters. Professional needs is highlighted in figure 5.1 to show that this determinant differs from those suggested originally by Zeithaml et al. (1993).

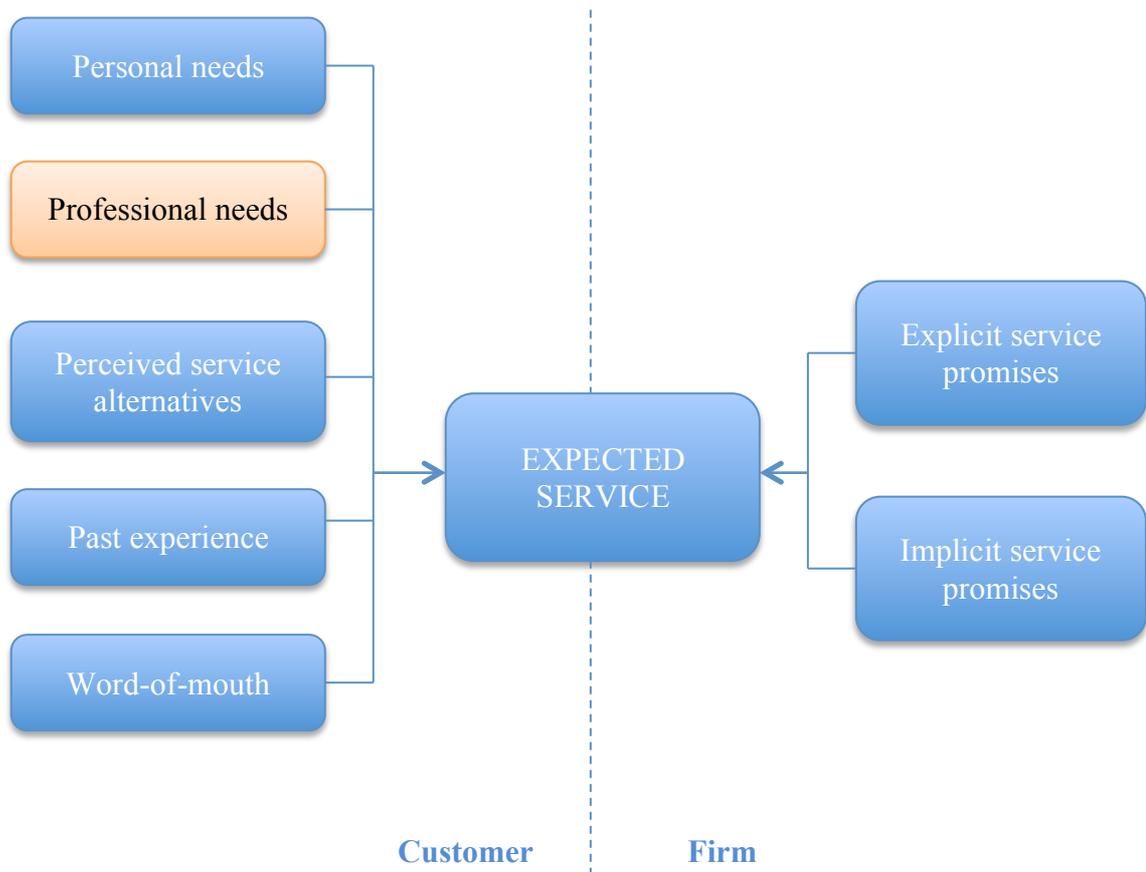


Figure 5.1 Determinants of expected service for FINUG

5.1.1 Personal needs

Personal needs proved to have an effect on expectations. Personal needs can generally be sub-categorized into physical, social, and psychological needs (Zeithaml et al., 1993). In this case, all personal needs that affected expectations were social and had to do with interacting with other customers. Networking, the other expectation mentioned by all interviewees, is of course also responding to a professional need, however, it is clear that networking with people with similar interests is also responding to personal social needs as mentioned by interviewee F.

“I think that the biggest gain in these events often is that you meet the representatives of other organizations --.” (Interviewee, F)

Other expectations deriving from fulfilling personal needs are peer support and sharing experiences, which in the same way as networking can also be identified as responding to professional needs but clearly fulfill personal needs as well.

“And now as well, I got this kind of network – that there are people who use the same SAP tools and we can provide peer support to one another and share experiences.”
(Interviewee, D)

Personal needs serves as a determinant to the expectations of communication platform for customers, networking, peer support, and sharing experiences and best practices. All in all, most services offered by FINUG are social events where people interact and socialize with each other making this an important determinant of expectations.

5.1.2 Professional needs

An expectation determinant not recognized by Zeithaml et al. (1993) that rose from this research is the determinant of professional needs. Different kinds of professional needs seemed to drive the expectations of all interviewees. Professional needs mainly related to getting information and building a professional network.

“When you’re active and network and go listen to experiences I’ve gotten new things into my own projects in my organization or to some solutions that how something is done. I’ve gotten new perspectives on how to look at things and then in this new light done some decisions.” (Interviewee, C)

“It (the benefit gained from FINUG) has mainly been the kind that you get some sort of picture of what’s coming up from SAP. I’ve gotten information and customer cases – they’ve been a lot of help. And then in addition to what features exist also a lot on what is the maturity level of some new feature. When some certain module is a functioning version. – Through FINUG you can get good information on what works and what doesn’t.”
(Interviewee, H)

Professional needs is a determinant of most expectations in this case study. SAP is a very multifaceted software and its users have many options and choices to make when starting something new. Professional needs shape expectations when it comes to these choices and having access to information.

5.1.3 Perceived service alternatives

Perceived service alternatives also determine and affect many of the expectations about FINUG's service. When it comes to perceived service alternatives the interviewees were clearly split into two opinions – the other half saw that there are lots of service alternatives, whereas, the other half saw that there are no similar alternatives. Nevertheless, perceived service alternatives clearly had an effect on how expectations are formed. Interviewee A and H were on the fence between these two opinions demonstrating how the perception of the possible service alternatives determines the expectations of information, the specific subject of events, and the selectivity of participants:

“Well there are quite many seminars and sessions that are the same type where there is networking but what is essential here is that they (FINUG's events) are exclusively around SAP. [--] And in that way it (FINUG) is in a certain way unique that it confines the attendees to be SAP users. For its scope and selectivity it (FINUG) is unique.”
(Interviewee, A)

“There are these kinds of other general seminars where you can also get SAP information, but you also get other things there as well. This (FINUG) is a little different because it focuses on this SAP, but these (other seminars) have grown here on the way, FINUG is a lot older, these others have only come around in the past few years. And I don't think that these (other general seminars) replace what FINUG offers.” (Interviewee, H)

Other interviewees (C and D) who thought that there are no alternatives justified their opinion by saying that the peer support available is unique and that no other potential alternative provides events that are so centralized in terms of topics and attendees.

