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# **Service Quality of ASPs (Application Service Providers): Case of an E-accounting Service**

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# 1 INTRODUCTION

Today, more and more companies are outsourcing their corporate functions in order to be able to focus more of their resources on their core business (Embleton & Wright 1998, 98). For example, according to Tilastokeskus (2006), the number of Finnish companies using outsourced IT-services has rapidly increased in the recent years. According to Embleton and Wright (1998, 95), the new wave of outsourcing has been driven by three concepts: information technology, communications and organizational change. Specifically, the role of Internet in today's business cannot be understated. By enhancing interaction with the customer, acting as a source of information and overcoming barriers of geographical distance (Hughes 2007, 270), Internet has generated whole new business models. One such a model is the ASP (Application Service Provider) model, pioneered in the 90's (Smith & Kumar 2004, 977).

As will be discussed later on, ASPs represent a new type of vendor that rent packaged applications to their customers over the Internet, which eliminates the need for expensive upfront investments and enables also the resource-bound SMEs to access sophisticated IT systems with reasonable cost (Heart & Pliskin 2001, 34). Thus, it is easy to see why more and more companies opt for their services. However, in today's turbulent and global business environment, ASPs cannot rely on the cost-efficient nature of their service alone as basis for business success. In order to be truly successful, ASPs, as any other companies, need to focus on customer satisfaction and the drivers behind it. (Ma et al. 2005, 1068) One such a driver is service quality, which has been rigorously researched in traditional B2C settings since the 80's. However, research on service quality in the context of B2B services and especially the ASP model has been notably scarce. This thesis aims to address this gap in literature through the case study of a Finnish e-accounting service.

## 1.1 Theoretical framework

Figure 1 represents the theoretical framework of this thesis. On the right hand side of the figure, it can be seen that in this thesis, it is assumed that there are three influencing factors on service quality in the ASP model. First, it is influenced by the client-vendor

relationship. As will be discussed later on, customer relationships are considered very important to service quality especially in the B2B setting. Specifically, a shift of paradigm can be identified in the marketing literature from a transactional viewpoint to a more relationships-based view (Grönroos 1994). This shift of paradigm has produced a stream of research which has led several scholars to agree on the importance of “soft” factors (such as trust and commitment between the relationship parties) in the success of a company.

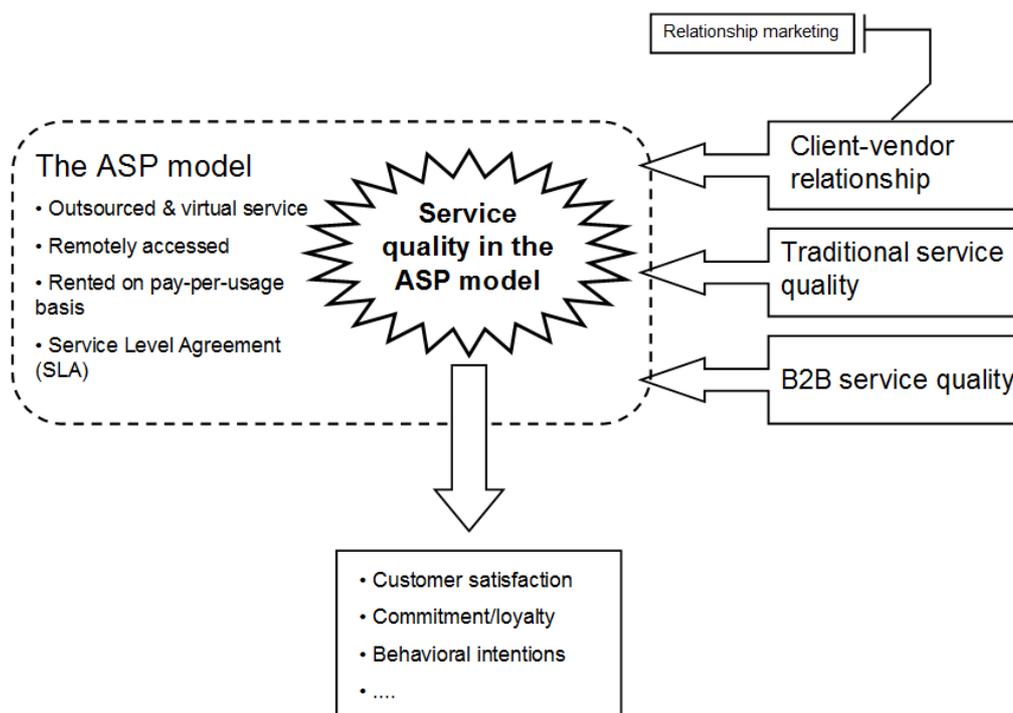


Figure 1. Theoretical framework

Second, from the framework it can be observed that service quality in the ASP model is also influenced by traditional service quality. Specifically, in later discussions the importance of Parasuraman et al.’s (1988) and Grönroos’ (1984) research on service quality (the “North American and Nordic schools of thought”) will be recognized and emphasized. In the current study, Parasuraman et al.’s multidimensional conceptualization of service quality is adopted as a framework and referred to later on in the empirical findings.

The third influencing variable in the framework of this thesis is B2B service quality. Although the ASP model essentially represents a form of outsourcing (Yrle et al. 2004, 393)

and thus the vendor could be considered an extension of the buying company, it is helpful to observe the vendor and the client in this model as being two separate businesses engaging in trade, which will justify the application of literature in B2B service quality. As will be discussed later on, this view is also supported in the current literature. Specifically, research findings in B2B service quality highlight the importance of relationship issues to service quality in B2B settings (Woo & Ennew 2004, Zolkiewski et al. 2007). Furthermore, the findings also confirm, to some extent, the validity of the SERVQUAL instrument in the context of B2B service quality (Westbrook & Peterson 1998).

Finally, it is evident that service quality in the context of the ASP model has specific qualities or dimensions when compared to service quality in traditional or B2B settings. In figure 1, this is represented by the dashed area around the bubble of “service quality in the ASP model”. The dashed area includes some specific characteristics of the ASP model, which create a unique context for service quality. For example, because of the virtual/online nature of the service, issues such as ease of use and information security become important. These issues will be discussed in more detail in Chapter 3. Ultimately, it can be observed that service quality leads to several higher-level constructs such as customer satisfaction, commitment/loyalty and behavioural intentions, which will be discussed in Chapter 2. The last bullet point indicates that the list goes on, since many different connections to different concepts have been identified in the literature. However, as it is not in the interest of this study to observe these linkages in detail, a comprehensive list of outcomes was omitted.

## **1.2 Research questions, objectives and delimitations**

The objective of this bachelor’s thesis is to explore the very little researched area of ASP service quality. Based on the findings from a literature review, interviews of the case company’s customers and customer satisfaction survey conducted by the case company, suggestions can be made for the company to improve the quality of its service.

Specifically, the research question and sub-questions are as follows:

What kinds of service quality dimensions are relevant in the context of an ASP from the customer's point of view?

- Are the dimensions identified in traditional service quality and B2B service quality research relevant in the context of ASP service quality?
- What is the relative importance of these dimensions to customers?
- Is there a difference between relevant service quality dimensions for intermediary customers and end customers?
- How can the case company utilize the discovered service quality dimensions to improve the quality of its service with respect to the different target groups?

This study is limited to observing service quality in the context of the ASP business model. Therefore, the study does not aim to depict service quality in other settings, such as B2B markets in general. Furthermore, although an interesting area of research, this study does not intend to explore the linkages between service quality and higher-level constructs such as customer satisfaction, although those concepts will be discussed as they are highly relevant in the context of the study. Also, it is not in the interest of this study to provide a view of the customers' perceptions of service quality over time; instead, the study will result in a snapshot view, which could, however, be extended in future research.

The theoretical framework adopted is delimited by not including the research stream in IS (Information Systems) quality. As opposed to Ma et al.'s (2005, 1070) views, in this thesis it is argued that this stream of research brings little substance to discussion of service quality in the ASP model since researchers in the area are mostly engaged in a wide debate over whether SERVQUAL is applicable in the IS context or not and under which conditions (ie. Van Dyke et al. 1999, Kettinger 1997, Pitt et al. 1995).

### **1.3 Methodology**

According to Hirsjärvi et al. (1997), exploratory studies are used to study relatively little known phenomena and find new points of view. In this case, research is usually qualitative in nature, and case studies may be used. (Hirsjärvi et al. 1997, 129) In another guide, Hirsjärvi and Hurme (2001, 27) referred to Layder (1993, as cited in Hirsjärvi & Hurme 2001, 27) and pointed out that he recommended using quantitative methods for collecting data

on the macro-level, while qualitative methods are, according to him, more suitable when studying individuals and interactions. Furthermore, according to the authors, qualitative studies can be conducted to highlight perceptions of the observed individuals. In the end, the authors concluded that the research questions are the ultimate determinants of the research method.

Because very little research has been conducted in the area of ASP service quality, and also because this thesis aims to shed light on the topic from the ASP customers' point of view as well as build on the relationship marketing theory, qualitative methods were chosen. Specifically, the research strategy is a single-case study of Netvisor, a fast-growing Finnish ASP in the business of e-accounting. For the data collection, semi-structured interviews of the company's customers (both intermediary, that is, accounting agencies, and end customers) were conducted. Additionally, a customer satisfaction survey conducted by the case company was used to enrich the analysis. Data collection is covered in more detail in Chapter 5.

#### 1.4 Definitions of important concepts

<i>ASP (Application Service Provider)</i>	An ASP is a vendor that provides and hosts a service which the customer can access remotely by using a simple user interface such as web browser (Dawson 2002, 28) in exchange for a monthly fee that is usually based on the amount of usage (Yrle et al. 2004, 392), and thus there is no upfront investment required in the customer's side for the systems that the ASP provides.
<i>Customer satisfaction</i>	"[...] <i>satisfaction</i> is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Failure to meet needs and expectations is assumed to result in <i>dissatisfaction</i> with the product or service." (Zeithaml & Bitner 2003, 86).
<i>Relationship marketing</i>	A new paradigm in marketing that aims "[...] to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfilment of promises" (Grönroos 1990, 138, as cited in Grönroos 1994, 9)
<i>Service</i>	"Services include all economic activities whose output is not a physical product on construction, is generally consumed at the time it is produced, and provides added

value in forms [...] that are essentially intangible concerns of its first purchaser". (Quinn et al. [1987], as cited in Zeithaml & Bitner 2003, 3) Services can also be distinguished from goods by their intangible, heterogeneous and perishable quality (Zeithaml & Bitner 2003, 20).

<i>Service quality</i>	Service quality is a controversial topic in services marketing literature, that is, however, generally viewed as an abstract, multi-dimensional construct and a product of customer perceived service quality, referring to "[...] consumer's judgment about an entity's overall excellence or superiority" [Zeithaml 1987, as cited in Parasuraman et al. 1988, 15]).
<i>SLA (Service Level Agreement)</i>	An agreement between the client and the service provider that identifies service commitments of both parties. SLAs are used in the monitoring and controlling of an outsourcing relationship, and they address issues such as "[...] applications, training, support, updates, termination and other important service and business issues" (Niranja & Metri 2008, 127-128; Ma et al. 2005, 1068).
<i>Traditional service quality</i>	As in Parasuraman et al.'s article (2005, 214), traditional service quality is referred to as "the quality of all <i>non-Internet-based</i> customer interactions and experiences with companies".
<i>Trust</i>	"[...] the customer firm's belief that the distributor will perform actions that will result in positive outcomes (rewards) for the customer firm, as well as not take unexpected actions that will result in negative outcomes for the customer firm (Anderson and Narus, 1990, 45). Trust has a positive impact on partnering attractiveness (MacKenzie et al. 1998, 22).

## 1.5 Thesis structure

Chapter 2 discusses findings from marketing literature that are relevant in the context of the current study. First, some descendents of service quality are identified, which highlight the importance of the concept for business success. In the next chapter, the importance of a relationships-oriented viewpoint is pointed out. Chapters 2.2 and 2.3 review some important findings with regard to research in traditional and B2B service quality, whereas Chapter 3 takes a closer look at the ASP business model and what kind of service quality research has been so far done in that context.

