

**UNIVERSITY OF EASTERN FINLAND**

Faculty of Social Sciences and Business Studies

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**FOREIGN CORPORATE CUSTOMER'S CUSTOMER JOURNEY WITHIN THE  
FINNISH TAX ADMINISTRATION**

Master's thesis  
International Business  
and Sales Management  
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19.11.2019

UNIVERSITY OF EASTERN FINLAND

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Title  <b>Foreign corporate customer's customer journey within the Finnish Tax Administration</b>			
Main subject <b>International Business and Sales Management</b>	Level <b>Master's degree</b>	Date <b>19 November 2019</b>	Number of pages <b>71 + 8</b>
<p>This research studies the customer service experiences of foreign corporate customers in the Finnish Tax Administration. The Finnish Tax Administration has previously studied customer satisfaction of the Finnish customers, but no research has been conducted on foreign corporate customers before. The aim of this study is to gain a deeper understanding of the mind-set of a foreign corporate customer and their customer service experiences with the Finnish Tax Administration. The qualitative analysis included a sample of 15 respondents from three countries (Sweden, Estonia and Germany) who were representatives of foreign corporate customers and handling their taxation in Finland. The interviews were conducted during the years 2018 and 2019 by telephone.</p> <p>The theoretical reference of this study is built on the customer journey model developed by Lemon &amp; Verhoef (2016). The journey includes stages such as pre-purchase, purchase and post-purchase. These three stages represent the three research questions.</p> <p>The first research question aims to discover what are the customer needs regarding services in the pre-purchase stage. According to the results, there the need for service by the public sector can be divided into three categories: (1) customer needs to declare taxes (usage), (2) customer needs information from the Tax Administration (query), or (3) customer has run into a problem they can't overcome themselves (challenge).</p> <p>The second research question focuses on purchase stage customer experiences. The results of the purchase stage were divided into positive and negative experiences of each subcategory. Where the overall feedback from foreign customers on internet pages and online services was positive, the service experiences and views on the expertise of officers were more negative compared to Finnish corporate customers. (The Tax Administration 2018).</p> <p>The third research question centres on the post-purchase stage and how customers would improve the services. According to the responses, three main themes were found from the data: information delivery, contact channels and future of e-filing.</p> <p>The results of this study do not support the existing theoretical understanding (Laroche et al., 2004; Agarwal et al., 2010; Morgeson et al., 2015) that culture has an effect on customer's perceived service quality (PSQ). From the data there could not be found any indication that respondent's national culture would have affected the response. Since only a small sample was included in the study, the results can't be used to generalize the opinions of foreign corporate customers. The results only show the opinions of these 15 customers.</p>			
Keywords <b>Customer journey, Customer experience, touchpoint, international customers, public sector</b>			