“The participants are also mainly very congenial --.” (Interviewee, D)

When asked whether their organization could get this kind of similar service from somewhere else, interviewee C stated:

“No, not necessarily. This kind of peer support isn’t available anywhere.” (Interviewee, C)

The degree to which customers perceive that there are service alternatives and how these alternatives compare to FINUG clearly have an affect on expectations about the service. This determinant influences the formation of most expectations customers have about FINUG’s services. Although interviewees mainly agreed that there are some similar alternatives, all stated that no competing service provider offers service that is as focused and specialized as FINUG’s offering is. The fact that many customers view that they do not have an alternative may be good or bad for the organization. As customers see this as their only option they might be inclined to expect less and have a broader sense of adequate service. However, some interviewees did see that there are some to many possible alternatives so the fact that some interviewees saw no alternatives gives the case company no reason or excuse to rest on their laurels.

5.1.4 Past experience

Past experience, either with the same company or other companies operating in the same industry, proved to have an affect on forming expectations amongst the interviewees. Since this study was only conducted on existing customers, the role of past experience in forming expectations is considerable. All expectations in the interviews can on some level be linked to deriving from past experience.

“I’m sure they (past experiences) have an effect (on participation in future events), at least on the image level.” (Interviewee, C)

Interviewee A, who had only taken part in one event (the fall seminar) at the time of the interview stated that:

“I promise to consider participating later on as well. It (the seminar) was quite interesting. - - The one time that I attended (a seminar) had a positive affect (on the intention to attend again) in the way that there were good talks, and always you meet people who you wouldn't usually meet.” (Interviewee, A)

Other examples of how interviewees indirectly stated that past experience had an effect on their expectations were the expertise of presenters and the responsiveness of FINUG to customer needs. These factors were mentioned for example by interviewees D and H as follows:

“It's been really good in these FINUG's events that there have been real professionals there who know and have personal experience on things.” (Interviewee, D)

“They (FINUG) have reacted to (customer) needs. Not only that the existing events have been modified but they have also recognized what kind of events to hold and what the member organizations want.” (Interviewee, H)

Past experience most definitely has an effect on determining customer expectations. Customers have experience on the attendees, the topics, the performers, et cetera. And since only existing customers were interviewed in this research, all responses and formed expectations will either directly or indirectly be influenced by the interviewees past experience with the organization.

5.1.5 Word-of-mouth

Word-of-mouth is not one of the determinants with the largest impact on the formation of expectations in this case, however, it did have an affect on what is expected and so its role is discussed in this chapter. Many interviewees pointed out that FINUG is not known to many of their colleagues and that the FINUG community is in a way quite introverted and a closed circle.

“Amongst people working with SAP, FINUG is pretty well-known, but amongst other IT-people not so much.” (Interviewee, H)

“Their (FINUG’s) reputation is limited but quality. My impression is that it (FINUG) is not very widely known.” (Interviewee, A)

Yet those who mentioned that FINUG is known among their colleagues said that FINUG’s reputation is that it is of quality, having a strong role and being active.

“It (FINUG) does have a long history. Considering how long I’ve been around working with these information systems, it (FINUG) has quite a strong role, it’s quite rare that there is such an active user association I think it’s exceptional. In my opinion it (FINUG) has a good reputation that it’s an active organization.” (Interviewee, E)

“Based on a few conversations with some IT people, I believe that its (FINUG’s) reputation is probably pretty ok.” (Interviewee, B)

Even though the impact of word-of-mouth might not be significant or recognized by all customers, it clearly still affects opinions and expectations. Perhaps the role of word-of-mouth was underestimated or overlooked by the interviewees, however, it seems that this determinant could be emphasized and focused on more by the case company.

The interviewees were asked how they perceive the case company and the perceptions were mainly positive, however, some negative aspects arose as well. Positive aspects about FINUG were the fact that it is seen to be an independent actor, meaning that it is

independent from SAP and is not affected by SAP's sales agendas or other factors. FINUG's customer base is also seen as being diverse, having customers from different organizations, different industries and interests – the more and the more diverse the customer base is the better the networking opportunities are. FINUG is seen as an active organization in that it organizes a lot of events. The interviewees found that FINUG is up to date on new technologies and that it is a reliable source of getting (new) information. The company is also seen as serious, meaning that even though FINUG is an association, which is being run by people who do it on the side of their fulltime jobs, it is still taken seriously and it provides events that are legitimate. The interviewees saw the company as being reactive to customer needs as well as dynamic.

“And clearly they (FINUG) use a lot of time and effort into getting good events.”
(Interviewee, D)

“There's activity, a lot of messages come which is good.” (Interviewee, B)

“It (FINUG) is up to date, not covered in spider webs. An active operator first of all.”
(Interviewee, E)

“I have a pretty good image (of FINUG), especially since sometime I've been a part of the operations myself and I know that people do it alongside their own jobs and no one is a full-time seminar organizer so in this way I'm satisfied.” (Interviewee, C)

“They (FINUG) operate from quite a serious-minded basis. An official line seems to be behind (their operations).” (Interviewee, F)

“But in a way it is respectful that it (FINUG) isn't a dependent of SAP, but rather it is this kind of a true community of SAP customers and in that way I find it (FINUG) quite a reliable network where you can get unbiased information from. – Or the information isn't colored by SAP, of course some of it is still colored but, an independent operator.”
(Interviewee, A)

“My overall image (of FINUG) is very dynamic. Needs have been reacted to. Not only have existing events been altered but then also recognized what kind of events need to be organized and what the members want. Reactive. A good image.” (Interviewee, H)

Far less descriptions of the company were given that had a negative connotation; these descriptions included the fact that the company is in a sense light, when it comes to structure. Some interviewees also stated that the company is unprofessional, when compared to other similar organizations. This is linked to another slightly negative attribute that the company is also seen more of as an ideological community than an actual, professional, organization. Some interviewees also questioned the company’s ability and willingness to look forward. Even though diversity was also mentioned as a positive quality, other interviewees thought that the company might not be quite as diverse as it could be.