The rest of the chapters are dedicated to the empirical findings. First, the case company and its current state of service quality are presented in Chapter 4, after which the data collection is outlined in Chapter 5. Chapter 6 presents the findings and the thesis concludes with discussion and suggested actions as well as conclusions.

## **2 RESEARCH IN SERVICE QUALITY**

Service quality has remained one of the hottest topics in services marketing literature since the 80's (Woo & Ennew 2005, 1178). It is not hard to see why: in today's highly competitive B2B markets, companies cannot rely on cost-efficiencies alone. They must learn to regard to their customers as the focal point of business. (Ma et al. 2005, 1068) In the traditional service quality literature that mainly focuses on B2C markets, service quality has often been associated with higher-level concepts such as customer satisfaction, loyalty and behavioural intentions (Parasuraman et al. 1988, Zeithaml et al. 1996). Some scholars have reported that ultimately, high level of service quality will result in increased profits for the company (Zeithaml 2000, 82), so service quality should be in the interest of companies all alike.

In the B2B context, similar implications can be found. For example, Molinari et al. (2008, 369) found that service quality is positively correlated with WOM (Word-Of-Mouth), which can be considered one of the most effective types of marketing communication (Zeithaml & Bitner 2003, 515). Doney et al. (2007, 1109) argued that overall service quality affects trust, which in turn is recognized by many researchers as a key factor affecting successful B2B relationship building (Rauyruen & Miller 2007, 24). Rauyruen & Miller (2007, 28), on the other hand, identified positive relationships between overall service quality, purchase intention and attitudinal loyalty. Similarly, Woo & Ennew (2004, 1183) found that B2B service quality links with behavioural intention and customer satisfaction. Another study by Caceres & Pappas (2007, 856-857) used Grönroos' concepts of functional and technical quality, and found that both of them had a direct effect on relationship satisfaction with functional quality being more powerful. These studies are just fragments of a stream of literature which easily convinces of the importance of service quality research in both B2C and B2B domains.

## **2.1 Shift of paradigm: From transactional to relationship marketing**

When discussing service quality in the context of B2B services, it is important to understand the vitality of client relationships to the success of the business. This was highlighted, for example, by Szmigin (1993, 6): “This [relationship marketing], if anything, even more vital for business-to-business services, where each side of the relationship may involve a number of diverse people within, and even beyond, the organization”. Grönroos (1994) argued that a paradigm change can be identified in the marketing literature, with prior focus on the 4Ps of the marketing mix and current focus on customer relationships: in the new paradigm, marketing is considered an interactive process in a social context and relationship building and management are perceived vital. Grönroos also argued that the 4Ps view on marketing makes the seller the active part and buyer passive, and this, in his opinion, does not fit industrial marketing or marketing of services very well. (Grönroos 1994, 9). In the same vein, Niranjana and Metri (2008, 127) argued that client-vendor relationships in the B2B side are usually long-term relationships, which highlights the importance of adopting a relationship-marketing based approach. Importantly, MacKenzie & Hardy (2007, 30) found empirical evidence that a relationship model was better in predicting customer satisfaction, trust and relationship continuity than a supplier offering model based on organizational buying behaviour literature.

The relationship marketing approach encompasses important concepts and processes such as business promise, relationship building and trust (Grönroos 1994, 9). The significance of relationships-related concepts in the context of B2B service quality will be discussed in Chapter 2.3.

## **2.2 Research in traditional service quality: the North American and Nordic schools**

As services became a more and more important part of developed economies in the 70s and onwards, researchers also began to develop interest in the area. Two important and very influential studies emerged, and they have since been referred to as the “North American and Nordic schools of thought”. The aforementioned relates to the SERVQUAL measure of service quality developed by Parasuraman, Zeithaml and Berry in 1988, while the latter one relates to Grönroos’ influential model of service quality published in 1984.

Parasuraman et al. (1988, 17) conceptualized customer perceived service quality as a multi-dimensional construct which is described by the discrepancy between customer's expectation and perceptions. As a result of rigorous measure development, the researchers identified five different dimensions of service quality: tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al. 1988, 23; see table 1). As mentioned before, the SERVQUAL scale has been very influential in the services marketing literature, generating a vast amount of studies in different domains. The measure has also received a notable amount criticism, which are summarized in Van Dyke et al.'s (1999, 879) study. For example, other marketing scholars have questioned the use of gap scores; service quality perceptions have been suggested as a better predictor of overall service quality; the ambiguity of the "expectations" –concept has been pointed out; and finally, also the number and composition of the dimensions has also been questioned (Van Dyke et al. 1999, 879). Several researches have also pointed out that, although originally suggested as a universal scale, SERVQUAL may not be applicable to all service industries as it is (Trocchia & Janda 2003, 243; Cai & Jun 2003, 505; Carrillat et al. 2007, 474). Despite the heavy criticism, there are also a number of researchers who have confirmed the validity of the SERVQUAL scale (Carrillat et al. 2007, Lai et al. 2007).

<b>Dimension</b>	<b>Significance</b>
<i>Reliability</i>	Ability to perform the promised service dependably and accurately
<i>Responsiveness</i>	Willingness to help customers and provide prompt service
<i>Assurance</i>	Employees' knowledge and courtesy and their ability to inspire trust and confidence
<i>Empathy</i>	Caring, individualized attention given to customers
<i>Tangibles</i>	Appearance of physical facilities, equipment, personnel, and written materials

Table 1. The SERVQUAL dimensions and their significances (Zeithaml & Bitner 2003, 93)

In similar vein with Parasuraman et al. (1988), Grönroos (1984) also produced a model of service quality that culminates in the difference between customer's service expectations and perceptions. However, the dimensions in Grönroos' model are different. Specifically, he identified two service quality dimensions: technical quality (what is provided to the customer in the service delivery process) and functional quality (how the technical outcome is provided), whose impact on customer perceived service quality is mediated by

corporate image. Grönroos' study has been very influential in services marketing research, and his model of service quality has been verified in, for example, Kang & James' (2004) study. Interestingly, Kang & James also found that the effect of functional quality on corporate image was larger than that of technical quality, which further highlights the importance of the dimension. Kang & James also found that functional quality can be depicted in terms of the five SERVQUAL dimensions, thus connecting the two influential models. (Kang & James 2004, 274) Szmigin (1993, 9) argued that Grönroos' model is also well-suited in depicting B2B service quality.

As should be obvious from the previous discussion, the streams of research in traditional service quality have made an enormous contribution to the understanding of service quality, and have also had a wide impact on service quality literature in other domains, such as in the context of B2B, Internet (e-Tailing) and IS service quality. Thus, in this thesis, concepts in traditional service quality will be considered relevant in the context of ASP quality. However, Parasuraman et al.'s (1988) rather than Grönroos' (1984) conceptualization of service quality is adopted, because it is perceived more useful in the sense that it provides a more detailed depiction of service quality dimensions and their relative importance. In the following chapter, it is also argued that the SERVQUAL dimensions are valid not just in B2C but also in the B2B context.

### **2.3 Research in B2B service quality**

In the current study, B2B service quality literature is considered valuable to the topic of the study. For example, according to Niranjana and Metri (2008, 129), there are common characteristics between B2B services and outsourcing of work by a client to vendors. Because the ASP business model is, in essence, based on outsourcing (as argued later on in Chapter 3), research in B2B service quality is considered relevant in the context of ASP service quality.

Compared with the vast amount of research dedicated to service quality in the B2C context, service quality studies in the B2B side are very scarce. Also in this domain, the impact of Grönroos' (1984) and Parasuraman et al.'s (1988) studies can be recognized. For example, in Gounaris' (2005) INDSERV model of B2B service quality, dimensions

labelled hard and soft quality are identified, with the hard quality referring to what is being performed in the service process and soft quality referring to how the service is being performed. These items are based on the work of Szmigin (1993, 9), who referred to Grönroos' technical and functional quality with these concepts. The relationships between hard & soft quality and outcome satisfaction are depicted in Figure 2. The other dimensions in the INDSERV model are potential quality (customers' perceptions of the company's ability to perform the service before actual contact), immediate output (ability of the company to deliver the customer with a solution to their problem) and final output quality (what are the effects of the service on customer's operations). (Gounaris 2005, 421-422)

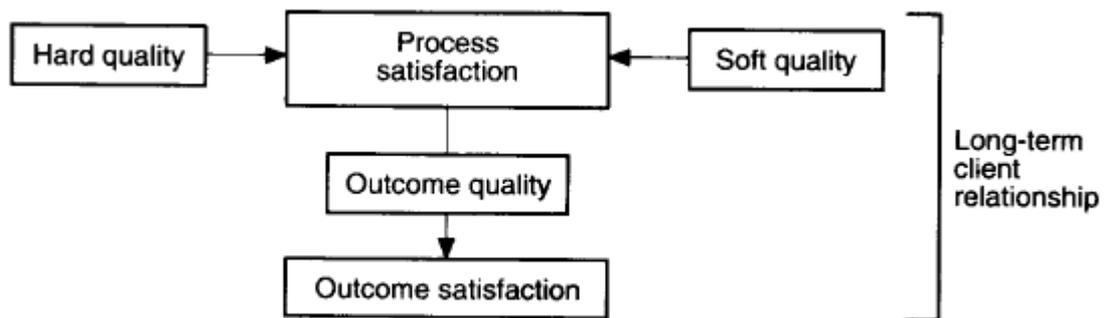


Figure 2. "The Role of Satisfaction and Quality in the Long-term Relationship" (Szmigin 1993, 10)

Woo & Ennew (2004), on the other hand, took a completely different view on B2B service quality. Although their model is similar to Gounaris' model in the sense that it conceptualizes service quality as a multidimensional construct, the basis of Woo & Ennew's model lies in the IMP (International/Industrial Marketing Purchasing Group) model, according to which there are four dimensions of exchange in a relationship: product/service, financial, information and social exchange. In addition, the model includes the two longer term aspects of a relationship, institutionalization/cooperation (ie. joint problem solving and reciprocity) and adaptation (modifying the product, production processes, information dissemination or financial management according to the customer's needs). As a result of statistical analysis, the researchers found that the dimensions of social exchange (related to the building of trust) and cooperation were most significant in the model. (Woo & Ennew 2004, 1181; 1183) The results of the study

highlight the importance of relationship-related concepts and processes in the delivery of B2B service quality.

The aforementioned is apparent also in many other studies. For example, Zolkiewski et al. (2007) studied both sellers' and buyers' perceptions of service quality and found that factors such as solution development, trust and understanding customers' needs and responding to them matter in B2B service quality. They also identified a number of other factors that were perceived important, such as communication, installation, invoice accuracy, complaint handling, meeting requirements, performance of employees and product, product related information and wide range of products and services. (Zolkiewski et al. 2007, 317-319) Westbrook & Peterson's (1998, 54) study also highlighted the importance of managing client relationships: understanding the client's needs, providing customized solutions to partner's problems, participating actively in long-range planning and generally building a relationship that results in mutual and beneficial outcomes for both parties involved is, according to the study, important in B2B service quality.

Interestingly, the researchers also found that SERVQUAL is a valid instrument also in B2B context (although slight industry-specific modifications may be necessary). Responsiveness, reliability and competence were found to be the most important dimensions in B2B relationships. This is in line with Zolkiewski et al.'s (2007, 317-318) findings, which also highlighted the importance of responsiveness and competence. Westbrook & Peterson also found that price was an important factor but only in certain industries, which is also a finding similar to Zolkiewski et al.'s (2007, 317), who argued that price seems to play different roles with regard to different customers. Other factors in Westbrook & Peterson's study also proved important especially in certain industries; these include interpersonal skills (important in manufacturing, public entities and health care), having a large geographical presence and offering computer automation. (Westbrook & Peterson 1998, 59-61)

Finally, several researchers in the domain of B2B service quality seem to agree that the importance of different service quality dimensions may change in different stages of the customer relationship. For example, McKenzie et al. (1996, 32-33) suggested that technical quality is more important in the early stages of a relationship while functional quality gains more importance as the relationship develops further. Later it may also

compensate for any temporary problems in technical quality. He pointed out that his arguments are consistent with Dwyer et al.'s (1985, as cited in McKenzie et al. 1996) findings. Szmigin (1993, 18-19), on the other hand, argued that hard and soft quality become especially important in the "second getting to know each other" –stage, because at this time both sides are reappraising the relationship and the service provider needs to become well aware of the customer's expectations and requirements for the relationship.