# ITÄ-SUOMEN YLIOPISTO

Tiedekunta <b>Yhteiskuntatieteiden ja kauppatieteiden tiedekunta</b>		Yksikkö <b>Kauppatieteiden laitos</b>	
Tekijä <b>Niina Kankkunen</b>		Ohjaaja <b>Jonna Koponen</b>	
Työn nimi (suomeksi ja englanniksi)  <b>Ulkomaisten yhteisöasiakkaan asiakasmatka Verohallinnossa</b>			
Pääaine  <b>Kansainvälinen kauppa ja myynnin johtaminen</b>	Työn laji  <b>Kauppatieteiden maisteri</b>	Aika  <b>19.11.2019</b>	Sivuja  <b>71 + 8</b>
<p>Tämä tutkielma tutkii Verohallinnon ulkomaisten yhteisöasiakkaiden asiakaspalvelukokemuksia. Verohallinnossa ollaan aiemmin tutkittu suomalaisten asiakkaiden asiakastyytyväisyyttä, mutta ulkomaisten asiakkaiden tyytyväisyyttä ei ole tutkittu. Tämän tutkimuksen tarkoitus on saavuttaa syvempi ymmärrys ulkomaisten yhteisöasiakkaiden ajatuksista ja asiakaskokemuksista Verohallinnon kanssa heidän asiakasmatkansa aikana. Kvalitatiivisen tutkimuksen otos koostui 15 vastaajasta kolmesta eri maasta (Viro, Ruotsi, Saksa). Vastaajat edustivat ulkomaisia yhteisöasiakkaita, jotka hoitavat yhteisöjen verotusta. Haastattelut tehtiin puhelimitse vuosien 2018 ja 2019 aikana.</p> <p>Tutkimuksen teoreettinen viitekehys on rakennettu asiakasmatka-mallin ympärille, jonka ovat kehittäneet Lemon ja Verhoef (2016). Asiakasmatka sisältää kolme vaihetta: aika ennen ostosta, ostamisen ajankohta ja ostoksen jälkeinen aika. Nämä vaiheet edustavat tutkimuskysymyksiä.</p> <p>Ensimmäisenä tavoitteena oli selvittää, missä tilanteissa asiakkaille muodostuu tarpeita asiakaspalvelulle. Tämän tutkimuksen tulosten mukaan, että julkisen sektorin asiakkaan asiakaspalvelun tarpeet voidaan jakaa kolmeen kategoriaan: (1) asiakas ilmoittaa verot (palvelujen käyttö), (2) asiakas tarvitsee tietoa Verohallinnolta (asiakkaan kysely), (3) asiakas on kohdannut ongelman ja tarvitsee apua sen selvittämisessä (palvelun haaste).</p> <p>Toisena tavoitteena oli kerätä erilaisia asiakaspalvelukokemuksia. Tulokset jaettiin positiivisiin ja negatiivisiin asiakaskokemuksiin. Internet-sivut ja sähköiset palvelut keräsivät enimmäkseen positiivista palautetta vastaajilta. Tulosten perusteella ulkomaisilla yhteisöasiakkailla on negatiivisempi kuva asiakaspalvelukokemuksistaan ja virkailijoiden osaamisesta kuin suomalaisilla yhteisöasiakkailla oli vuoden 2017 Verohallinnon yritysasiakastutkimuksen mukaan. (Verohallinto 2018.)</p> <p>Kolmantena tavoitteena oli selvittää, miten asiakkaat parantaisivat palveluja. Vastausten perusteella oli löydettävissä kolme teemaa: tiedon jakaminen, yhteydenottotavat ja tulevaisuuden suunnitelmat sähköisille palveluille.</p> <p>Tämän tutkimuksen tulokset eivät tukeneet aiempaa kansainvälistä tutkimusta, jonka mukaan asiakkaan kotivaltio ja kulttuuri vaikuttavat asiakaspalvelukokemukseen (Laroche et al., 2004; Agarwal et al., 2010; Morgeson et al., 2015). Tässä tutkimuksessa ei löytynyt merkkejä siitä, että vastaajan edustaman valtion kulttuuri vaikuttaisi asiakkaan vastaukseen. Mutta koska vastaajaotos oli niin pieni, tuloksia ei voi yleistää koskemaan isompaa joukkoa ulkomaisia yhteisöasiakkaita. Vastaukset edustavat vain näiden 15 vastaajan mielipiteitä.</p>			
Avainsanat  <b>Asiakasmatka, Asiakaskokemus, palvelun kontaktipiste, kansainväliset asiakkaat, julkinen sektori</b>			

## TABLE OF CONTENTS

1. INTRODUCTION
  - 1.1. Background
  - 1.2. Research objective and research questions
  
2. PREVIOUS RESEARCH ON CUSTOMER SATISFACTION AND CUSTOMER EXPERIENCE
  - 2.1. Customer journey
  - 2.2. Customer experience and touchpoints
  - 2.3. Previous international research on culture and customer satisfaction
  - 2.4. Customer service differences between private and public sector
  - 2.5. Previous research on Finnish public sector customer service
  - 2.6. Theoretical frame of reference
  
3. METHODOLOGY AND DATA COLLECTION
  - 3.1. Research approach
  - 3.2. Data collection
  - 3.3. The respondents
  - 3.4. Interview method
  
4. EMPIRICAL ANALYSIS
  - 4.1. Data Analysis
  
5. RESULTS
  - 5.1. Results regarding pre-purchase stage
    - 5.1.1. Usage
    - 5.1.2. Query
    - 5.1.3. Challenge
  - 5.2. Results regarding purchase stage
    - 5.2.1. Internet-pages
    - 5.2.2. Online services
    - 5.2.3. Telephone services
    - 5.2.4. Visiting the tax office
    - 5.2.5. Expertise of the officers
  - 5.3. Results regarding post-purchase stage
    - 5.3.1. Information delivery
    - 5.3.2. Contact Channels
    - 5.3.3. Future of e-filing

## 6. DISCUSSION AND CONCLUSIONS

- 6.1. Summary of the results
- 6.2. Key results and their significance
- 6.3. Managerial implications
- 6.4. Limitations of the research
- 6.5. Recommendations for further research

## SOURCES

## APPENDICES

## 1. INTRODUCTION

### 1.1. Background

The Finnish Tax Administration (here after: Tax Administration) has been trying for years to become more customer oriented. A customer-oriented organization tries to understand the needs of its' customers to be able to provide better services that meet the customers' demands (Paarlberg 2007). There has been some success. In public-sector customer service surveys, the Tax Administration succeeds well - customers are especially satisfied with Tax Administration's electronic services (The Finnish Tax Administration 2014; 2015a).