“(My image of FINUG) is kind of light in a way, it’s this community formed around a technology which is relatively kind of light. – It’s (FINUG) very heterogeneous and through that quite a loose community. As a supplier, because the funding is so light also that is not very kind of professional at the moment, and I don’t now if it should be. It (FINUG) kind of remains more as an ideological association.” (Interviewee, A)

“I don’t know how much it (FINUG) is that kind of forward looking.” (Interviewee, B)

How the interviewees themselves described the case company categorized broadly into positive and negative aspects is presented in table 7. This is the image that customers will portray to their colleagues and other interested parties. In addition, seven out of the eight interviewees said that they would recommend FINUG membership to other SAP users who are not already members.

Table 7 How customers perceive the case company

Positive	Negative
Independent / unbiased	Light
Diverse	Unprofessional
Active	Ideological community
Reliable	Not forward looking
Up to date	Not diverse enough
Serious	
Reactive	
Dynamic	

5.1.6 Explicit service promises

Expectations are also affected by explicit service promises, meaning the promises the company makes to its customers. When asked whether or not service had lived up to promises, most interviewees were not quite sure that they really remembered anything about what had been promised. Nevertheless, they felt that they had not been disappointed hence found that promises had been met. Although customers did not remember or know what had been promised, many of the expectations customers had are actually mentioned on FINUG's website as service promises. Explicit service promises seem to be an underlying determinant that customers unconsciously take into consideration when determining their expectations on the service. Explicit service promises that the company makes about their service offering, which were all mentioned by interviewees, on FINUG's website are:

- Independence (from SAP)
- Exchanging experiences
- Transmitting information
- Promoting collaboration between SAP-user organizations
- Providing a communication platform for customers and partners

- Acting as a communication channel between their customers and SAP
- Networking
- Organizing events and special interest group activity
- Providing information through website and email (Sapfinug.fi, 2016)

Interviewee D brought up the fact about FINUG being independent from SAP, which is one of the explicit service promises that the company makes proving that the interviewee has most likely heard this promise and based on this formed their expectation even though they do not remember this directly.

“Through FINUG you find other organizations who really use (SAP) or to who some consulting company has done something for. It (FINUG’s operations) doesn’t only remain a marketing pitch.” (Interviewee, D)

To some customers, the lack, or perceived lack, of explicit service promises has been a positive effect on forming expectations as stated by interviewee H. This response mainly pertains to single events as opposed to the entire service offering (which is the point of research in this study), however, this information should still be taken into consideration.

“It’s not always exactly clear what is coming (in an event), so there have rather been positive surprises.” (Interviewee, H)

Although the interviewees were not quite sure what they had explicitly promised, it was clear that the promises made through FINUG’s website, e-mails, and other communication had had an effect on determining expectations. Most of the promises the case company makes were, however, still mentioned by the interviewees suggesting that perhaps the company should focus on making these promises more clear.

5.1.7 Implicit service promises

Implicit service promises proved to have an effect on forming expectations as well. One quite obvious implicit service promise is price. Although the price factor does play a

smaller role in business-to-business markets (than in business-to-consumer markets), FINUG's customers did consider price when evaluating the company. All interviewees perceived that the price (granted that none of the interviewees knew exactly what the price of their membership is) is low and that the service gives more than it costs. Low price was also seen as lowering the barrier to make the decision on choosing to attend FINUG's events.

“It's (FINUG membership) worth investing in, especially if you're this kind of member organization who doesn't have to directly considerable, or I don't know what the membership fees exactly are, but anyways with a small contribution you can get good information compared to a commercial seminar.” (Interviewee, D)

“It's positive that in a way you only need to think that is it (attending an event) worth me investing my time, but you don't need to consider whether on top of that it's (the event) going to cost two grand.” (Interviewee, D)

Another implicit service promise that was identified in the interviews was the promise of the quality and expertise of performers and information. This further suggests that implicit service promises do have an impact on determining customer expectations.

“It's really good in these FINUG-events that there really are experts there who know and who have personal experience of these things.” (Interviewee, D)

“What's good about them (FINUG representatives) is that they are specifically representatives of organizations and work in similar positions – this is important. They have adequate credibility through their organizations, that there are credible organizations behind FINUG.” (Interviewee, E)

The two implicit service promises identified in this study are price and the quality and expertise of the case company's performers and information. What is more relevant than these identified promises is the fact that implicit service promises do have an impact on customer expectations and the case company needs to take these promises into consideration.

5.1.8 Expectation management

Expectation management is crucial to any service organization because expectation standards are the basis for customers evaluating service quality (Sachedev, 2002). What proposes a challenge for managing expectations in this case is the fact that a major proportion of expectations are not directly aimed at the organization but towards other customers. How can the organization manage these expectations when the management is not necessarily up to their direct actions?

The interviewees that were able to evaluate whether or not their expectations had been met all agreed that they mainly had, with the exception of one interviewee (A) who did not think that their expectation of being an active interest group towards the larger operator (SAP) had been met.

“But such doesn’t really exist that you could recognize that a strong pressure, like an interest group had been formed towards SAP.” (Interviewee, A)

One interviewee (D) mentioned that especially in the beginning of their relationship with the case company their expectations had even been substantially exceeded. The reasons the interviewee perceived that their expectations had been exceeded were that they did not have many expectations to begin with and that the information and events held at that time had a lot to do with topics that especially interested them. Interviewee H had also been positively surprised. One interviewee (B) was not able to evaluate whether or not their expectations had been met due to the lack of experience with the case company and their services.

“Especially the first ones (events that the interviewee attended) have substantially surpassed my expectations. That maybe the first events that specifically dealt with topics that I was really interested in manifold surpassed my expectations.” (Interviewee, D)

“It’s not always exactly clear what is coming up, that rather there have been positive surprises. After all there have been things that are related to us as well even though they have been from a totally different field.” (Interviewee, H)

Only two interviewees (D and A) said that they had been disappointed in something. Interviewee D said that perhaps some of the webinars had been a little light on content and lacked pragmatism. Interviewee A had not felt that the case company had provided an active interest group that could have an influence towards SAP.

“Maybe the webinars have usually been left a little light.” (Interviewee, D)

The general sense why customers seemed to not have been disappointed is that since they view the case company more as an ideological community than as a for profit “real” company their expectations were kept low, hence they do not feel disappointment as easily. The company also needs to recognize that not all expectations can be directly managed. Expectations can mainly be managed through managing the expectation determinants, and out of those determinants explicit and implicit service promises are the only ones the company can have a direct impact on.