However, in the current study, interviews could be conducted only at one point of time, so the previously depicted time-dependent point of view, although very interesting and fruitful for future streams of research, is being ignored. Instead, this thesis will take use of the finding that the SERVQUAL instrument is valid also in the context of B2B services by discussing the data in the light of the 5 SERVQUAL dimensions. Furthermore, the viewpoint of relationships as a factor having an important impact on service quality was incorporated in the study by including a specific bunch of relationship-related questions in the semi-structured interview (see the interview template in Appendix 1).

### **3 THE ASP BUSINESS MODEL**

There are many definitions of an ASP. For example, Smith and Kumar (2004, 977) defined ASP as "as a single point of contact for all the telecommunications, hardware, software, and consulting necessary to deploy, run, and maintain hosted applications remotely", while Jayatilaka et al. (2003, 211) proposed a more simple definition: "any vendor that offers, on a rental basis, IS application services, which it hosts and manages for its customers." There are a variety of different ASP solutions: ERP (Enterprise Resource Planning), CRM (Customer Relationship Management), logistics and data warehousing, accounting, and supply chain management (Sharma & Gupta 2002, 161).

What is common with the vast number of different ASP services is that the ASP provides and hosts the software, which is located in the application server, while the user can access the application via the Internet using a graphical user interface (GUI) which can be as simple and common as a web-browser (Dawson 2002, 28; Kakabadse et al. 2004, 115). This is illustrated in Figure 3 below, where the left-hand side (Presentation Level) depicts the user interface, with the middle area depicting the web- and application server

communications (Content and Application Levels) and the right side depicting the storage, retrieval and modification of data at the Data and Service Level (Pons 2003, 4). The ASP business model emerged in the 90's (Smith & Kumar 2004, 977) as a result of advances in information technology (Kakabadse et al. 2004, 115), however its roots can be traced as far as back to the 60's and 70's when timesharing was used in order to avoid heavy investments in computers and applications (Marshall 2001, 40). Thus, instead of purchasing their own software and hardware, companies can now rent them from ASPs and pay a monthly fee on amount of usage basis (Yrle et al. 2004, 392; Jayatilaka et al. 2003, 211).

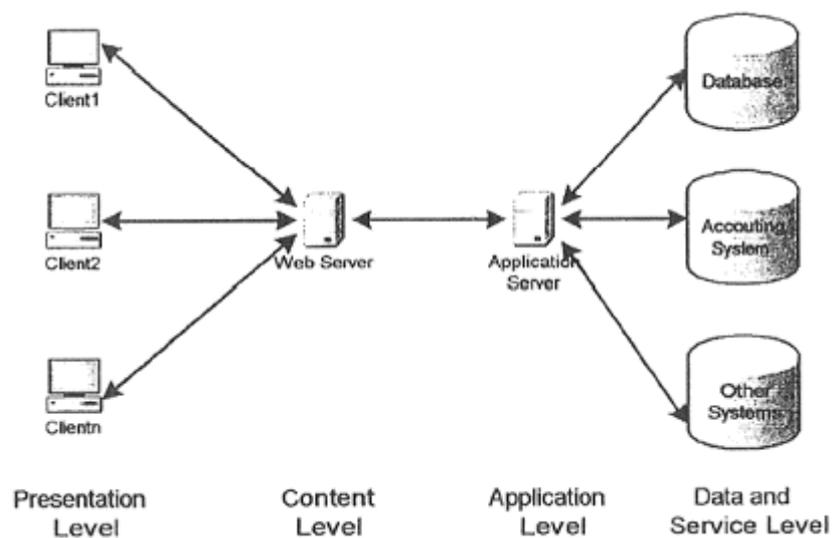


Figure 3. "The Server-based Model" (Pons 2003, 4)

In the literature, very many types of different ASPs have been recognized. For example, Yrle et al. (2004, 393) considered capacity service providers (such as ISPs, Internet Service Providers) as a type of ASP, however they pointed out that a true ASP provides both customer facing systems and support for the customer's internal processes. Some authors, such as Smith & Rupp (2002, 66) and Sharma & Gupta (2002, 162) distinguished Enterprise ASPs (ASPs that provide enterprise-class software and applications, such as ERP and CRM) from other types of ASPs, such as FSPs (Full Service Providers, who also provide full service systems integration and IT management services), VASPs (vertical ASPs that target a vertical industry), specialists (ASPs providing a particular application) and general business ASPs (provide applications that require little or no customization mainly to SMEs).

The ASPs are, in essence, a new form of outsourcing (Yrle et al. 2004, 393) and it is not difficult to see why more and more companies (especially SMEs with limited amount of resources and number of people, as Heart & Pliskin (2001, 34) pointed out) opt for their services. Clients of ASPs are free from upkeep of software, since it is maintained by the ASP which also provides dedicated technical support, eliminating the need to provide these functions in-house. The applications can be easily accessed from anywhere and anytime, since all that is required to connect is the Internet and a Web browser. Furthermore, as discussed earlier, heavy investments in technologies are not required and thus there is less risk for the client company. And ultimately, the low cost of ASP services provides the clients with capabilities that they otherwise might not afford. (Dawson 2002, 28) Yrle et al. (2004, 393) pointed out that the cost benefit is indeed the major advantage of ASPs: they provide the same service to many companies and produce economies of scale, which is then passed on to the clients in the form of a cheaper price. They also pointed out that by using ASPs clients will have reduced lead time and added flexibility, because new services can instantly be added to the clients' portfolio and there is no need to design, build, acquire and deploy the system in-house. Adoption of new technologies and customer interfaces is also facilitated due to same reasons. (Yrle et al. 2004, 394)

In the recent years, some authors have started to talk about a SaaS or "Software as a Service" model. Interestingly, some authors have regarded to SaaS as another name for ASP (Finch 2006, 25), while others have considered SaaS and ASP two distinct models (Gould 2008, Rapoza 2006). In a recently published article, Gould (2008, 46) argued that the difference between the ASP and SaaS models is that in the ASP model the customer needs to actually purchase the software whereas in SaaS the customer pays on amount of usage basis and accesses the application through a Web browser or some other client. Rapoza (2006, 28), on the other hand, suggested that SaaS model implies the usage of a Web-based interface to access the application while in the ASP model a locally installed GUI is required. However, these views are not shared by many of the authors presented before; for example, Yrle et al. (2004, 393) and Jayatilaka et al. (2003, 211) considered what Gould called SaaS the essential being of ASP. Because there seems to be no common opinion on what constitutes ASP and what constitutes SaaS, this thesis will regard to ASP as a model also including the characteristics of SaaS.

### 3.1 Service quality in the ASP business model

Apparently, service quality from the view point of the ASP business model still remains vastly unresearched. Only two studies dedicated to the topic were found in this literature review: Ma et al.'s (2005) and Sigala's (2004) studies.

Ma et al. (2005) used both a qualitative approach (initial survey with open-ended questions, content analysis of literature) and quantitative approach (development of a survey instrument and quantitative analysis of the results) to produce a model of ASP service quality with 7 dimensions of features, availability, reliability, assurance, empathy, conformance and security. Furthermore, Ma et al. compared the concept of ASP service quality with the concepts of product quality (as conceptualized by Garvin) and service quality (as conceptualized by Parasuraman et al.) and came to the conclusion that ASP services share characteristics from both domains. The application itself can, according to the authors, be considered as a product, in addition to which the ASP model includes also a service component. This has an implication on the reliability dimension in the sense that users expect that both the services and the applications provided by the ASP work properly. Features/functions and availability, on the other hand, are some of the dimensions that are important in ASP quality but not in traditional service quality. Furthermore, the authors argued that the dimension of tangibles is not relevant in ASP quality since there is little face-to-face communication with the customer. (Ma et al. 2005, 1076)

Ma et al. (2005, 1068) also highlighted the importance of SLAs (Service Level Agreements) in the context of ASP service quality. According to the researchers, SLAs are used to detail the contractual obligations, "[...] including applications, training, support, updates, termination, and other important service and business issues". Thus, SLAs ensure that service quality is being monitored objectively and continuously (Niranja & Metri 2008, 126). Ma et al. (2005, 1068) argued that research in ASP service quality is especially important, because it will help the ASPs to determine what kind of commitments they are in position to make to their clients in SLAs. Furthermore, according to Niranja and Metri, some researchers of IS outsourcing have argued that SLAs are critical for the success of global outsourcing. However, at the same time, Niranja and Metri also argued that in their opinion, SLAs are *order qualifiers*, which apparently refers to that SLAs only ensure that a specific

vendor will qualify in the eyes of a potential client. However, according to the researchers, providers need to offer *order winners* rather than qualifiers in order to be successful, which on the other hand highlights that there are other qualitative factors (such as physical factors, human elements and professionalism) besides SLAs that have a significant impact on client satisfaction. (Niranja & Metri 2008, 127-128)

Sigala (2004) modified the SERVQUAL instrument on the basis of a literature review to produce a model of ASP quality that also incorporated a scale of partnership quality. Sigala's model includes all the 5 SERVQUAL dimensions as well as the 5 dimensions of partnership quality identified by Lee and Kim (2005, as cited in Sigala, 2004): business understanding, trust, benefit & risk share, conflict and commitment. Some differences to Ma et al.'s study can be immediately observed. First, unlike the before-mentioned authors, Sigala considers tangibles a part of ASP service quality. In her instrument, the dimension refers to the ASP possessing up-to-date hardware, appealing and sympathetic interface, user-friendly navigation and structure and easy integration with the customer's existing systems. Furthermore, while Ma et al. identified security as a separate dimension, Sigala considered the security issues as part of the assurance dimension. By using the partnership quality items, Sigala's model also places a more explicit emphasis on relationship-related issues, although they are not completely missing in Ma et al.'s model either. While these two studies may serve as a starting point for more rigorous research, it is important to observe their shortcomings; specifically, Sigala's model is based on insights from Greek firms only, and it considers ASP's customers' views only and not those of the service providers themselves. Ma et al.'s model, on the contrary, is based on the views of the ASPs and not their customers. Because of a small sample size and missing validation, the model only serves as a starting point for further research. (Sigala 2004, 107-109; 111-113; Ma et al. 2005, 1077)

## **4 THE CASE COMPANY**

The case company of this thesis is Netvisor Oy, a fast-growing Finnish E-accounting service provider. Netvisor originates from a company named Bittivisio Oy, which was founded in 1998, whereas Netvisor Oy was founded as its own company in 2005 and it is part of the Solanum corporation in addition to Passeli Oy, a company providing a range of

accounting and ERP applications. Netvisor currently operates in Helsinki, Pori, Hollola and Lappeenranta, and it employs 35 people of which around 20 people are working for the Solanum corporation in general.

Netvisor's service portfolio is depicted in Figure 4 below. Netvisor's core functions relate to accounting, analysis & reports, eInvoices and more recently, HRM services (payroll). All the services are accessed remotely from one main interface that one can connect through a normal web-browser. Additional services include order entry, inventory control and the more recent/upcoming products of CRM, project management and eCommerce. Furthermore, Netvisor can easily be integrated to the customer's own additional systems, for example industry-specific applications or ERP-systems. Especially after the launching of the services that are recently being developed Netvisor's product/service portfolio will have a wide coverage of accounting and related applications.