At the same time, the Tax Administration is going through organisational changes and cutting down costs. The Tax Administration is renewing and simplifying processes, new employees are not hired at the same phase as elder employees retire, and manual work is reduced (Uusivirta 2015). This is done by implementing a new taxation it-program, which will substitute over 70 different taxation it-solutions. With most taxation processes in the same system, the Tax Administration needs to update only one system, which will eventually result in lower information system expenditures. The new solution will decrease the need for manual labour and reduce personnel costs. (The Finnish Tax Administration 2015b.) Another solution for lowering costs, is to increase the customers' usage of internet services. Tax Administration has calculated that it is eight times more expensive when a person visits the tax office to retrieve a tax card than when they use the electronic services to order a tax card themselves. (Koskinen 2018.) The Finnish Tax Administration has also been guiding corporate customers to using the electronic services by developing better software systems. The customer's expectations for e-services have grown higher, as Tax Administration has obligated corporate customers to file tax returns electronically by law (The Finnish Tax Administration 2018b).

Tax Administration is working hard to provide better services and better solutions for the taxpayers. Due to technological development, customers are accustomed to better user interfaces that are making the user's life easier. By creating these new and better services, the Tax Administration is responding to the demand. This in return will create tax compliance, which brings revenue to the State to finance all of the social services and the wellbeing of citizens. (Uusivirta 2015.)

The Tax Administration does customer service analysis every year (The Finnish Tax Administration 2014; 2015c) and is included in several projects where customers' opinions are taken into consideration when creating service concepts (Ministry of Finance 2015). The Tax Administration has done customer service analysis on Finnish corporate customers in years 2015 and 2017 (The Finnish Tax Administration 2015c; 2018). The Tax Administration customer surveys represent the opinions of Finnish citizens and the representatives of Finnish corporate customers. What is really missing is the point of view of foreign corporate customers. There has not been previous research on foreign corporate customers and their service needs. This topic is important, because the Constitution of Finland and Administrative Procedure Act both demand the authorities to provide sufficient service to the customers.

This study focuses on the customer service experiences of foreign corporate customers. In this research, a foreign corporation refers to a customer segment of the Finnish Tax Administration that are corporations established abroad, but registered in the Finnish Tax Administration registers for taxation purposes. According to the Act of Finnish Income Taxation 17.4 §: "Corporation is Finnish, when it has been established according to the Finnish legislation and it has been established in Finland ". Therefore, any corporation that has been established in another country according to their legislation is a foreign corporation. A foreign corporation is liable to pay taxes in Finland when they receive income from Finland according to the Act of Finnish Income Taxation 9 §. In 2014 there were 29 139 companies in the register that have the legal form of a foreign corporation, Finnish branch of a foreign corporation or other (Statistics Finland 2014). In the year 2007, over 12 000 of these companies were included in the customer group of foreign

corporations that are registered in the Finnish Tax Administration register (The Finnish Tax Administration 2017a).

## 1.2. Research objective and research questions

The aim of this study is to gain a deeper understanding of the mind-set of a foreign corporate customer and into their customer service experiences during their customer journey with the Finnish Tax Administration. Foreign corporations are a small customer group that demands a lot of customer service, because representatives of the companies are foreigners who do not usually know the Finnish taxation system. Some large companies hire Finnish accountants or consultants, but many customers are taking care of their taxation in-house. Customer service experience is always subjective (Verhoef et al. 2009). In this study I will investigate the foreign corporation's customer journey within the Finnish Tax Administration. These results can be used in developing the customer service of foreign corporations. The results show what has been done right previously and what should be developed further.

In this research, I interview foreign corporate customers to find out what they think about the customer service of the Finnish Tax Administration. For this, I use the customer journey model developed by the Lemon and Verhoef (2016). The journey includes stages such as pre-purchase, purchase and post-purchase. In the pre-purchase stage customer is realising the need for service or a product and doing research on his purchase options. (Lemon & Verhoef 2016.) In the Tax Administration context this would be the customer starting to sell products or services into Finland and realising that he needs to find out obligations the Finnish taxation obligations. Alternatively, for a company that has been operating for a longer period of time in Finland, it could be the end of the financial year and realisation that the taxes are due in few months and the company needs to start closing the books. Usually in the pre-purchase stage, the customer does research on their own and realise the need to contact the Tax Administration for help.