5.2 Value as a component of service quality

Value is an important aspect to consider in order to getting an adequate overall understanding of an organization’s service quality. Since value is a more individual concept than quality it is more difficult to make generalizations about it, however, it is important to make an attempt. (Zeithaml et al. 1988) In this study, value will be assessed from the buyer’s perspective of perceived value. Most interviewees (A, C, D, E and H) said that they feel the value they gain from the case company is larger than their input. A couple of interviewees put the gained value into perspective:

“Measuring the value of getting the right information at the right time is really difficult, it is sometimes quite extremely valuable.” (Interviewee, A)

“Especially a member organization like this, that doesn’t need to make any significant (monetary) contributions, with a small investment you can get good information compared to like a commercial seminar.” (Interviewee, D)

"The value of getting additional information to do things right, at the right time, cannot be measured in monetary terms – it is vital." (Interviewee, H)

Landroquez (2010) said that value is created when the customer uses the company's services for their own purpose. So what were the customers' purposes that were met by the company in this case? FINUG's customers perceive value from services in the form of information, networking, new partners, and discounts. In this buyer's perspective, these are all things that the customer can only get from this organization or at least only get in this form and scope even if they see that they have some comparable alternatives. Customer value derives largely from comparisons; customers get better information than they feel they could get anywhere else, they have the chance to network with people who are specifically interested in the same things they are, they have the opportunity to find new partners in a very efficient way, and they, as FINUG's customers, are entitled to discounts on other services and products they need.

The interviews revealed several aspects of getting information that creates value to the customers. First of all, through the case company their customers receive real information, not impacted by marketing or sales targets – many interviewees mentioned that this is a channel for getting *"the real information behind all the marketing"* (Interviewee, A). Information is also coming from trustworthy sources, which is a very important aspect. Customers get information from other users who struggle with the same problems and for this reason they have a unique mutual understanding of each other's needs. The timing of getting this information is also vital. It is invaluable that the customer is able to receive the right information at the right time. FINUG's customers make decisions that require major financial input and the wrong decision can cost their organization considerable amounts of money.

In relation to getting good information, the customers get additional value by being able to widen their professional network. By having an extensive network, customers are better able to seek out help when they need it and find the correct solutions. FINUG provides a unique environment for its customers to meet and interact with professionals from different industries and even competing organizations. Customers value this environment where

outside factors are forgotten and everyone is solely focused on the same goal of sharing information. Within their network, customers can identify shared problems and issues and utilize their common knowledge to solve these problems. Customers value the fact that by having a wide network they always have real people, not just a customer service agent, who they can turn to when they have questions.

“Even competing organizations share information --.” (Interviewee, G)

“Through this (FINUG events) you can also identify mutual needs to which you could then find some shared solution.” (Interviewee, A)

The interviews showed that value is also gained from the possibility to find new partners. The field that FINUG’s customers operate in requires the use of partners as suppliers, et cetera. FINUG offers their customers a time-effective, trustworthy platform to meet and gain new partners. The final point of value is the fact that through their membership of the case company the customers are entitled to selected discounts on SAP products.

“And we’ve also gotten new partners from there (the fall seminar) as well, when you’ve gotten to talk and found something useful.” (Interviewee, H)

Value can be perceived in many different ways and the chosen viewpoint is important to establish before we can fully understand what provides true value to the customer. Value can be perceived as deriving from price or benefit, or their combination. In this case, customers appear to perceive value as benefit at a given price – getting high quality for a low price. Although none of the interviewees knew the exact price of their membership they knew that it was low and that they do not really need to consider the price factor when deciding whether or not to attend an event. Hence, they see benefit deriving from getting high quality service at a low price.

“It’s positive that in a way you only need to think that is it (attending an event) worth me investing my time, but you don’t need to consider whether on top of that it’s (the event) going to cost two grand.” (Interviewee, D)

5.3 Service quality dimensions of SAP Finnish User Group ry

Relating to the ten key dimensions consumers use when evaluating service quality presented by Parasuraman et al. (1985), the interviews revealed the dimensions that the case company's customers use when evaluating the quality of their services. Parasuraman et al. (1985) proposed ten dimensions: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, and tangibles. Parasuraman et al. (1988) also presented a more condensed version of this quality measurement tool that condensed these dimensions into only five, called SERVQUAL. However, this tool does not adequately take into consideration the dimensions that were brought up in this research. Hence, the original ten dimensions were considered as a reference.

Nine dimensions could be recognized in how FINUG's customers evaluate service quality. The first four, competence, communication, credibility, and understanding the customer, are in line with the ten dimensions presented by Parasuraman et al. (1985), the last five, influence, content, other customers, independence, and education, are new dimensions recognized in this study.

The first quality dimension is competence. Competence is definitely one of the key dimensions customers use in evaluating service quality in this case. Competence plays such a remarkable role because customers seek information to help them make large and costly decisions. Being able to rely on the competence of the case company representatives is vital. Two interviewees (A and H) noted that being able to trust in the competence of FINUG representatives, as well as the competence of other customers, is crucial because faulty information could lead to large costs for their organization. Competence was also the only dimension that the interviewees mentioned that had exceeded their expectations.

“If you make mistakes in these (SAP projects) the costs are considerably large --. All the extra information that you can get to help you do things right, at the right time cannot be measured in monetary terms.” (Interviewee, H)

“It’s really good in these FINUG-events that there really are experts there who know and who have personal experience of these things.” (Interviewee, D)

Following content comes the dimension of communication. Communication here, more specifically, refers to two types of communication. Service quality is evaluated based on communication coming from FINUG to the customers in different forms about upcoming events et cetera. In addition to communication from FINUG to customers, communication between customers is also included in this dimension of quality. First of all, it is important to customers that the company is active in communicating about events and other services. This is important, firstly because customers want knowledge of possibly interesting events that they want to participate in but also just to stay up to date on what is going on in the SAP field in general. Interviewee A stated that the largest benefit of being a member of FINUG is getting information and especially getting a general picture of what is going on in the SAP community. Interviewee D mentioned that all presentations always give their organization some new information that they can perhaps utilize in their own operations.