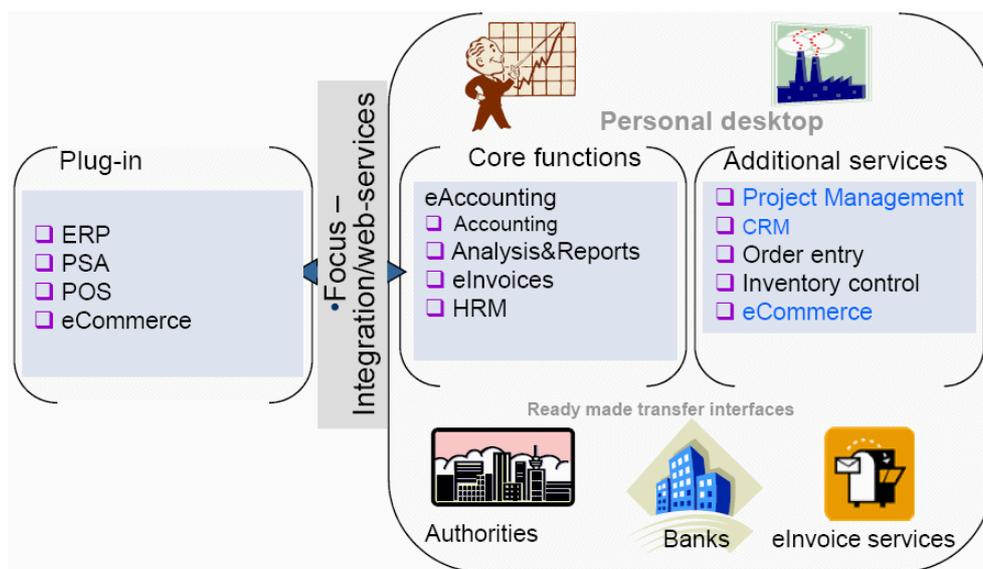


Figure 4. Netvisor's service portfolio (Nylund 2008, 12)

The key idea in the service concept of Netvisor is that its users can themselves decide the degree of outsourcing of their accounting operations. This implies that customer companies may divide accounting-related responsibilities between themselves and their accounting agencies as they wish. Furthermore, since the service is easily accessible and all information is stored in one place, the actual task responsibilities can vary flexibly between the customer company and accounting agency. Of course, customers also have the option to purchase the Netvisor-system directly from the company without an

intermediary accounting agency; however, since Netvisor-users are mainly SMEs, they often choose to use accounting agencies unless they possess the necessary resources to be responsible of the whole accounting process.

This kind of business model implies that there are two levels of customers from Netvisor's point of view. The end customers are the companies whose accounting is done in the system. However, there are also intermediary customers, that is, the accounting agencies that often are responsible of the end customer's accounting routines and closing of books. In this study, both end and intermediary customers were interviewed to obtain a more comprehensive picture of service quality, as well as make comparisons between the perceptions of the two different groups.

Netvisor's pricing is based on several factors. Specifically, accounting agencies are billed monthly on the basis of number of their customers using the service, amount of services being used by the agency and their customers, number of total users of the agency and the customers as well as volume of transactions completed. The end customer, on the other hand, pays both for the use of Netvisor as well as for the use of the services of the accounting agency.

#### **4.1 Netvisor's current service quality**

The current state of Netvisor's service quality and generally some service quality related viewpoints were identified based on the interview of the development director and the slideshow material provided by him. These themes relate to issues of responsiveness, security and ease of use, adoption and integration. Specifically, from the discussion with the director, responsiveness came up as an important area that the company has put a lot of effort to. Netvisor clearly wishes to excel in customer service by providing it in a timely and professional manner; for example, according to the director, customers that have sent an e-mail inquiry usually receive a reply within a day; in many cases in just a couple of hours.

Another point of view that came up was security. Log-in to the system is co-operated with Sampo and Nordea banks, which ensures the safety of the connection and prevents any

unauthorized use. Servers, in which information is processed and stored, are located in TietoEnator's certified server rooms in Helsinki, so information is also physically well protected. Netvisor also stresses that all the server rooms, internet connections, firewalls, servers and their monitoring meet the strict standards that have been set to accounting services.

Ease of use is another factor that has been put emphasis to for example in the design of the interface (see Appendix 2 for screenshots). Furthermore, Netvisor wants to make adoption of the system as effortless as possible, and thus an end customer can get all the channels and services to its use by just making one contract. For the accounting agencies, Netvisor provides direct data transfer readiness from Tikon, Econet, Emce and Western systems, which enables accounting agencies to easily switch to Netvisor from any previous system they have been using in a manner that eliminates all manual work or system configurations. Additionally, Netvisor also provides training, which is offered as a part of the contract to the accounting agencies, whereas end customers can purchase it for a separate fee.

## **5 DATA COLLECTION**

Data was collected by conducting 7 different interviews, of which 4 were done with end customers and 3 with Netvisor accounting agencies. The interviewees were identified with the help of a contact employee in Netvisor, who works as a system designer. The system designer selected a number of customers with no specific criteria or by convenience and contacted them in order to obtain a permission to distribute their contact information to the thesis writer. Once they agreed, they were contacted by the thesis writer in order to book a meeting for the interview. All interviews were done with individual employees except for one interview with an end customer, where two different employees participated. The interviews were conducted in the customers' offices, and they lasted 30-60 minutes each. An interview template can be found in Appendix 1. The interviews were recorded under permission of the interviewees, and later on the data was transcribed for analysis purposes.

Furthermore, a customer satisfaction survey conducted by Netvisor in 2007 was also used and it is referred to in the Findings –section, making it possible to do comparisons and obtain a wider picture of the customers' perceptions. The survey was about 3.5 pages long and contained a number of different statements about various aspects of the service. In most questions, a Likert-type of scale was used or alternatively the customer was asked to give Netvisor a score on a scale of 1-5 with regard to different aspects of the service. Additionally, there was a possibility for the replier to write free comments to some questions. The survey was conducted with both end customers and accounting agencies. The number of end customer replies was 252 and accounting agency replies 74.

## 5.1 Interviewees

In the following section, the interviewees are described briefly and assigned with letters for further addressing.

### 5.1.1 End customers

All of the end customers interviewed also use a Netvisor-providing accounting agency for the completion of everyday accounting routines, closing of books, taxation issues and other various tasks.

*Interviewee A*      Entrepreneur and owner of a small/midsized company in sports equipment wholesale business. Is a sibling of Netvisor's development manager, and his company has been using Netvisor since its initial launch. The company has also served as a sort of a pilot/test company during the launch.

*Interviewee B*      Entrepreneur and second owner with a franchised company in the real estate industry. Uses Netvisor mainly for accounting-related monitoring purposes. The company has used Netvisor since April 2008.

*Interviewee C*      Financial director in the main company of a franchised chain in the real estate business. Uses Netvisor for approving and paying of invoices as well as monitoring of the balance sheet and profit and loss statements. Netvisor has been implemented in the company in the beginning of 2005, however franchised entrepreneurs have adopted it during

different points in time.

*Interviewee D* Development manager in a company originally in the business of printing marketing materials, however later on it has also started to provide advertising agency –related services as well as digital solutions for marketing communications. The interviewee does not use Netvisor in his daily work, but has been closely involved in the implementation project. The company has used Netvisor since April 2008.

*Interviewee E* Administrative employee in the same company as Interviewee D. Uses Netvisor in her daily work, which consists of administrative routines such as maintaining of accounts payable and receivable. Interviewees D and E were interviewed during the same session.

### *5.1.2 Netvisor-providing accounting agencies*

*Interviewee F* Administrative employee in a small, Joensuu and Eno-based accounting agency that has implemented Netvisor in the beginning of 2005. Nearly all of her responsibilities involve the use of Netvisor, and these responsibilities include financial management of the actual company, human resources management as well as various accounting tasks for some of the agency's customers.

*Interviewee G* Entrepreneur and second owner in a small accounting agency that has belonged to a larger national chain since the beginning of 2008. Her responsibilities include accounting routines, payroll, invoicing, writing of quotes, etc. The company has implemented Netvisor in the beginning of 2006.

*Interviewee H* Service director in a small Lahti-based accounting agency that is a part of a larger national chain. Is responsible for customer relationships, customer acquisition and generally the unit itself. Uses Netvisor in the accounting tasks of the company itself and also does accounting in Netvisor for some of the agency's customers. Netvisor has been in use in the company for about one year.

## **6 FINDINGS**

In the following sections, findings arising from the data are discussed separately with reference to end customers and the accounting agencies. The findings from the two different groups are then compared and discussed in the following chapter.

## 6.1 End customers

In this section, findings arising from the interviews and customer satisfaction survey are discussed with reference to the end customer group only.

### 6.1.1 *System reliability, functionality and information security*

Reliability was generally found to be an issue of paramount importance.

“We’re talking about an online system, so... if there were some kind of downtimes, errors or lost information, then it would ruin the whole thing.” (Interviewee A)

Generally, the end customers were very happy with the reliability of the service. Interviewee C felt that it is very important for the service quality that any possible downtimes in the system are announced to the customers well in advance, however these happen very rarely which many interviewees were happy with. In the customer satisfaction survey, 40.2% of customers ranked Netvisor’s handling of downtimes and updates 4 on a scale of 1-5 with 5 being the best mark. Despite general satisfaction with the reliability many interviewees referred to the malfunctioning of the log-in during Sampo bank’s information systems update in Spring 2008, however the interviewees also recognized that the reason for the malfunction was not dependant on Netvisor:

“Well, I think it’s highly reliable. During the time I have used it, it has been down... maybe once or twice. And these downtimes usually originated from somewhere else than the program itself. In my opinion, the screw-up that Sampo bank made this spring cannot be blamed to Netvisor. [...] But of course several people think so even though it was not their fault.” (Interviewee C)

The cooperation of Netvisor with the Sampo bank system was overall found problematic. Some customers who were not using Sampo bank’s services found the identification system very inconvenient, while at the same time, those that were already Sampo’s customers found the system convenient because they can use the same identification for bank services and Netvisor. Interviewee D, on the other side, argued that there is a trade-off between information security and system functionality. On one hand, having a sophisticated log-in that is coordinated with the bank system increases information security,

while on the other hand it at the same time reduces system functionality, because it makes logging in more complicated and time-taking. The same issue came up with interviewee A:

“Of course, it’s [log-in through the bank system] an additional step, that is, it’s much more complicated with Sampo bank... it takes a significant amount of time when it’s verifying... [...] especially since I myself need to log-in three, four times a day... since it time-outs when it’s not used. But with regard to functionality, I have nothing else but positive things to say about the speed in the system. It is very reliable and once Netvisor opens after the electronic verification, it is very reliable.” (Interviewee A)

Regarding information security, most interviewees were satisfied except for the aforementioned complications with the identification system. However, although most of the interviewees generally felt that information security in Netvisor is sufficient, it also came up that it could be better communicated:

“Well, I myself have been satisfied, but I’m not quite sure if all the entrepreneurs in our chain are aware of how it’s been dealt with. Also, I think that very few people are aware of where the data actually is being stored. In my opinion, this could be mentioned somewhere [...] Netvisor is also an audited system, and that’s another thing I think should be displayed somewhere in the interface.” (Interviewee C)

### *6.1.2 Relationships and customer service*

In almost all of the interviews with the end customers it became clear that the accounting agency plays an important part in the provision of the Netvisor service. The accounting agency needs to be professional and possess the necessary skills and competence in order to provide good service and support with regard to Netvisor-related issues. Most of the interviewees were happy with the service quality of their representing agencies, as was the case in the customer satisfaction survey as well (39.2% moderately agreed that cooperation with the accounting agency has gone well). However, the exception was interviewee A, who believed that the accounting agency is not operating efficiently, which leads customer dissatisfaction and additional costs for the company:

“[...] so this kind of overuse of time, when things are done precisely, according to some predefined routines [...] but this kind of punctuality, or so to say, and capabilities with the system... especially since we have these international wire transfers and such, so the competence to handle those, and... these things cost us a lot if they don’t work.” (Interviewee A)

Whenever a problem occurs interviewee B has been more in contact with the accounting agency rather than Netvisor itself, as many other end customers that were interviewed:

"[...] we have kind of required it to be so, because for us it is easier if we have a one way channel... where to get the information from, so that we don't have to look for any phone numbers as in whom to call to. Instead we can just call one person and he will take care of it and see that it gets fixed." (Interviewee B)

Although the relationships with accounting agencies are of most importance due to the reason that they are usually the first instance that the customer contacts in case of a problem, this doesn't imply that the customers don't have any kind of relationship with Netvisor itself. Interviewee A's company had naturally developed close bonds with Netvisor because of relational ties; however, also other interviewees turned out to be in close contact with the service provider, especially when it came to feedback. In those cases that the interviewees had to contact Netvisor's customer service instead of dealing with the accounting agency, they generally felt satisfied with the service they had received. To one of the interviewees, quality of customer service was an important factor in overall service quality:

"[...] and umm, good availability of the call service, as well as prompt replying to e-mail inquiries. And in the call centre, there should be persons who actually know how to use the program, and not employees in the middle of training... instead, the customer service representatives should have some kind of previous usage experience with the program [...]" (Interviewee C)

The specific interviewee felt that the readiness, availability and flexibility in customer service have been some of the most important factors contributing to her satisfaction. However, at the same time she has been disappointed to learn that individual franchise entrepreneurs in the organization have not received the same level of service for example in terms of responsiveness to e-mail inquiries. On the contrary, interviewee E has been especially satisfied, since she has often received replies as quick as in a couple of hours, or in a couple of days at the latest. At the same time, with regard to customer service, results of the customer satisfaction survey were mostly positive with most of the customers being "satisfied" (2<sup>nd</sup> highest level).