At the purchase stage, the customer is actually placing the order and making a payment for the purchase (Lemon & Verhoef 2016). In the Tax Administration an example of this stage is the customer actually making the tax declaration using the online services, talking with the officers on the telephone, or using the Internet-pages to find information.

In the post-purchase stage customer has received the product or service, and is using it (Lemon & Verhoef 2016). In the Tax Administration context, this could be a customer filling the papers after receiving help from the officers, or a customer receiving the tax decision based on the declaration they have filed.

These three stages build the customer experience investigated in this study. The first research question is built on the pre-purchase stage and aims to discover what are the customer needs regarding services in the pre-purchase stage. The second research question focuses on the customer experiences of the service in the purchase stage. The third research question centres on the post-purchase stage and how customers would improve the services.

I have divided these three stages into three research questions:

Research question 1: What were the customer's service needs during their customer journey?

Research question 2: What were the customers' experiences during their customer journey?

Research question 3: How would the customers improve the services?

I chose to include respondents from different countries to find out if there are contrasting opinions between the representatives of companies from different countries. The countries chosen are Estonia, Germany and Sweden. These three countries are large customer groups of the Finnish Tax Administration and there is a need to gather information about their customer experiences. I interviewed representatives from companies registered in Finland during the year 2016. When the interviews started two

years later, these customers had been registered in Finland long enough to have had several independent customer service experiences, while still being relatively new customers to remember their past service needs and how their customer service situations have been handled. The customer data was acquired from the Finnish Tax Administration database. The representatives of the companies from the three countries were approached. The interviews were conducted by telephone and the interviews were recorded. All interviews were transcribed and the data was analysed using thematic data analysis method.

This research is divided into six chapters. In the first chapter I will explain the background of this study; why this research was chosen, what were the research questions and how the study was conducted. Then in the second chapter I will analyse the prior research. When searching for prior research on customer satisfaction in public sector, I found that there is little information about cross-cultural studies in the public sector. For that reason, the literature review concentrates on the studies of the private sector. This will include themes such as customer journey, customer experience and culture. In addition, I will present how customer service has been previously studied in the Finnish Tax Administration. In chapters three and four I will focus on the data analysis, methodology and empirical analysis of this study. In chapter five the research data will be presented. Chapter six presents the results, conclusions and future recommendations.

## 2. PREVIOUS RESEARCH ON CUSTOMER SATISFACTION AND CUSTOMER EXPERIENCE

In this chapter, I review previous research on customer satisfaction in the international context and in the Finnish Tax Administration. Often business research about customer service concerns the private sector (Laroche et al. 2004; Agarwal et al. 2010; Morgeson et al. 2015). I found there is little research on public sector services and customer satisfaction, and especially concerning international customers. For that reason, we need to include the private sector studies as the theoretical background. Therefore, to understand cross-national aspects of customer service analysis, we have to study business research that concerns private sector. First, I will present the theories of customer journey and customer experience. These theories are the foundation of the theoretical frame of this study. Next, I will discuss the literature concerning cross-national and cross-cultural analysis and how it affects customer's perceived service quality. Then, I will discuss the differences between public sector and private sector customer service and how important it is to study customer service also in the public sector. After that I will present the previous customer satisfaction research conducted by the Finnish Tax Administration. Lastly, I will describe the theoretical frame of this study.

## 2.1. Customer journey

According to Lemon and Verhoef (2016), customer journey is made out of customer's experiences and touchpoints. In this study, a touchpoint is customer's interaction with the service, the firm or the brand. Each customer experience and each touchpoint shape the customer journey. Customer journey has become more complex as customers interact with companies through many different communication channels and different media. During one customer journey there are several different customer touchpoints. It is becoming more and more complicated for a company to control the whole customer journey. (Lemon & Verhoef, 2016.)

Customer journey is a visual representation of all touchpoints the customer goes through with the service provider in a chronological order (Halvorsrud et al. 2016). Service blueprinting has been used to develop services. The purpose of the blueprint is to map out service delivery process from the organisation's point of view. It is not built from the customer perspective. Service blueprint can be used as starting point for customer journey mapping, but customer perspective should not be forgotten. Therefore, the service blueprinting should not be used as the only technique when investigating customer journey. (Lemon & Verhoef 2016.)