“(On the largest benefits gained from FINUG membership) Getting information, getting to know the network and getting information on how other organizations are doing, what’s going on there and then these e-mails that come (from FINUG) you see what’s going on in the community so that you can keep up in a way.” (Interviewee, A)

“Something’s been discovered in each event. Either some previously known people who you didn’t know work with the same things or then some new ones. Through presentations or otherwise it comes known that which organizations have for example used the testings of this solution manager and in what way, that have they used consults or done it themselves and this kind of interesting aspects.” (Interviewee, D)

Communication between customers is also considered as a service quality factor, as stated by interviewee A. Other customers deal with similar issues and through communication customers may find solutions to problems or find common interests or otherwise find mutually beneficial relationships.

“Through this (FINUG events) you can also identify mutual needs to which you could then find some shared solution.” (Interviewee, A)

The third quality dimension identified is credibility, a very significant dimension. Customers find it very important that FINUG’s representatives are credible and are not only professionally, but personally interested in the subject, as well. The field that FINUG operates in is very specialized and requires a very deep understanding of the field and for this reason the credibility dimension is highlighted in this industry. Customers need to be able to make the correct choices in choosing programs and applications, mistakes could lead to huge costs for the company, hence finding credible information about technologies is vital.

“What’s good about them (FINUG representatives) is that they are specifically representatives of organizations and work in similar positions – this is important. They have adequate credibility through their organizations, that there are credible organizations behind FINUG.” (Interviewee, E)

Understanding the customer is a very important quality dimension, as well. The most important reason why customers said that they choose which events they attend is the subjects that they cover. Therefore, it is crucial that FINUG listens to their customers on what they want. If events are held on subjects that no one cares about, quality, as well as customers, is lost. The nature of the industry is once again a factor here – new developments and applications are created all the time and customers expect that FINUG is an important actor in keeping them up to date. If FINUG does not have a full understanding of their customers, their wants and needs, they will not be able to provide quality services for them.

“(FINUG) is closer to the operator level, it’s not like this management level like in some seminars I’ve been to that the management level is there who doesn’t necessarily know about the practical problems and the conversation goes a little too much to the upper level.” (Interviewee, D)

“What seems to be a common factor with these (FINUG) representatives is that besides through their jobs they have a personal interest in the subject, as well.” (Interviewee, E)

The first unique quality dimension identified in the study is influence. Influence here refers to the case company’s influence towards SAP – the common denominator between all actors within FINUG. Customers evaluate the quality of FINUG’s service also based on how much they perceive FINUG can influence SAP or how much their own organization can influence SAP *through* FINUG. Customers are looking for a channel through which they can influence this large corporation by joining together and so being heard better and be taken more seriously than they would be individually. Customers are not necessarily even looking to have a huge influence but they want to get their ideas and opinions through, they want to be a special interest group towards SAP.

“Most of all I expect and see it’s (FINUG) potential being this kind of support group and maybe some sort of, if not pressure group, then at least an interest group towards SAP. Then talk with a bigger voice than one single customer.” (Interviewee, A)

Service quality is also evaluated through the dimension of content. Content was one of the two quality dimensions mentioned by each interviewee. The main reason why interviewees stated that they chose which events to participate in was due to interesting and current content. The most important events were also classified as the ones where the topic at hand was closely related to one’s job. Interviewee C stated that, *“—I don’t even probably read all the things (in the e-mails), I just look at the topics.”* Interviewee B had not used many of FINUG’s services and the main reason for this was the fact that they felt that other service providers offered better content in regard to their specific field.

“(On events the interviewee has attended) And there have been some interesting topics, especially these current subjects (have been important).” (Interviewee, E)

“(On why the interviewee has not attended many events) One reason is that they (the events) have been more focused on SAP ERP and other solutions than on this HR-field that interests me.” (Interviewee, B)

“Information is served on a platter – you don’t need to go find it yourself on the Internet or SAP portals, there is so much information out there, someone has hand-picked the best parts.” (Interviewee, D)

“(On why the interviewee has chosen which events to attend) Well I have of course attended this event that’s held every fall where there are lots of different tracks and lectures and there has of course always been some interesting topic that interests me why I’ve then attended.” (Interviewee, C)

It is clear that content plays a major role on whether the customer sees the service as being of good quality. Content is also the only dimension where interviewees (D and H) stated that their expectations had been positively exceeded. It is clear that FINUG needs to pay special attention to this dimension and perhaps evaluate how other dimensions can be improved so that they could also exceed expectations, at least occasionally.

“Especially the first ones (events that the interviewee attended) have substantially surpassed my expectations. That maybe the first events that specifically dealt with topics that I was really interested in manifold surpassed my expectations.” (Interviewee, D)

Besides content, the other quality dimension mentioned by all interviewees is other customers. Other customers affect service quality for example in the following ways; gaining new partners, sharing information and experiences, all attendees are SAP users, widening one’s professional network, and getting peer support. This kind of very specific customer base is unique and cannot be found in this scope anywhere else in this specific field. Interviewees described this aspect in the following ways:

“And one reason why I attend (the events) is the networking and sharing of experiences and hearing about experiences.” (Interviewee, C)

“You can’t get this peer support anywhere else.” (Interviewee, C)

“And then there (the fall seminar) have been these new partners, when you’ve gotten to talk to them and something useful has been found as well.” (Interviewee, H)

“Well I would expect that through them (FINUG) I would get first of all other user’s experiences and best practices concerning the use of SAP as well as about SAP as a supplier and a technology organization. This kind of peer support and that type of information. – Above all I expect it to be this kind of users support group and an interest group towards SAP.” (Interviewee, A)

“The main criteria (when deciding to join FINUG) was that we wanted to network and get information through this and it’s (FINUG) specifically a way to contact other user organizations. This was the main reason at the time to join FINUG.” (Interviewee, E)

Independence from SAP is the next service quality dimension suggested by this study. Due to this independence customers can rely on getting real and reliable information. Since FINUG does not itself sell SAP products and simply brings different actors with similar interests together, customers have more trust in them. Customers respect the fact that FINUG does not rely on SAP in any way and they can trust that information they receive is true and not colored by sales goals or marketing tricks, which they feel happens through some other sources.

“Through FINUG you find these other organizations that actually use (SAP) or to whom some consulting company has really done something for. It doesn’t remain only a marketing speech.” (Interviewee, D)

“It (FINUG) brings these different actors together, but it doesn’t sell.” (Interviewee, D)

“But in a way it is respectful that it (FINUG) isn’t a dependent of SAP, but rather it is this kind of a true community of SAP customers and in that way I find it (FINUG) quite a reliable network where you can get unbiased information from.” (Interviewee, A)

Finally, the dimension of education is brought up as a dimension of evaluating service quality. FINUG offers educational events for their customers. In addition to simply getting information, customers also evaluate service quality on the dimension of education. Some interviewees also mentioned that they would like to see more educational events.