Interestingly, the service agreement did not appear play an important part in the interviewees' relationship with Netvisor. Generally, most interviewees were not able to

comment on it properly, which indicates that many of them were not even very well aware of the content of the agreement. This was also reflected in the interview with interviewee A:

“Well, I don’t think I can remember what kind of contracts there were or what kind of clauses they included, and certainly they have not been very relevant to us. We have kind of focused more on doing things than studying clauses, so...” (Interviewee A)

### *6.1.3 Ease of use, training and data reporting*

Generally, interviewees found Netvisor very easy and straight-forward to use:

“Well, it doesn’t take an engineer to use the system. As long as you know how to use a computer, you will be able to use it, so it’s pretty straight-forward.” (Interviewee B)

This was also reflected in the customer satisfaction survey, where 51% ranked Netvisor’s ease of use a 4. Most interviewees had received a brief training from their accounting agencies and felt that it was very easy to learn how to use the system. Similarly, the survey indicated that a little less than half of the repliers felt that there was no need for further training, mostly because of the system being so easy to use. However, interviewee E hoped for more active personal contact from Netvisor’s side in order to receive professional advice and be able to use the system even more efficiently in her everyday work. She also hoped for more training sessions organized by Netvisor itself in order to be able to present comments and areas of improvement directly to the service provider rather than commenting about these issues to the accounting agency. On the contrary, interviewee C would rather have had the training provided by the accounting agency:

“[...] we have taken the approach that accounting agencies will give the necessary advice, so that they [entrepreneurs in the chain] can learn a common way of working. So I’m not very sure if we need training from Netvisor itself. We’ve had a couple of sessions with Netvisor and as a result of entrepreneurs being customers of different agencies, conflicts arose... and then the price, I think it’s too high for an individual company.” (Interviewee C)

Interviewee C was also very happy with the support and training of her organization’s serving agency, and felt that it was one of the reasons that had contributed to Netvisor being so easy to use. In contrast, as discussed before, interviewee A was very dissatisfied

with his representative agency. The interviewee felt that Netvisor is very easy to use and he doesn't require any further training, however he suggested that Netvisor should organize mandatory training sessions for their representative accounting agencies in order for the agencies to be able to provide the end-customers with professional advice and support.

All of the interviewees found the interface user-friendly and straight-forward. Most of them were also satisfied with data reporting and extracting from the system, whereas interviewee C found the reporting too agency-based. In her opinion, Netvisor should develop the reporting section so that it is more end-user friendly rather than just taking into account the viewpoint of the accounting agencies.

#### *6.1.4 Price and cost efficiency*

In the customer satisfaction survey, most repliers (49.6%) were unsure about the cost efficiency of Netvisor, while in the current interview, price and cost efficiency were treated ambiguously among different interviewees. Cost efficiency seemed to cause dissatisfaction to interviewee A, who had expected costs to fall after the adoption of the system. However, what happened was the opposite, which he on the other hand seemed to perceive more the fault of the accounting agency rather than Netvisor:

"I'm not very sure, but it's obvious that... the accounting agency has a very important role in this thing, and... if it doesn't make progress alongside with the system, and if they keep doing things like... in old ways, and... surely costs could be reduced more from that side, and it's anyway the most important cost driver here, the billing of the accounting agency, that is... when compared to Netvisor's monthly billing." (Interviewee A)

Interviewee D emphasized the importance of service quality rather than costs. In his opinion, financial management is such an important function of a company that it should not be an area of intense cost saving, rather the company should strive to find a provider with good service quality even if this translated to higher costs. On the contrary, when asked if interested in adoption of Netvisor's new services, interviewee B found price to be the most important factor in his company's decision making. However, the interviewee also felt that Netvisor's charges are not the biggest cost driver of the company and that there should be a major difference in price if the company were to change systems.

### *6.1.5 Customer-specific configurations*

According to the customer satisfaction survey, more than one third (41.5%) of repliers needed to integrate Netvisor with some existing systems. In the current study, especially interviewees C and D appreciated the customizability of the application. Interviewee D named it one of the most important factors of service quality in the context of Netvisor, whereas interviewee C brought the subject up as one of the factors of experienced customer satisfaction:

“[...] And also the fact that Netvisor has made a customized, additional reporting for us, a sort of a chain reporting tool where we can view the profit and loss of chain enterprises. It’s one of the areas I’m very satisfied with.” (Interviewee C)

Integrability to existing systems was also found to be very important in order to avoid any additional, manual work. However, experiences related to this issue were ambiguous. In interviewee C’s organization Netvisor had to be integrated into an existing accounts receivable system, which had, according to the interviewee, worked out very well and this was also an important area of customer satisfaction. On the other hand, interviewee A also recognized the importance of system integrability and at the same time felt that it had been insufficient, and wished for a more complete solution from Netvisor:

“[...] So we have two separate inventory management systems [...] and then we also have Netvisor, which doesn’t have inventory management. So you can imagine what happens when orders are being made and they have to be input in many different systems before being input to Netvisor, whereas it should be so that everything is in the same system.” (Interviewee A)

Interviewees D and E were also dissatisfied with the integration of Netvisor to their existing accounts receivable system. According to the interviewees, the integration had been incomplete which was causing unreliability, because information in Netvisor was not up-to-date due to problems in the information flow between the accounts receivable system and Netvisor. This was a major area of dissatisfaction in the interviewees’ organization and the issue had been communicated to Netvisor, which had promised to attend to it in the next system update. Currently, the organization has high expectations from this update and expects it to fix this malfunctioning.

## 6.2 Accounting agencies

In this section, findings arising from the interviews and customer satisfaction survey are discussed with reference to the accounting agency group only.

### 6.2.1 *System reliability, functionality and information security*

All of the interviewees felt that system reliability is crucial, and two interviewees also mentioned this as an important factor of service quality. With regard to reliability, the interviewees were generally very satisfied. This was also the case in the customer satisfaction survey, where Netvisor scored an average of 3.93 with regard to the handling of updates or downtimes, with 5 being the highest score. Furthermore, interviewee F found it very good that any possible downtimes are announced in the information view (see Appendix 2, figure 5). However, the issues in system log-in during Sampo bank's merger with Danskebank came up in all of the interviews and was generally an area of dissatisfaction.

“So for example last spring, when Sampo-bank had these issues, you couldn't log in to the system at all. In my opinion, it's a very big issue [...] and we were, of course, extremely busy with closing of the books at that time, so... it was pretty painful.” (Interviewee H)

On the other hand, cooperative log-in with the bank system was referred to as a sort of a guarantee of information security by all of the interviewees. Much because of the bank system, all of the interviewees found information security in Netvisor satisfactory. To interviewee F, reliability in the sense that customer's data is safely stored in the system was a key issue in service quality:

“This kind of a trust in Netvisor, for example regarding the data, that it's kept there for sure. [...] so we need to be able to trust in that our customer's data is safely stored there.” (Interviewee F)

With regard to this, the interviewee was satisfied except for the issues that occur when a customer wants to quit using Netvisor. In this case, the customer currently needs to pay a monthly fee in order for the data to stay in the system or purchase a separate and rather expensive data transfer service, whereas in the interviewee's opinion there should be

some kind of a cheaper option such as a yearly storage fee. This issue also was also mentioned by interviewee G.

### *6.2.2 Relationships and customer service*

Generally it seemed that the accounting agencies that were interviewed engage in close relationships with Netvisor. For example, in the agencies of interviewees F and G several meetings have been held where also the CEO of Netvisor and Passeli has taken part in, which seems to be regarded to as a positive act and something that brings out really well the customer orientation in the organization and generally shows that Netvisor really appreciates its customers and their views. This was one factor in the relationship that the interviewees were very happy with:

“[...] they contact us if we wish so, and umm... they listen to what we have to say, so this kind of a... it's kind of like, really easy to be in contact with them. [...] and I really feel that in Netvisor, they kind of... appreciate us as an actor in this industry. [...] certainly, it feels good [...] that our partners also give that impression.” (Interviewee F)

Both interviewees F and G felt that they were being appreciated at Netvisor much more than at other vendors:

“They kind of take our feedback into account in a totally different way than Tietoerator, to whom we were a small customer. So in Netvisor they certainly listen to us in a totally different fashion.” (Interviewee G)

To all of the interviewees, maintaining close relationships with their own customers was also seen as an issue of key importance. Thus, it is often so that when a customer runs into an issue, he or she first contacts the representative accounting agency. If the agency is not able to solve the problem, then they contact Netvisor for further assistance.

“So... we obviously want to maintain close relationships to our customers. So umm, in my opinion, it's Netvisor's task... that they take care that the system works, and we can get support from them, and that they are handling the development, and... we attempt to help our customers in every issue they encounter. And if we cannot help then we contact Netvisor.” (Interviewee F)

With regard to trust and quality of the relationship in general, the interviewees were satisfied except for keeping promises with regard to time schedules of certain updates or additional services. This issue came up with interviewees F and G, who were disappointed with the late launch of the payroll service, since this was, according to the interviewees, supposed to be launched a lot earlier according to what Netvisor communicated. This was an area of dissatisfaction, because the interviewees felt that the payroll part is important for the service as a whole in order to have all the important financial management functions in the same system and not needing to run two adjacent systems. Similarly, in the customer satisfaction survey, almost one half of all of the customers were interested in new services from Netvisor, such as the payroll as well as project management and CRM systems.

Customer service was identified by interviewees G and H as an important factor of service quality. With regard to this issue, there was both satisfaction and dissatisfaction. On one hand, all of the interviewees were very satisfied with the responsiveness of Netvisor with regard to e-mail inquiries. On the other hand, all of the interviewees also mentioned that the phone-accessible HelpDesk is moderately or even extremely hard to access because of the lines being busy all the time. This also came up in the customer satisfaction survey, where Netvisor got a relatively good score in terms of availability, readiness as well as speed and quality of problem solving, whereas the score with regard to the phone service was lower. Interviewee H found this especially inconvenient, because in her opinion, it reduces the efficiency of her work if she doesn't get advice on the spot when she needs it. Another thing that was mentioned by interviewees G and H is that there is a kind of a communication barrier between them and Netvisor's representatives, because in Netvisor's side things are looked at from the system developer's point of view and not the accountant's:

"Yeah, it's [feedback] easy to send, but sometimes it's just that we're speaking in different languages. So they send me some sort of a reply and I'm like, no, this is not what I meant, so..." (Interviewee H)

Although the interviewees were generally satisfied with Netvisor's professionalism, knowledge of accounting and their customers' industry, interviewee H brought up some things that Netvisor should, in her opinion, be better aware of:

“We kind of received this feedback from our auditor this spring that the audit law has changed and at the same time the auditor’s notations have changed in the balance sheet, so... [...] on the other hand, they should be keeping up with all these changes in legislation.” (Interviewee H)

With regard to service agreement, the interviewees didn’t really have much comments, except for that “it’s out there somewhere in the folders”.