Several studies have tried to explain customer journey analysis and to give tools on how to create customer journey maps and analysis. (Rosenbaum et al. 2017; Halvorsrud et al. 2016). The idea behind the customer journey mapping is to show events customer goes through during the purchase process. These are divided between three periods: pre-service, service, and post-service. (Rosenbaum et al. 2017.) The customer journey analysis models the process as a sequence of consecutive touchpoints that can last for short or a long period of time. (Halvorsrud et al. 2016.) The problems behind service blueprinting, customer journey mapping and customer journey analysis are that they try to explain the customer journey as a singular experience, where as the model by Lemon and Verhoef (2016) takes into consideration the customer's past and the future experiences. That is why the model by was chosen for this study. It follows the same

logic as taxation life cycle and takes into account the customer's overall journey with the service provider.

According to Rawson et al. (2013), companies should take a broader view of the customer experience. Most companies have divided their operations into separate processes to make sure each individual department can provide specialised service for the customer. At the same time, they have divided their knowhow into segments. One customer might deal with several different departments during one purchase process. For example, the customer might deal with marketing when searching for information on a product. He might then contact the sales department when placing an order. When the customer has questions about the product, he will contact the customer service department. If there are problems with the delivery, the customer will be in touch with the logistics department. Then the financial department is approached about making the payments. Even though each department would be able to provide good service and all the answers on the matter at hand, the customer might not be happy at the end with having to contact different department each time. Having to speak to different service persons regarding the purchase, billing, delivery, customer return and refund might make it seem too complicated for the customer seeking easy process and hoping that all the issues could be solved at once. Perhaps the customers feel confused, because the system has become too complex and no one is taking care of the complete process. Yet, Lemon and Verhoef (2016) note that the customer's journey throughout the process is rarely monitored.

If a company focuses too much on each touchpoint, it can lead to the loss of customers, because the company has not investigated the complete journey from the customer's point of view. While a good customer service person can save the customer's day, if the customer is not happy with the complete process and how it is handled, he might still choose a different service provider the next time. Likewise, it is not enough to have the best website, the best online service or the best customer service call-centre, if the whole customer journey is not controlled. The company should investigate each touchpoint and

the whole journey to understand what the customer experiences over time. (Rawson et al. 2013.)

The journey includes three stages: pre-purchase, purchase and post-purchase. In the pre-purchase stage customer is realising the need and researching his options. At the purchase stage, the customer is actually placing the order and making the payment. In the post-purchase stage, the customer is using the product. (Lemon & Verhoef 2016.) These three stages then become the customer's singular experience. If the customer places another purchase order, the stages start again, but this time the customer journey perception is affected by both the previous experience and the current experience. And later on, if the customer places another order, all of these previous experiences and current experiences together create several different customer experiences throughout the customer journey. (Lemon & Verhoef 2016.) Therefore, one customer experience cannot be separated from the others. All of the experiences together shape the customer journey and customer satisfaction on the company. If a customer has had several positive experiences throughout the years, one negative experience usually does not affect the customer's perception of the product or the service. But if that customer has had several negative experiences, one positive experience usually does not save the complete journey.

In order to understand the complete customer journey, companies should be willing to take several steps and use time and money to investigate it thoroughly. Companies usually have knowledge of a singular customer touchpoint satisfaction, and they have enough data for primary analysis. The primary analysis helps to determine self-evident service gaps and these gaps can be solved within one department. To identify problems with customer journey, company needs to “combine top-down, judgement driven evaluations and bottom-up, data driven analysis” (Rawson et al. 2013. 93.). The top-down evaluations help to identify the goal for the changes and bottom-up helps to gather important data about touchpoints from the employees working in customer interface and from the customers themselves about their personal journey experiences. Regression analysis can be used to find the most important customer service touchpoints and how different changes might affect the overall experience. After that, company should be able

to determine the key customer journeys and examine each in detail. They should be able to draw maps and see with different focus groups what problems can be found. (Rawson et al. 2013.)

## 2.2. Customer experience and touchpoints

Customer experience is a wider concept than just customer satisfaction. Customer experience is how the customer reacts to the company during the customer journey. The journey is made out of all the different stages and all the several touchpoints customer goes through during a purchase process. (Lemon & Verhoef 2016.) These stages include the searching for information, the actual purchase process, consumption of the goods, and the after-sales of the purchase. In addition, the customer experience is derived from multiple channels in the purchase process. (Verhoef et al. 2009.) These channels can be a word of mouth, the internet, telephone services, visiting a store, online services, delivery service etc. Customer's overall experience comprises of the customer's cognitive, emotional, behavioural, sensorial, and social reactions to what the company is offering. (Lemon & Verhoef 2016.) Thus, customer experience is the customer's perception of the company and its offerings throughout his personal customer journey.