“And then there’s this education and the possibility to attend these events that’s one expectation.” (Interviewee, E)

“And then for example around education or such could be found something, if not carried out by themselves (FINUG) then at least the kind of information based on which someone else could hold and organize this kind of education.” (Interviewee, A)

Nine service quality dimensions were identified in this study to apply for the case company, FINUG. These quality dimensions are presented in the updated theoretical framework (figure 5.2). New dimensions that were identified in this study are marked in black in the orange box. The updated framework also portrays the expectation determinants identified to apply in this research. New determinants once again are marked in black in the orange box.



Figure 5.2 Updated theoretical framework

This study also suggests that some dimensions are more important than others and when evaluating service quality should be given more weight than other service quality dimensions. The importance of these dimensions was evaluated on the scale of how many interviews mentioned them, presented in table 7. The most important dimensions here were the dimensions of content and other customers, which were mentioned by all interviewees. Content is the only dimension where customer expectations have been exceeded and other customers form the basis for many other quality factors. Table 8 suggests that from the most important to the least important the service quality dimensions can be ranked as follows: other customers, content, competence, credibility, understanding the customer, communication, independence, influence, and education. This ranking, of course, is only a directional listing and needs further research to find out the true weight of each dimension.

The fact that service quality dimensions should be weighted directly also implies that not all dimensions are used by all customers. However, all dimensions should be considered by the company, just with different emphases.

Table 8 Mentioning frequencies of the service quality dimensions

Quality dimension	Interviewee								Total
	A	B	C	D	E	F	G	H	
Competence	×			×	×			×	4
Communication	×			×			×		3
Credibility				×	×		×	×	4
Understanding the customer		×		×	×		×		4
Influence	×				×			×	3
Content	×	×	×	×	×	×	×	×	8
Other customers	×	×	×	×	×	×	×	×	8
Independence	×			×			×		3
Education	×				×				2

5.4 Current state of services

The overall opinion about the current state of services is that customers are somewhat content with them. However, interviewees did find that there is some room for improvement in both the offering as well as the quality of services. The company themselves see that they would like to widen their service offering and assess these opportunities by looking at customers' opinions about the current state of services.

The interviewees all mentioned one to three services that were most important to them. The two that were clearly the most important were the fall seminar and webinars. The reasoning behind the fall seminar was that it is a great networking event linking back to networking being one of the greatest customer expectations. Interviewee H mentioned the

fall seminar to be important because it is a good way of getting general knowledge of what is going on in the field. One of the interviewees (A) stated that this event is also very convenient in that they get to meet and interact with suppliers too and in a short time get good, valuable information. Usually, to get this information it would be necessary to schedule a meeting and the person would have to spend substantially more than ten minutes with the supplier.

The fall seminar was important also because there are a wide variety of speakers and subjects amongst which the participants can pick and choose the ones that interest them most. Many interviewees mentioned that one of the main reasons by which they choose what event(s) to participate in is the fact that the subject is interesting to them and relevant to their work. The fall seminar provides a possibility to customize the event to fit each attendee's unique needs. The most heavily weighing reasons why this type of seminar was viewed as important are: networking, interaction with suppliers, the possibility to build the event to suit your specific interests, and getting general knowledge of the field.

Webinars were found as one of the most important services due to the fact that customers do not need to physically go anywhere but can remotely attend from wherever they are. Webinars are also usually less lengthy than physical seminars and this way it is easier to fit the event into the customers' busy schedules without a larger investment of time. The elements that make webinars important are summarized as convenience and subject matter.

The largest benefits the interviewees viewed that they had gained from being a member were generally very much in line with their expectations. Networking with and contacting other SAP users was mentioned by most interviewees (A, C, D, and E) as one of the largest benefits. More specifically one interviewee (D) mentioned that it was especially valuable that the other members who attend these events are from the general employee level and not merely managerial level. They felt that this adds great value to the quality of information gained as all parties are on the same level and can better understand each other's needs and viewpoints. It was also pointed out that it is beneficial that even competing organizations share information and experiences with each other as well as the fact that even cross-industrial communication takes place. Interviewee E also mentioned that it was particularly important that the other participants of the events are people who

actually use the interface (SAP) and have real expertise and experience with it – not only theoretical information about it.

Customers also find it beneficial that they get practical and experienced help with making technology and other choices in their own projects. Sometimes within their own organizations it might be difficult to think in new ways and outside of the usual box, interacting with other users, customers get new perspectives and perhaps discover different ways of doing things. Gaining new partners was also mentioned as a benefit (Interviewee, H). One interviewee (D) found it beneficial that the case company provides ready selected important information and the customer does not have to go through masses of information to find what is important. Interviewee A mentioned it being beneficial that the case company sends out emails about upcoming events et cetera and so helps customers stay aware with current topics what is going on in the community. For the same reason Interviewee H saw the large seminars very useful – to gain general knowledge of the field. It was also found that through using the case company's services the customers stay up to date with what is going on with and coming up from SAP in Finland as well as internationally. Other mentioned benefits were discounts, support, adding know-how, and getting to know other actors such as suppliers.

All in all, the current state of services is seen as somewhat satisfactory and the company is viewed as being active and staying on top of current issues. However, areas of improvement were also identified. The most important services are ones that reflect the customer's specific interests and the ones that the customer is able to customize to fit their needs and wants. The largest benefits from being a customer are seen as deriving from widening your network, getting information, and gaining new partners.

5.5 Practical applications for the case company

Other customers were identified as one of the most important quality dimensions for FINUG. As mentioned before, this can be challenging for the company to manage, however, there are many things the company can do in order to improve this dimension. Castrén (2016) stated that out of all SAP users in Finland roughly 85% are already

FINUG's customers so there is not much customer acquisition that can be done. Nevertheless, the recognition and reputation of FINUG within its customer organizations is not on such a high level and this is something the company can affect. The more and the more diverse FINUG's customers are, the better the customers' expectations of networking, peer support, sharing experiences and best practices, and benchmarking will be fulfilled. FINUG should develop a plan to promote themselves more to existing customers and become more visible. Here they should take into consideration the power of word-of-mouth and its influence and the fact that current customers (individuals) have mainly a positive opinion about the company and that their experience with the company could be utilized.