### *6.2.3 Ease of use, training and data reporting*

With regard to ease of use, all of the interviewees found the interface very straight-forward and easy to use. They also found it very straight-forward because the accounts receivable and payable are in separate sections, and there is a user manual that can be opened anytime when a problem occurs. The customer satisfaction survey produced similar results, with Netvisor obtaining a high average score of 3.55 in terms of usability on a scale of 1-5, with 5 being the highest score.

Although interviewee H had nothing to complain about basic use, she ran into problems in some specific cases:

“Obstacles start to appear when you need to do something more specific, so... for example, I have this example from yesterday, when the customer would have wanted... they have this kind of an accounting unit, where they have about twenty sub-units, and they wanted to get them all on the same report. Apparently, however, it’s not possible [...] I had to print them all separately instead of getting them in the same PDF, and this took me about forty-five minutes.” (Interviewee H)

The interviewee also felt that doing balance sheet specifications in Netvisor is very complicated if not impossible, and for this reason she had also had to do a lot of manual work which takes a lot of time and creates additional expenses to customers although they are not aware of it, because all of this work is done in the accounting agency itself.

Basically most of the interviewees found that it is very easy to learn to use the system, and it shouldn’t take any longer than a couple of months. Most interviewees also found that experimenting with the system and trying things out is the best way of learning to use it, and typically they had received only a very brief training session from Netvisor, if any. With regard to their customers, most of the agencies interviewed provide some sort of brief

training to their customers, which can be very informal due to the ease-of-use just discussed:

“[...] you don't really need to organize any comprehensive training for it [...] when the customer has contacted me and asked when we could provide a training session, I have replied by e-mail and put some basic usage instructions in bullet points. And sure enough, I've received a reply saying that no thanks, we don't need it anymore because we already learned to use it.” (Interviewee G)

“[...] that's one of the fabulous things, that if the customer runs into some kind of problem, then it can be examined on the phone, because both the accountant and the customer can see the same screen. So in this case it's very easy to solve any problems. [...] So kind of like... the training takes place also through advisory calls.” (Interviewee F)

The interviewees didn't feel that they need any additional training in order to use the system efficiently, whereas in the customer satisfaction survey opinions on the organization of a shared training session by Netvisor were quite split with about half being in favour of the training and other half seeing it unnecessary. Most often the reason for seeing it unnecessary was that the replier feels that all the agencies have such different needs that a shared training session does not prove helpful.

Interviewee H generally didn't feel a need for additional training, except in a narrowly defined area:

“One thing that came to my mind is that when doing the tax return, nobody knows how to set those calculation rules behind the tax report.” (Interviewee H)

Most of the interviewees also found that Netvisor is very easy to take into use. For example, interviewee G pointed out that customers often think that they need to make several contracts in order to get the service into use, whereas they actually just need to sign a contract with Netvisor and the bank. However, in their own implementation project, interviewee G found the saving of documents in the system very inconvenient, because Netvisor was designed so that everything is already there in electronic format, with invoices coming directly in electronic format or as images from the scanning service.

With regard to data reporting, all of the interviewees were satisfied with Netvisor's functionality. The only negative point there was is that sometimes the system is slow in the retrieval of information.

#### *6.2.4 Price and cost efficiency*

The interviewees found Netvisor cost-efficient especially in the sense that it saves both their and their customer's time. With regard to this, the interviewees often referred to invoicing: since invoices are all stored in one place and in electronic format, the whole invoicing process becomes more efficient and saves the customer's time and money. When time is saved by automating basic functions, the accounting agency can focus on other important issues, such as business development and meeting their customer's needs even better, as well as adopt the role of a consultant by focusing resources on solving customers' problems. In this sense, the core tasks of an accounting agency clearly change after the adoption of Netvisor.

With regard to the agencies' customers, opinions on whether Netvisor is a cost-efficient option or not were rather ambiguous in the customer satisfaction survey, where the average was 2.82, with 1 signifying "completely agree" and 5 "completely disagree". According to interviewee F, although traditional systems might be less expensive for the agency's customers cost-wise, there are, however, several reasons why an SME should prefer to choose Netvisor:

"So... Netvisor is not... from our customer's point of view as affordable as a traditional system, but then again it brings so many other dimensions to financial management, and... and that it's a live system, and the company knows where they are right now [...] it gives a totally different set of tools for the company's... administration and financial management." (Interviewee F)

#### *6.2.5 Customer-specific configurations*

In the customer satisfaction survey, more than one third of the customers needed to integrate Netvisor to some existing systems, whereas majority (64.8%) did not have such a

need. In the current study, the interviewees were generally very satisfied and felt that the integration had been successful, if needed:

"We transferred some customers and their data from Tikon to Netvisor, and there was a direct link. That is, they could be transferred automatically. So it was very useful, and... now we have some customers that have their own kind of ERPs or accounts receivable systems, and those can be integrated in Netvisor and it has gone pretty well. So it's... it's very straight-forward, it certainly works very well." (Interviewee G)

However, interviewees G and H found it very convenient that Netvisor has it all with regard to accounts receivable and accounts payable systems, and because of this interviewee H puzzled over why some customers would even want to integrate Netvisor to any separate accounts receivable system, since it already has the function in it. In her organization, only one customer had required integration to an existing system. On the other hand, interviewee F found it very important that Netvisor can easily be integrated to other systems:

"So these kind of touch-points... they are very important, so that the whole virtual chain can function all the way from the downstream functions. [...] And according to what I've heard, they have worked really well. Netvisor won't be able to have all the functions... so you have to be able to get the data from somewhere else." (Interviewee F)

## **7 DISCUSSION AND SUGGESTED ACTIONS**

The findings discussed in the preceding chapters clearly highlight the complexity of service quality in the context of an e-accounting service, such as the one provided by Netvisor. First of all, with regard to the company's end customers, service quality is not only dependent on the service provider's actions, but also on the actions of the customers' representative accounting agencies. Clearly, customers not only expect to receive excellent service from the part of Netvisor, but also from the part of the accounting agency: the agency needs to be professional, competent and able to provide the customer with necessary assistance in the use of the system. This observation underscores the importance of Netvisor's partner selection. The company should clearly focus on making careful partner selections and set some kind of standards for its representative accounting

agencies, if it wishes to maintain a high level of service quality and keep its end customers happy.

While the relationship with the representative accounting agency was highlighted as an important issue in the interviews with the end customers, the role of Netvisor as a business partner seemed more important to the accounting agencies. Specifically, the agency employees really appreciated the customer orientation that Netvisor has displayed in its actions, for example by having the CEO take part in customer meetings. The agency interviewees also often made comparisons to their other vendors and found that in Netvisor they are, as customers, being listened to in a totally different fashion, which is a major area of satisfaction. However, an important area of improvement for Netvisor is trust in the sense that promises with regard to, for example, launch schedules of new services and updates are kept. Two of the three accounting agency representatives interviewed found it disappointing that the payroll service is being launched markedly later than was originally communicated from Netvisor's side. Netvisor should actually prioritize all activities that engender trust in its customers, since trust was recognized as an extremely important area in the success of B2B relationships in the literature section.

An interesting finding with regard to trust is that customers generally do not value the service agreement, since they most often were not even aware of its content. In the interviews this was reflected in vague comments such as "it's out in the folders somewhere, I'm not quite sure what it says". This finding contradicts with the current literature discussed in Chapter 3.1, which indicated that SLAs play an important role in the context of an ASP business model. Maybe the reason for this contradictory finding is that Netvisor doesn't actually even offer any sophisticated or highly detailed SLA, but just a "service agreement": a short document of 6 pages that generally depicts the service, its integrability, the invoicing system and the invoice scanning service, nature of customer service and user ID management. However, because the attitude of almost all the interviewees (both accounting agency representatives and end customers) was quite indifferent with regard to the agreement, it necessarily wouldn't make any difference in service quality if Netvisor actually had a more sophisticated SLA.

An issue that became obvious in both interviews with end customers and accounting agencies is the cooperated login system with banks. Although the banks are a highly

trusted institution in Finland, which also contributes to a feeling of better information security in the customers' side, the Sampo-bank case has shown that the bank system is not, however, invulnerable. This has fortunately prompted actions in Netvisor's side through the implementation of an alternative cooperative bank (Nordea bank). Furthermore, in the light of findings arising from the interviews with the end customers, there is a trade-off between information security and system functionality. The cooperated login increases information security but decreases functionality, because log-in becomes slower and more inconvenient to some customers who are otherwise not customers of Netvisor cooperated banks. Thus, one of the interviewees suggested that it may be worthwhile to consider an optional log-in system without the bank verification. However, based on the finding that the cooperation with the banks increases customers' perception of information security, it is not a recommended action. Most of the customers found the information security in Netvisor satisfactory exactly because of the bank cooperated log-in. The only area of improvement that came up (besides the Sampo-bank issues) was that the information security could be better communicated in the interface.

Another important finding is the importance of the reliability dimension, which is in line with the results of the studies discussed in Chapter 2. Both the end customers and the accounting agencies found that reliability of the system is an important factor of service quality as well as an extremely crucial issue, since the whole financial management of the companies freezes if Netvisor freezes. However, with regard to this issue, Netvisor has met its customer's expectations: generally, the customers perceive Netvisor as a highly reliable system, with the exception of the Sampo-bank-originated malfunctions in Spring 2008. Similarly, other important dimensions that were identified in the literature section of this thesis were responsiveness and competence, which both also proved important dimensions for both end customers and accounting agencies. With regard to responsiveness, Netvisor performs well with e-mail inquiries, which are usually replied extremely fast. However, especially accounting agencies were dissatisfied with the level of the phone service, because the lines are most of the time very busy. This is an important area for improvement, because the availability of the phone service is important for the accountants in order to be able to work efficiently.

What comes to the competency and professionalism of the customer service representatives that was mentioned earlier, end customers seemed very satisfied.

However, in one of the interviews with an accounting agency representative, it came up that sometimes a kind of a language barrier prevents efficient, cooperated problem-solving. This originates from the differences in the viewpoints of an accountant and a Netvisor representative. For this reason, it is important that Netvisor employs persons who preferably have experience in accounting as their customer service representatives in order to be able to give professional and supportive advice to its accounting agency customers.

With regard to ease of use, both end customers and accounting agencies seemed very satisfied. This was also reflected in the fact that both customer groups had typically received a very brief training, if any. Only one interviewee, who is an employee of an accounting agency, found the functionality of Netvisor poor with regard to some specific tasks, such as doing balance sheet specifications. However, based on the findings, it is hard to say if ease of use is an important dimension of service quality to the customers or not. Typically, ease of use did not come up when customers were directly asked about important service quality dimensions. However, the fact that Netvisor is usually very easy to take into use by their customers came up in the interviews with the accounting agencies, and most accounting agencies also felt that Netvisor is easy to sell to their customers, since it is usually perceived as a straight-forward and easy-to-use system even for persons who are not professionals in financial management. The main reason for the adoption of Netvisor is, however, most often not ease of use itself, but the fact that Netvisor saves costs and time by compiling all the financial documents in one place where they can be accessed electronically, in real time, and from anywhere.