According to Verhoef et al. (2009), customer experience is derived from several different factors and all of them should be considered when talking about customer experience. Customer experience is affected by the (1) social environment, which can be customer's peers or company representatives. The (2) service interface, which is how the service is delivered: by person or by technology. The (3) retail atmosphere which can be for example a design of the product, or the music that is played in the store. The (4) assortment, which can be uniqueness of the concept or quality perceived by the customer. And the experience is affected by the (5) price and promotions, including loyalty programs and the (6) retail brand itself. In the model, they add that customer's experience is affected by the interaction with the company directly, but also by (7) other channels, such as the Internet. The experience is also affected by the (8) customer himself and his goals. A task-oriented customer values assortment more than atmosphere, whereas an experience-oriented customer might value atmosphere more. The experience is also affected by the (9) situational factors such as the actual store, service channel, location, culture, season, economic climate and intensity of competition. Verhoef et al. (2009)



conclude in their model that also customer's previous experiences affect the current experience. (Verhoef et al. 2009)

There are several different types of touchpoints customer experiences during the customer journey. According to Lemon and Verhoef (2016), companies should try to identify these touchpoints and consider how they could start affecting the customer touchpoints that are in their control. Touchpoints can be divided into brand-owned, partner-owned, customer-owned and social touchpoints. The touchpoints that the company can more easily affect are the brand-owned and partner-owned touchpoints. (Lemon & Verhoef 2016.) Brand-owned touchpoints are in the control of the company. These are, for example, the Internet pages or social media of the company in question. An example of a partner-owned touchpoint is the media that publishes news based on a company's press-release or the internet-pages of a partner company. Many companies concentrate their core business (like producing furniture), and have partners taking care of the logistics (transport company) and assembling (construction company). Partner-owned touchpoint cannot be completely controlled by the company, but it can be affected. Social and customer-owned touchpoints are more difficult to affect by the company (Lemon & Verhoef 2016). Social touchpoints are the opinions and experiences of other previous customers. The word of mouth has a strong impact on customer's expectations. A potential social touchpoint to a company can be basically anything a customer reads from the social media. It can also be the experiences of family members and friends. Customer-owned touchpoint, i.e. the customer's personal experiences and opinions, can be identified as the fourth touchpoint. Usually this affects customer's behaviour when the customer is considering all the options and making purchase decisions. (Lemon & Verhoef 2016.)

### 2.3. Previous international research on culture and customer satisfaction

Customer satisfaction is important for a customer-oriented company operating in international markets (Laroche et al. 2004). Transnational firms need to understand their customers' needs, how culture affects customers' purchase decisions and how to develop the company's global marketing strategies for different cultures. Customer satisfaction leads to increased profits by creating customer loyalty (Laroche et al. 2004). Customer satisfaction predicts the future customer behaviour, as it affects customer future purchase decisions. It then leads to customer retention and positive word of mouth. (Morgeson et al. 2015.)

Service quality can be investigated in international studies by using perceived service quality (here after PSQ) as the measurement and using culture as one of the variables (Laroche et al. 2004; Agarwal et al. 2010). When investigating service quality, it can be seen from the viewpoint of the receiver of the service (i.e. the customer) or the provider of the service (i.e. the seller). For a customer, PSQ is measured from the gap between the customer's expectation for the service and the customer's perception of the service received. For a service provider, service quality depends on the ability or willingness to meet or exceed the standards they have set for themselves. (Song et al. 2015.) A perception gap is the gap between service delivery firm's quality of service provided and the customer's perception of the service quality received (Laroche et al. 2004).

International customer satisfaction research has previously concentrated on the analysis of national culture, and the studies have found that national culture affects individual's customer satisfaction (Laroche et al. 2004; Agarwal et al. 2010). The cross-national analysis concentrates on comparing the cultures between different countries. This can be categorized as the analysis of vertical market segments. National culture has an effect of perceived service quality according to Laroche et al. (2004). They studied respondents from Japan, United States and Canada, and how does national culture affect the respondent's quality perception and satisfaction. According to their study, Japanese respondents were less satisfied when the service performance was high, and more

satisfied when the service performance was low, than their research counterparts in the United States and Canada. (Laroche et al. 2004.)

In the more recent studies, researchers have focused on the cross-cultural analysis (Agarwal et al. 2010; Morgeson et al. 2015). Cross-cultural analysis concentrates on the horizontal market segment and finding similar characteristics between groups of countries and bases the analysis on cultural traits. Cross-cultural approach can be valid as global trends have increased the similarities in attitudes and behaviours between the representatives of different national cultures. (Agarwal et al. 2010.) Agarwal et al. (2010) note a growing importance of the cross-cultural approach. Globalisation has led to the emergence of global consumer culture, which means that representatives of different national cultures share similar values, norms and behaviours. In their study they found differences in PSQ measures depending on whether it was measured based on cross-national or cross-cultural approach and highlighted the growing importance of the cross-cultural approach. According to this study, the decision on which approach to choose, might have an affect the outcome of the research. (Agarwal et al. 2010.)