Another very important quality dimension to FINUG's customers is the dimension of content. Content was the only aspect where interviewees mentioned that they had been delighted and positively surprised. Content, or more specifically poor content, was mentioned as the main reason why customers chose not to attend events. FINUG should create a continuous method of tracking customer projects and interests and this way create interesting events that would attract more attendees.

The interviews vaguely revealed how customers perceive value. The case company should more clearly determine and investigate the different perspectives of value. In addition to knowing what creates value to their customers they should look into how they gain value from their customers, how the organization creates value to their customers through relationships, partnering, and alliances, and finally how all these relationships can be successfully managed. Customer value should also be examined from the point of view of the company. After these value perspectives are clarified the organization should consider forming a value proposition to describe how value is created and delivered to the customer.

Since the interviews revealed that the company's explicit service promises were not known or at least not clear to the customers the company should define and clarify these promises to the customers. The company should also, at least for themselves, explore and define what their implicit service promises are. Especially considering that the explicit and implicit service promises are the only expectation determinants that the company can directly have an impact on, this is a very important action to take.

The interviewees also made some suggestions during the interviews that FINUG should take into consideration. They wished that information would be more available, perhaps in a database online. The interviewees also wished for some sort of platform where member organizations could communicate with each other. These are both valid points for FINUG to consider since they both respond to important service quality dimensions: communication, content, and other customers. The interviewees also found that FINUG's visibility and communication (or marketing) could be improved. Some interviewees also found that FINUG should make a better effort in taking all lines of business into consideration (for example human resources). Finally, the interviewees pointed out that there could perhaps be more educational events. And if FINUG does not have the resources to organize these events themselves, at least they could provide information based on which someone else could organize it.

6 CONCLUSIONS

In this chapter, the key findings of the study are identified and discussed. Following the key findings, theoretical as well as managerial implications of the study are presented. The reliability and validity of the study are briefly described followed by the limitations of the study and suggestions for further research.

6.1 Key findings

This study set out to define how customer perceptions of service quality of the case company's customers are formed. In the process, three issues concerning the measurement of service quality also needed to be solved. Do customer expectations need to be considered when measuring perceived service quality? Are some service quality evaluation criteria more important than others? And are the evaluation dimensions of service quality universal or are they specific to a certain industry or organization? In order to answer these questions the study also wanted to reveal what are the expectations and expectation determinants of FINUG's customers, what do customers perceive as quality service, and how FINUG can utilize this information to improve the quality of its service offering.

17 customer expectations of service were identified and categorized as being either expectations towards FINUG or as expectations towards other members. Expectations towards FINUG are: information (on SAP technologies), education, influence towards SAP, independence, selectivity of participants, specific subject of events, expertise, responsiveness, discounts, good reputation, low price, communication platform for customers (online), and online material. Expectations towards other members are: networking, peer support, sharing experiences and best practices, and benchmarking. These expectations are determined by seven factors being identified as personal needs, professional needs, perceived service alternatives, past experience, word-of-mouth, and explicit and implicit service promises.

What do customers perceive as quality service then? Quality service is seen as service that contains as many of the service quality dimensions as possible. As some of these dimensions are seen as more important than others, service is perceived as more quality

when a larger amount of these more important dimensions are present. All the service quality dimensions cannot be applied to every individual service, but better describe the entire service offering which was the point of interest in this study. The service quality dimensions identified in this study are competence, communication, credibility, understanding the customer, influence, content, other customers, independence, and education.

This research indicates that FINUG's customer's perceptions of service quality are formed through a process that begins with the customer's expectation determinants which then form the actual expectations towards the service. These expectations then constitute a base for the service quality dimensions based on which the customer then evaluates the delivered service and forms their perception of service quality. This process is illustrated in figure 6.1.



Figure 6.1 Formation of FINUG's customers' perceived service quality

This information can then be utilized by the case company to improve the quality of their service offering through the practical suggestions made for the company. The company can evaluate whether these customer expectations match what the company is actually offering or if there is a gap between what the customers expect and what the company thinks they expect. The company can also use this information to evaluate how well their service offering responds to the service quality dimensions their customers hold. Finally, the case company can utilize this information about customer expectations and perceived service quality to conduct more meaningful further research on how to improve.

6.2 Theoretical implications

As the literature review of this study revealed, service quality has been comprehensively studied since the 1980s and customer expectations from as far as the 1970s. With this in

mind, this study did not set out to provide major contributions to the service quality nor customer expectation literature. The main theoretical implication of this research is the fact that it provided a service quality model for organizations operating as event organizers in the B2B market – a field that has not been researched from this point of view. This research was mainly conducted in order to find the applicable service quality dimensions and expectation determinants for the case company, so that they can utilize this information in further customer research as well as the improvement of their service quality and service offering.

Nevertheless, as Robledo (2001) stated, there are three main disagreements when it comes to the measuring of service quality; disconfirmation vs. perception, weighted vs. unweighted, and the dimensions of service quality. This disagreement leads to the fact that all organizations, or at least all different fields of business, need to customize a service quality model that will work in that particular organization/field. In this case, FINUG operates in a field that, according to the knowledge of the researcher, has not been studied yet. FINUG is unique in the ways that it is actually an association with no official employees and in that it is mainly solely an event organizer operating in the B2B field. This being said, this study identified the service quality dimensions, expectations, and expectation determinants that are applicable in this specific field creating a service quality model that can be utilized in similar organizations.

Responding to the three main disagreements about measuring service quality, this study found that in this field customer expectations need to be considered when measuring perceived service quality, quality dimensions need to be weighted, and that the dimensions of service quality differ from previous research. In this field, customer expectations are determined through personal needs, professional needs, perceived service alternatives, past experience, word-of-mouth, and explicit and implicit service promises. These are the factors that the company needs to try to change if they want to affect customer expectations.

Finally, the service quality dimensions that customers judge service quality on were defined for this field of business. Some of these dimensions were in line with previous research, such as the service quality dimensions suggested by Parasuraman et al. (1985). In

this case the applicable service quality dimensions are competence, communication, credibility, understanding the customer, influence, content, other customers, independence, and education. All consumers may not use all of these dimensions in their evaluation of service quality, nevertheless, they are the most important and commonly used dimensions and should all be considered by the organization. Together with expected service and service delivery, these dimensions form perceived service quality.

This study did not reveal any new, cutting-edge service quality theory. However, it did build a service quality model for the case company and for the same type of event organizing companies operating in the B2B market. This model will help companies improve their services (events) through knowing what the expectation determinants and quality dimensions are. Through this knowledge, companies will know which aspects of their business to change when they want to impact service quality.