Another point that was discussed in the findings section was cost efficiency. For one of the end customers, this was a major area of dissatisfaction, since his expectations with regard to cost efficiency had been much higher than his perceptions. However, he also thought that most probably the reason for poor cost efficiency lies in his representative accounting agency, which was a major area of dissatisfaction for the customer. This, again, highlights the importance of careful partner selection by Netvisor. Accounting agencies, on the other hand, felt that using Netvisor saves costs especially through making the invoicing process completely virtual. However, based on the customer satisfaction survey, most accounting agencies were quite unsure of whether Netvisor reduces their customers' costs or not. On the other hand, according to one of the interviewees, there were many other important

reasons why SMEs should choose Netvisor, such as the real-time feature and flexible accessibility. Furthermore, one end customer emphasized that to his company, service quality is a far more important factor than cost efficiency, since financial management is such an important function of a company. This and the fact that none of the customers mentioned cost efficiency as an important area of service quality would suggest that there are other dimensions that are more important.

Finally, integrability and customizability of Netvisor were also discussed in the “Findings” – chapter. In the literature section, customization was recognized as an important area of B2B service quality. In the current study, customization and integrability seemed more important areas to end customers than to the accounting agencies. For example, to one of the end customers interviewed a customized reporting tool was a major area of satisfaction, and similarly customization based on a customer’s individual needs was mentioned by another end customer as an important area of service quality. However, with regard to Netvisor’s integrability, the experiences were ambiguous. On one hand, one customer felt that it had gone according to her expectations; on the other hand, two customers were dissatisfied with it. To the other one, it was a major area of dissatisfaction because problems in the information flow between the customer’s accounts receivable system and Netvisor were causing that information in Netvisor may not have been up-to-date. On the other hand, one of the accounting agency representatives interviewed puzzled over why a customer would even want to integrate Netvisor with, for example, an accounts receivable system, because such a system is already there. Whatever the reason, it is recommended that Netvisor establishes its priorities and then either improves the integrability and gives more personal assistance or persuades its customers to adopt the whole solution, which seems more of a desirable solution since it would, in addition to improving customer perceived service quality, increase the company’s sales revenue.

## **8 CONCLUSIONS**

In today’s competitive, global business environment companies create competitive advantage by providing their customers with superior service quality. In the current study, the importance of service quality for business success was recognized, and at the same time a gap in the current service quality literature was identified, with the ASP model

having received very little attention in recent research. The ASP is a new type of vendor emerged in the 90's that provides its customers with remote access to a wide range of services such as ERP, CRM or financial management. By paying a monthly, amount of usage –based fee, ASPs' customers can avoid heavy investments in company-owned equipment and applications.

In this thesis, a theoretical framework depicted in Figure 1 was adopted. Specifically, service quality in the context of the ASP business model is seen to be influenced by three domains: client-vendor relationships, research in traditional service quality and B2B service quality. Furthermore, it is also influenced by the nature of the business model: for example, because the service offered is virtual, specific quality dimensions such as ease of use and information security become important. In the following chapters relevant literature in these areas was reviewed. First, it was argued that a paradigm change can be identified in services marketing literature, with a recently increased focus on customer relationships. In the following chapter that discussed research in traditional service quality, the wide influence of the “North American and Nordic schools of thought” was recognized and the views of Parasuraman et al. (1988) were chosen as a theoretical basis for the current study. In the chapter reviewing research in B2B service quality literature, the importance of customer relationship-related factors was highlighted and the applicability of SERVQUAL was pointed out. And finally, the last literature section discussed the nature of the ASP model as well as the few studies that have been conducted with regard to service quality in the ASP model.

To sum up the empirical findings, the current study has observed and discussed especially the service quality dimensions of reliability, responsiveness, competence, ease of use, cost efficiency, information security, integrability, customizability, relationships and trust. This list is obviously not a comprehensive set of service quality dimensions in the context of an ASP business model, which wasn't, however, even the objective of this thesis. Rather, these are the areas that invoked most discussion and brought out interesting findings in the current study. Specifically, in the light of the findings, it can be observed that some of the dimensions identified in traditional service quality and B2B service quality research seem to be highly relevant also in the context of the ASP business model. These dimensions are the dimensions of reliability, responsiveness, competence, integrability & customizability and relationships & trust. Based on the findings, the dimensions of

reliability and responsiveness seem to bear most significance to both customer groups observed, which is in line with the service quality literature reviewed in this study. However, the relative importance of some dimensions differs with reference to different customer groups. For example, the importance of customizability was more emphasized by end customers than accounting agencies. Close relationships and mutual trust between the customer and Netvisor was especially important to the accounting agencies, whereas end customers demanded professional advice and services from their representative agencies, which represented the first instance of contact in the case of any issue or problem.

Several suggestions were made in order for Netvisor to improve its quality of service to both customer groups. First, in order to provide end customers with superior service quality, Netvisor should make careful partner selections with regard to cooperative accounting agencies. The selected agencies should meet some basic standards and have sufficient knowledge and competence in using the system, which can be obtained, for example, through extensive training. Second, although the agencies have generally been very happy with their relationships with Netvisor, the company should pay careful attention to meet any promises made in order to maintain good trust. Netvisor should also improve the accessibility of its phone lines especially in the light of the finding that responsiveness stood out as an important dimension to both customer groups. They should make sure that their customer service representatives have sufficient knowledge in accounting and not just in the system and IT in order to prevent any language barriers especially with regard to agency customers. And finally, Netvisor should keep offering customizable applications to its end customers as well as encourage them to adopt the Netvisor system as a whole in order to increase sales revenue and prevent any complications in integration to existing systems.

This thesis paves way for new, interesting avenues of research. For example, the finding that SLAs play little importance to interviewees in this study contradicts with the current literature, and thus future research should re-examine the impact of SLAs on customers' service quality expectations in the context of different types of ASPs. Another interesting area of research would be the partner selection criteria that an ASP such as Netvisor should use in order to maintain a high level of service quality with regard to its end customers. Undoubtedly, the dimensions of service quality in the context of the ASP model should also be researched more rigorously to obtain a comprehensive view and their

connections to higher level constructs such as customer satisfaction, loyalty, trust and commitment could be examined. And finally, a longitudinal study observing an ASP's customers' perceptions of service quality and important service quality dimensions over time would be another interesting avenue of research.

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## APPENDIX 1. Interview template

### 1. Taustatiedot

- Henkilön työtehtävä; miten käyttää Netvisoria työssään
- Organisaatio ja sen koko (henkilöstön/toimipaikkojen määrä, liikevaihto)
- Kuinka kauan käytetty Netvisoria organisaatiossa
- Mitä kaikkia Netvisorin palveluita käytetään

### 2. Yleistä

- Palvelun laadun merkitys/sisältö haastateltavalle henkilölle
- Palvelun laadun merkitys/sisältö haastateltavan organisaatiolle
- Netvisoriiin kohdistuneet odotukset ennen palvelun käyttöönottoa
- Millä alueilla Netvisor suorituu erityisen hyvin
- Millä alueilla Netvisorilla on parannettavan varaa

### 3. Käyttöönotto ja käyttö

- Miten järjestettiin; kokemuksia käyttöönotosta
- Käyttöön liittyvä koulutus
- Kokemukset käyttöliittymästä
- Datan raportointi ja tarkastelu
- Palvelun toimivuus
- Palvelun sopivuus omiin järjestelmiin
- Laskutus
- Kustannustehokkuus ja hinnoittelu

### 4. Reagointi asiakkaan ongelmiin; tukipalvelut

- Asiakkaan saama palvelu ongelmatilanteissa
- Asiakaspalvelun saatavuus ja reagointi
- Asiakaspalvelijoiden ammattitaito
- Asiakaspalvelijoiden palvelualttius ja ystävällisyys

### 5. Palveluntarjoajan luotettavuus

- Tietoturva
- Systeemin luotettavuus
- Lupausten ja palveluehtojen täyttyminen

### 6. Yhteistyösuhde ja asiakassuhteen hoitaminen

- Asiakkaan ja palveluntarjoajan välinen luottamus
- Palveluntarjoajan ymmärrys ja kiinnostus asiakkaan liiketoimintaan
- Palveluntarjoajan ymmärrys asiakkaan tarpeista
- Asiakkaan kehitystoiveiden huomioonottaminen ja prosessi

### 7. Muut esille tulevat asiat

## APPENDIX 2. Screenshots of the Netvisor interface

netvisor Lyytikäinen Janne, Bittivisio Oy 27.8.2008 klo 14:36  
Sporting Goods Oy 2007

Accounting Payroll Controller  
Hallinta Myynti Osto Kirjanpito Tilinpäätös Perustiedot Tiedotus OHJE ?

**Tehtävälista**  
Vaihda käsiteltävä yritys:  
Sporting Goods Oy

**Sporting Goods Oy**

- Lähetettämättömät valvontailmoitukset (2 kpl)
- MP-palautteet (5 kpl)
- Pankktilisaldot (76 kpl)
- Pumpilla tuodut myyntilaskut (0 kpl)
- Pumpilla tuotu kirjanpitoaineisto (0 kpl)
- Reitittymättömät myynnin verkkolaskut (0 kpl)
- Saapuneet viitesuorituslaskut (6 kpl)
- Skannatun (eScan) aineiston jakaminen (0 kpl)
- Skannatun (eScan) aineiston käsittely (2 kpl)
- Tarkastettavat ostolaskut (3 kpl)
- Tarkastamattomat tiloinnit (88 kpl)
- Tiliotteet (8 kpl)

[Näytä kaikki viitykset](#)

**Netvisor-uutiset**

- Huoltokatko maanantaina 05.05. alkaen klo 14.00, 30.4.2008 klo 13:41
- Versiopäivitys 20.03. klo 10:00  
19.3.2008 klo 15:08
- Versiopäivitys 8.1. alkaen klo 10:00  
7.1.2008 klo 16:03

Elokuu 2008

	M	T	K	T	P	L	S
01	20	29	00	01	1	2	3
32	4	5	6	7	8	9	10
33	11	12	13	14	15	16	17
34	18	19	20	21	22	23	24
35	25	26	27	28	29	30	31

Keskiviikko, 27.8.2008

**Ei tapahtumia**

Käsiteltävä yritys: Sporting Goods Oy  
Tilinpäätöslukitus: 31.12.2005 (2005)  
ALV-lukitus: 28.2.2007

Figure 5. Information view

netvisor Lyytikäinen Janne, Bittivisio Oy 27.8.2008 klo 14:44  
Sporting Goods Oy 2007

Accounting Payroll Controller  
Hallinta Myynti Osto Kirjanpito Tilinpäätös Perustiedot Tiedotus OHJE ?