Morgeson et al. (2015) have found that customer satisfaction is more important in developed than in emerging markets. In the developed markets customer satisfaction and higher service quality leads to higher customer loyalty, whereas in emerging markets customers place more emphasis on the price than the quality. (Morgeson et al. 2015.) According to the international customer satisfaction studies, culture plays a vital role in customer perceived service quality and customer loyalty. Global marketers should include culture as a factor when studying customer satisfaction.

Even though globalisation affects customers and has led to the emergence of a “global consumer”, still most of the people in the world represent their national cultural traits. (Laroche et al. 2004.) In this study I have chosen to focus on the cross-national analysis, because taxation is regulated on a national level. Respondents from different countries are used to different regulations and different taxation processes. In the taxation context it

is more important to analyse results using cross-national approach than cross-cultural approach, because laws and regulations differ on national level.

## 2.4. Customer service differences between private and public sectors

At the Finnish Tax Administration, customers can be corporations or individual customers, but it is always a person that is actually receiving the service. When discussing customer service in the public sector, it is different from the private sector, where a customer is usually purchasing something from a service provider. According to Paarlberg (2007) in the public sector, the customer is seeking information to learn something new. This means that the service person and the customer are co-producing the service. In this situation, the customer is not just passively receiving information, but he also has to actively try to understand and learn from the information the service provider is giving.

In public sector services, the customer service person and the customer need to produce the service together in order for the service situation to succeed. (Paarlberg 2007.) If the customer does not trust the service provider, he will not trust the information he receives and he will not be satisfied with the service. In that case, the customer might have to contact the service provider again to check the validity of the information he received. The same customer might contact the service line more than once and discuss with different service persons. This might happen many times until the customer is satisfied with the answer. These situations create a challenge for the Tax Administration, because the customer's perception of taxation affects how they can learn from the customer service situation and how they understand the instructions they are given. The Tax Administration is trying to cut down costs, and personal service takes a lot of time from the officer. Especially if the same person takes time from more than one officer regarding the same issue. If a customer has a negative mind-set about taxation, they might think the service was bad or the instructions were incorrect. If customers have positive feelings about taxation, they might see the service in a more positive light. By creating a positive service culture, the customer is more satisfied with the service. They can trust the information they are given. And the taxation question can be solved during one phone call.

Not all customers want to pay their taxes or even understand their obligations. The reason they are contacting the Tax Administration, is to fulfil an obligation and to avoid a more negative outcome. That creates a need for well-motivated and customer-oriented workforce. The Tax Administration has been working for years to improve our customer service level. The organization's customer orientation improves the motivation and performance of employees. Employees who have a feeling that they are working for a good cause are highly motivated. (Paarlberg 2007.) In public sector, employees are becoming more and more customer oriented as the management trends have changed. If customer service persons are customer oriented and providing good service, this helps customers in the service situation and leaves them with a positive feeling about the service experience. This will shape their opinion about the whole organisation and might even help in creating tax compliance. Therefore, it is important to provide good services in the public sector.

## 2.5. Previous research on Finnish public sector customer service

There is neither much recent literature nor research about customer service in the Finnish public sector (see e.g. Tuusa 1984; Venna 1984; Kiviniemi 1986; Grönroos 1987; Kiviniemi 1988; Vuorela 1988; Salokivi 1990; Riikonen 1992; Hautamäki 1992; Lehtonen 1998; Heinonen 2009; Hyvönen 2013). Because there is not much research on customer experience and customer journey in the Finnish public sector, this study addresses the gap in the literature and examines how customer service has succeeded in the Finnish Tax Administration and how it could be further developed for the foreign customer group.

The most recent project concerning customer service in the Finnish public sector was the “Customer service 2014” -project. This project was conducted by the Ministry of Finance and the purpose was to design a nationwide joint service-point network. Participants included the Police, Labour Force Service Centres, the Tax Administration, Register Offices, Centres for Economic Development, Transport and the Environment and the municipalities. The objective was to provide same level services throughout the country with less expenses. (Hyvönen et al. 2013). This project included customer feedback collected from Finnish customers. The project ended on the 31 of December in 2015. The results indicated little changes to the Tax Administration customer service. By developing e-services, telephone services and Internet-pages, the Tax Administration was already making changes to decrease the need to face-to-face customer service. The objective of the Tax Administration is to decrease the need for personal (telephone and face-to-face) customer service (Huomo et al. 2015).