6.3 Managerial implications

This study offers several managerial implications, mainly in the area of service quality and customer expectations in the B2B context. This research is important considering the continuously growing service market (especially in the field of event organizers), which emphasizes the need for managing expectations and service quality. The B2C context of service quality and customer expectations have been much more extensively studied than the B2B context, and far less service quality models have been created to fit the B2B market than the B2C market. This study applied B2C service quality models, in order to create a model (figure 5.2) that can be applied to study and evaluate service quality in the B2B market, as well as suggested a revised list of expectation determinants (figure 5.1) that are applicable in the B2B field. This information will be imperative to managers if they want to improve and build their competitiveness.

In light of this research, it is important for B2B service organizations to realize these identified service quality dimensions. These factors are the ones that they need to focus on if they want to fully understand their customers and desire to improve the overall service quality and offering of their company. This study also showed that service quality

dimensions are not universal, and each company should investigate how their customer base perceives service quality. These service quality dimensions are also weighted, some are more important than others, and each organization should study how the dimensions are valued within their customers.

Expectations also need to be taken into consideration when evaluating service quality. This study suggests seven expectation determinants relevant in the B2B service organization context. Managers need to understand where their customers' expectations derive from, if they want to fully understand how perceived service quality is formed. These determinants are the factors that organizations can affect if they want to improve service quality.

6.4 Limitations and suggestions for further research

The study was conducted by interviewing existing customers, excluding all potential customers. Reaching the “correct” people to be interviewed also posed a challenge as the case company operates in the B2B market, hence they do not have individual people as customers who singlehandedly make purchase decisions. Keeping this in mind, the interviewee could only respond with their individual opinion, not the opinion of the entire organization. The interviewees were, however, picked on the basis that they fully understand the relationship that their organization has with the case company.

Another limitation in this study is the fact that it was not conducted as a longitudinal study. A longitudinal study was not accomplishable due to time constraints and the difficulty to locate potential customers. A longitudinal study looking at customers in different stages of being a customer – from potential to existing customer would have given a more holistic picture and understanding of the entire relationship the customer has with the case company. More specifically, it would have provided better insight into customer expectations.

The chosen data collection method, open-ended interviewing, also presents some limitations. The main issue with open-ended interviewing is the coding of the data. Open-ended questions leave room for the participant to respond exactly as they wish and fully

express their opinion and so it can be difficult for the researcher to identify similar themes. (Creswell, 2007) However, this was only a slight concern in this study as the researcher was able to quite successfully identify similar themes within the interview responses.

Although data became saturated, the number of interviews was still quite small and some additional information could have been missed due to this fact. The limited amount of interviews may affect the wider generalizability and reliability of the results. The main concepts of the study; customer expectations and perceived service quality are similarly customer specific also making it more difficult to make any generalizations or rules on the subject (Davidow and Uttal, 1989; Creswell, 2007). However, interviewees were picked from different organizations and from different geographical locations to make sure different kinds of customer organizations are presented.

This research looks at the entire customer experience instead of a single service encounter, which may be more difficult for interviewees to evaluate. Interviewees also had different histories in regard to what and how many events they had attended which gives them dissimilar evaluating perspectives.

This research revealed the expectations that customers hold, this list of expectations needs further research to make sure that it covers all expectations and that it does not include overlapping factors. The research implied that service quality dimensions are weighted, some are more important than others. Further research should be done on how these service quality dimensions are weighted and are they different for different services or are they inclusive within the organization. The research also implied that the service quality dimensions are different for different services, this is something that would also require further research.

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APPENDIX 1.

Semi-structured interview questions

INTRO

- Kuvaus tutkimuksen/haastattelun tavoitteista
- Pikainen kuvaus haastattelun rakenteesta
- Ilmoitus haastattelun nauhoituksesta ja anonymiteetistä

TAUSTATIEDOT

- Lyhyt kuvaus haastateltavan yrityksestä.
- Haastateltavan rooli yrityksessä.
- Kuinka paljon haastateltava on ollut tekemisissä FINUGin kanssa?
- Miten yritys on päätenyt FINUGin jäseneksi?

HISTORIA FINUGin kanssa

- Kuinka kauan yrityksesi on ollut FINUGin jäsen?
- Miksi olette liittyneet Finugiin?
- Mitä palveluita olet käyttänyt – miksi?

NYT

- Kuinka moneen tapahtumaan osallistut (/joku yrityksestäsi) keskimäärin vuosittain?
- Millaisia odotuksia sinulla on jäsenyydestä ja sen tuomista hyödyistä?
 - o Onko palvelu vastannut odotuksiasi? Millä tavoin?
 - o Millaisia positiivisia tai negatiivisia kokemuksia sinulla on ollut yhdistyksen kanssa? Ovatko nämä kokemukset vaikuttaneet palveluiden käyttöön tulevaisuudessa? Esimerkkejä?
- Oletko ollut johonkin erityisen pettynyt?
- Mitkä palvelut ovat sinun yrityksellesi tärkeimpiä (/ vähiten tärkeitä)? Miksi?
- Minkä koet olleen suurimmat hyödyt jäsenyydestä sinulle/yrityksellesi?

- Oletko tyytyväinen tämänhetkiseen palvelutarjontaan? Miksi?
- Mitä nykyisissä palveluissa voisi kehittää?
- Millainen on mielikuvasi FINUGista (palveluntarjoajana)?
- Olisiko yritykselläsi mahdollisuus saada vastaavaa palvelua muualta?

QUALITY

- Millainen on mielikuvasi Finugin edustajista?

EXPECTED SERVICE

- Mitä mieltä olet ollut tapahtumien fyysisistä ominaisuuksista, kuten tapahtumatiloista?
- Miten käyttämäsi palvelut ovat vastanneet lupauksia?
- Miten suhteuttaisit palveluista saamasi hyödyn omaan/yrityksen panokseen nähtynä (rahallinen ym. panos)?
- Millaisia asioita odotat palveluilta kokemuksiesi perusteella?
- Millainen on FINUGin maine kollegoidesi keskuudessa?

TULEVAISUUS

- Kaipaisitko jonkinlaista palvelua, mitä ei tällä hetkellä ole saatavilla?
- Suosittelisitko FINUGin jäsenyyttä muille SAP-käyttäjille?
- Vapaita kommentteja.