>> [Näytä vain omat laskut](#) >> [Näytä kaikki ryhmät](#) Lista muodostettu 27.8.2008

Seatavat yhteensä	Lähetettämättömät	Avoimet	Eräntyneet	Perinnässä	Kaikki yhteensä
	732,00	0,00	249 155,36	391 441,15	641 328,51
	1 kpl	0 kpl	47 kpl	53 kpl	96 kpl

**Lähetettämättömät laskut**  
1 kpl, yhteensä 732,00

Eräpäivä	Laskupäivä	Laskunumero	Toite	Asiakas	Viitenumero	Summa
<input checked="" type="checkbox"/>	25.9.2007	26.8.2007	5076	Avers S.p	72075047	732,00

Yhteensä: 732,00

**Eräntyneet saatavat**  
47 kpl, yhteensä 249 155,36

**Avoimet saatavat**  
0 kpl, yhteensä 0,00

**Maksumuistutetut laskut**  
4 kpl, yhteensä 95 212,29

Figure 6. Accounts receivable view

Hallinta	Myynti	Osto	Kirjanpito	Tilinpäätös	Perustiedot	Tiedotus				
<a href="#">Lisää uusi lasku</a> :: <a href="#">Maksutalannenäkymä</a> :: <a href="#">Näytä kaikki ryhmät</a>							Lista muodostettu 27.8.2008			
<b>Erääntyneet</b>		<b>Erääntyvät</b>				<b>Yhteensä</b>				
yli 30 pv	15-30 pv	1-15 pv	1-15 pv	15-30 pv	yli 30 pv					
98 054,26	0,00	0,00	0,00	0,00	0,00	98 054,26				
<b>Maksamattomat tilisiirrot (1 kpl 26,91)</b>										
<b>Acia tarkastettavat ja hyväksyttävät osto laskut</b>										
Pvm	Eräpvm	Laskunro	Tos.	Tila	Toimittaja	Kuva	Status	Summa	Avoimena	
5.1.2007	19.1.2007	12321		Käsittelemätön	Cortina International Corp.	xxx	Erääntynyt	205,37	205,37	
Kommentti: tiloity										
26.8.2007	5.9.2007	jaksokale		Käsittelemätön	A-lehdet		Erääntynyt	1 000,00	1 000,00	
Käsittelee valitut laskut										
								1 205,37	1 205,37	
<b>Hyväksytyt, maksatusvalmiit laskut</b>										
Pvm	Eräpvm	Kassa-ale pvm	Laskunro	Tos.	Tila	Toimittaja	Kuva	Status	Summa	Avoimena
28.3.2007	11.4.2007		321	Z	Hyväksytyt	Bittivisio Oy		Kohdistamaton	-600,00	-600,00
26.8.2007	28.8.2007		ihakidki	18	Hyväksytyt	A-lehdet		Erääntynyt	10 000,00	10 000,00
26.8.2007	25.9.2007	9.9.2007	ihakifaki	19	Hyväksytyt	A-lehdet		Erääntynyt	10 000,00	10 000,00
1.3.2007	8.11.2007		1231321	10	Hyväksytyt	Autokorjaamo Pamek		Erääntynyt	78,31	78,31

Figure 7. Accounts payable view

Accounting		Payroll		Controller				
Hallinta	Myynti	Osto	Kirjanpito	Tilinpäätös	Perustiedot	Tiedotus		
<b>Tuloslaskelma</b> <a href="#">Suhte kaikki</a>							<b>Hakuehdot</b> Päivämäärävalinta: 1.1.2007 - 31.12.2007 <a href="#">Tallennus raportti tilikauteksi</a>	
<b>Sporting Goods Oy</b>		<b>Jaksolta</b>						
		1.1.2007 - 31.12.2007	1.1.2006 - 31.12.2006	<b>Muutos</b>		<b>Muutos-%</b>		
<b>Tuloslaskelma</b>								
<b>Nyynntituotot</b>		369 546,54	484 087,57	-115 541,03	-23,0 %			
Yleiset myynnit		357 763,79	359 211,92	-21 448,13	-5,5 %			
3000 Myynti		366 893,79	369 211,92	-22 378,13	-5,7 %			
3020 Myynti 3		930,00	0,00	930,00	-			
Toimitusveloitukset ja osamaksuisat		320,00	4 298,03	-3 978,03	-92,6 %			
3270 Kuljetusveloitukset		320,00	4 298,03	-3 978,03	-92,6 %			
Komissioaukko ja agentti		-8 196,72	1 909,00	-10 105,72	-529,4 %			
3300 Komissiomyynti		-8 196,72	1 909,00	-10 105,72	-529,4 %			
Tavaravienti		8 659,47	88 907,54	-80 248,07	-90,3 %			
3360 Yhteisömyynti muut EU-maat		3 450,97	45 681,57	-42 230,60	-92,4 %			
3380 Myynti yhteisön ulkopuolelle		5 208,50	43 225,97	-38 017,47	-88,0 %			
Myyntin alkauset		0,00	-238,92	238,92	-100,0 %			
3500 Myyntin alennukset		0,00	-238,92	238,92	-100,0 %			
<b>LIIVAVAIHTO</b>		368 346,54	484 087,57	-115 741,03	-23,9 %			
Liiketoiminnan muut tuotot		0,00	-231,99	231,99	-100,0 %			
3910 Pnvisiot		0,00	-404,14	404,14	-100,0 %			

Figure 8. Reporting view

Accounting		Payroll		Controller			
Hallinta	Myynti	Osto	Kirjanpito	Tilinpäätös	Perustiedot	Tiedotus	OHJE

Valitse tilikausi: 2006 (1.1.2006-31.12.2006) [Hae tiedot](#)

Yritysnimi: Sporting Goods Oy [Perustiedot](#)  
 Perustamisvuosi: 1992  
 Verotuskunta: Taipalsaari  
 Toimitusjohtaja: Kaarlo Nylund  
 Toimiston vastuuhö: Anne Kaas  
 Tilintarkastajat: James Bekushi

Liitetiedostot:  
[Liitä tiedosto](#) Arkiston koko: 5,5 Mt

TILIKAUSI:	1.1.2006 - 31.12.2006	Tilinpäätöstila:	Sinetöity	23.1.2008 12:35:32	Arkistoviite:	2006-010
Tilinpäätösaineisto:	Status Päiväys	Käyttaja	Poista	Tilikauden liitetiedostot:	Päiväys	Käyttaja Poista
<a href="#">Tasekirja</a>	Sinetöity 23.1.2008 (91,1 Kt)	Markku Nylund		<a href="#">yhtikoko ptk 2006</a>	7.2.2007 (150,0 Kt)	Markku Nylund <a href="#">x</a>
<a href="#">Tase-erittely</a>	Sinetöity 23.1.2008 (26,7 Kt)	Markku Nylund				
<a href="#">Päiväkirja</a>	Sinetöity 23.1.2008 (1,5 Mt)	Markku Nylund				
<a href="#">Pääkirja</a>	Sinetöity 23.1.2008 (0,8 Mt)	Markku Nylund				
<a href="#">Myyntireskontran saatavuuttelo</a>	Sinetöity 23.1.2008 (10,6 Kt)	Markku Nylund				
<a href="#">Ostoreskontran velkaluettelo</a>	Sinetöity 23.1.2008 (12,9 Kt)	Markku Nylund				
<a href="#">Tilikauden aikana käytetyt tilit</a>	Sinetöity 23.1.2008 (11,3 Kt)	Markku Nylund				

[Merkitse tilikausi vahvistetuksi](#) [Poista tilinpäätösraportti ja sinetöinti](#)

Figure 9. Archive of fiscal years

Accounting		Payroll		Controller			
Hallinta	Myynti	Osto	Kirjanpito	Tilinpäätös	Perustiedot	Tiedotus	OHJE

Tuloveroilmoittaminen

Aktiviteksi kaudeksi vaihdettiin viimeinen lukittu kausi.

Ilmoitettava yritys: Sporting Goods Oy 2006 [Veroilmoituksen yhteydessä lähetettävät tiedot](#) [Kirjaudu Katsoon](#)  
 Yhtiömuoto: Osakeyhtiö

Tältä kaudelta tuloveroilmoitus on jo lähetetty. [Tarkastele lähetystietoja](#)

Lomakkeet:

<input type="checkbox"/> Elinkeinoitoiminnan veroilmoitus yhteisö (6B)	Valmis	Päälomake	<a href="#">Kaavojen hallinta</a>
<input type="checkbox"/> Erittely varauksista ja poistoista (6Z)	Valmis	Liitelomake	<a href="#">Kaavojen hallinta</a>
<input type="checkbox"/> Laskelma osakehuoneistoista/kiinteistöistä saadusta vuokratulosta (7)	Kesken	Liitelomake	<a href="#">Kaavojen hallinta</a>
<input type="checkbox"/> Laskelma yhteisön ja elinkeinoyhtiön henkilökohtaisen tulolähteen tuloksesta (7A)	Kesken	Liitelomake	<a href="#">Kaavojen hallinta</a>
<input type="checkbox"/> Luettelo yhteisön ja elinkeinoyhtiön omistamista arvopapereista, arvo-osuuksista, saatavista, veloista ja maksettavista koroista (8A)	Kesken	Liitelomake	<a href="#">Kaavojen hallinta</a>
<input type="checkbox"/> Selvitte hyväksymättä lähtevistä poistoista (12A)	Kesken	Liitelomake	<a href="#">Kaavojen hallinta</a>

Figure 10. Tax reporting view

Accounting		Payroll		Controller					
Hallinta	Ruuhjetointi	Näkymät	Laskenta	Ylläpito	Tiedotus				
Profit and margins Performance Capital structure <b>Cash flow</b> Markkinanäkymä									
Seuranta: toteutuma Vertailu: muutosprosentti Aikajakso: Tilikauden kvartaalit Lukujen esitysmuoto: € Näytä nolliarit <input type="button" value="päivitä näkymä"/>									
<< 2006 2007 (1.1.2007 - 31.12.2007) 2008 >> <a href="#">pika-linkki</a>									
	Tavoite	Q1	Q2	Q3	Q4	Yhteensä/Muutos			
<b>CASH FLOW PROVIDED BY OPERATING ACTIVITIES</b>	<b>153 988,57 €</b>	2 291,97 %	<b>255,45 €</b>	-99,83 %	<b>6 693,32 €</b>	2 520,21 %	<b>11 059,30 €</b>	65,23 %	<b>171 996,64 €</b>
Turnover	170 131,10 €	2,93 %	47 641,51 €	-72,49 %	112 602,15 €	126,95 %	29 120,00 €	-74,14 %	362 494,76 €
Change in accounts receivable	55 710,92 €	-71,25 %	58 679,18 €	5,33 %	130 377,30 €	122,19 %	24 464,02 €	-81,24 %	269 231,42 €
Change in VAT debt	36 568,39 €	18,41 %	11 293,12 €	-69,12 %	24 468,47 €	116,67 %	6 403,32 €	-75,83 %	78 733,30 €
Liiketoiminnan muut tuotot	0,00 €	0,00 %	0,00 €	0,00 %	0,00 €	0,00 %	0,00 €	0,00 %	0,00 €
<b>CASH FLOW USED IN OPERATING ACTIVITIES</b>	<b>-145,64 €</b>	-114,02 %	<b>-3 457,84 €</b>	2 274,24 %	<b>-2 620,00 €</b>	-24,00 %	<b>-3 007,62 €</b>	-14,45 %	<b>-9 239,10 €</b>
Cash flow used in purchases	-145,64 €	-114,02 %	-957,84 €	557,68 %	-678,00 €	-29,22 %	-3 007,62 €	343,60 %	-4 789,10 €
Personnel expenditure	0,00 €	0,00 %	-2 900,00 €	-100,00 %	-1 950,00 €	-22,00 %	0,00 €	-100,00 %	-4 450,00 €
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	<b>-800,93 €</b>	-120,93 %	<b>-0 010,00 €</b>	902,40 %	<b>2,00 €</b>	-100,03 %	<b>-0 337,38 €</b>	-327 869,00 %	<b>-14 032,31 €</b>
Cash flow used in financing activities	-20,48 €	-99,01 %	0,00 €	-100,00 %	0,00 €	0,00 %	0,00 €	0,00 %	-20,48 €
Cash flow provided by financing activities	-846,44 €	-113,65 %	-6 610,00 €	680,92 %	2,00 €	-100,03 %	-6 557,38 €	-327 969,00 %	-14 011,82 €
<b>CASH AND CASH EQUIVALENTS (END OF PERIOD)</b>	<b>198 417,07 €</b>	330,84 %	<b>187 989,28 €</b>	-3,26 %	<b>191 500,00 €</b>	1,90 %	<b>180 365,38 €</b>	-2,71 %	<b>-12 052,09 €</b>

Figure 11. Controller-view

Accounting		HRM		Controller	
Hallinta	Henkilöstö	Ajanhallinta	Laskenta	Ylläpito	Tiedotus
Palkanlaskenta					
Palkanlaskennan valvontanäkymä					
Avoin palkkajakso: 1.1.2009 - 31.1.2009					
Henkilö	Työaikaseuranta	Matkalaskut	Palkkalaskelma	Hyväksyjä	
	Syöttö Hyväksyntä	Syöttö Hyväksyntä	Muodostettu		
Luoma Mira	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>		
Matikainen Risto	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>	Nylund Markku	
Nylund Markku	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		
Olsen Rane	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>		

Figure 12. Payroll view