The Tax Administration publishes annually customer research which documents the opinions of Finnish citizens. In 2015 the Finnish Tax Administration researched how Finnish citizens feel about the Tax Administration’s services and the customers’ knowledge of the concept of tax evasion. The research was done as telephone interviews by TNS Gallup Oy in June 2015. They interviewed 1 052 respondents between the ages of 15-79. (The Finnish Tax Administration 2015c.)

In 2015 the Uusimaa Corporate Tax Office conducted its' first corporate customer satisfaction survey. In the study, they interviewed 500 respondents by telephone. The respondents were found from the Tax Administration customer database. The themes covered in the study included topics such as: dealing with the Tax Administration, e-services, getting information from the Tax Administration regarding corporate taxation, perceptions of the tax officials, opinions regarding taxation, experiences regarding tax audit, the strengths and the weaknesses of the Tax Administration and improvement recommendations. In the study, they learned that the Finnish corporate customers are using more and more electronic services and the need for personal customer service is declining. The customers feel that they are getting the help they need when they are contacting the Tax Administration. They also have a positive view of the tax officials and tax auditors. The customers have a feeling that the Tax Administration has succeeded well in developing the services and customers find more strengths than weaknesses in the customer services. (The Finnish Tax Administration 2015c.)

In the succeeding study in 2017, The Finnish Tax Administration again interviewed 500 representatives of Finnish corporations by telephone. According to the results, over 80 percent of the respondents felt that declaring taxes is nowadays almost effortless and 88 percent of customers agreed that the Tax Administration services are modern, and the expertise of the officers is good. Altogether 72 percent of the respondents said that the company they represent is pleased to pay their taxes. Only 48 percent of respondents agreed when asked whether they feel that the Tax Administration has been developing the services together with customers and stakeholders. All in all, over 80 percent of the respondents were satisfied with the Tax Administration services and only 3 percent of the respondents were not satisfied. (The Finnish Tax Administration 2018a.)

There has not been research in the Finnish public sector concerning customer service of foreign corporations. This topic is important, because the Constitution of Finland and Administrative Procedure Act both demand the authorities to provide sufficient service to the customers. According to the Finnish Constitution 21 §, everyone has the right to get their case handled appropriately and without undue delay. According to the



Administrative Procedure Act 7 § and 8 §, customers should receive administrative service appropriately and customers should be given advice on how to deal with the administration, and their questions regarding procedures have to be answered. According to the 23 § of Administrative Act, the matter should be handled without undue delay. These are rules officials and administration need to follow in all aspects their procedures.

The Parliamentary Ombudsman of Finland is overseeing that the Finnish authorities obey the law when performing their tasks. The Ombudsman has given several decisions for the Tax Administration regarding services. (The Parliamentary Ombudsman 2019a.) In his decision in 2005 regarding The Finnish Tax Administration customer service on the telephone, the Ombudsman stated that when calling customer service lines, the queue times should be reasonable to ensure that they do not create an actual obstacle for an individual in receiving the service. In that decision the Tax Administration stated that the aim is to answer the phone in 30 seconds and there could be delays due to seasonal rush. The Ombudsman stated in their decision that that the 30 second queue time is reasonable. (The Parliamentary Ombudsman 2019b.) This topic is important because the same laws and regulations also affect the services of foreign corporate customers.

In the Finnish Tax Administration, the customer journey is not monitored for the foreign corporate customers and there are no previous customer satisfaction studies conducted with this customer group. The aim of this study is to gain a deeper understanding of the mind-set of a foreign corporate customer and into their customer service experiences during their customer journey with the Finnish Tax Administration.

## 2.6. Theoretical frame of reference

During the research process I went through theory to understand how customer satisfaction research is usually conducted and what kind of theoretical framework should be included in the research. The customer journey model (Lemon & Verhoef 2016) was chosen as a theoretical framework, because it follows the same logic as the taxation life cycle. In the taxation of corporations, the life cycle begins as the companies are established and registered. Then the corporations start their activities and there might be changes in the business activities, which might affect taxation. At the end of the life cycle, companies are being closed down as a result of selling or ending the business or for other reasons. As taxation processes have been divided into different departments depending on the process and tax type, companies need to contact different departments for different taxation issues. Due to organisational changes the names of the departments might change and the tasks are divided again. It might not be logical for the customer how the tasks are divided between departments. As a result, the customer journey is not monitored by the Tax Administration.

This study and research questions follow the customer journey model introduced in the article by Lemon and Verhoef (2016).

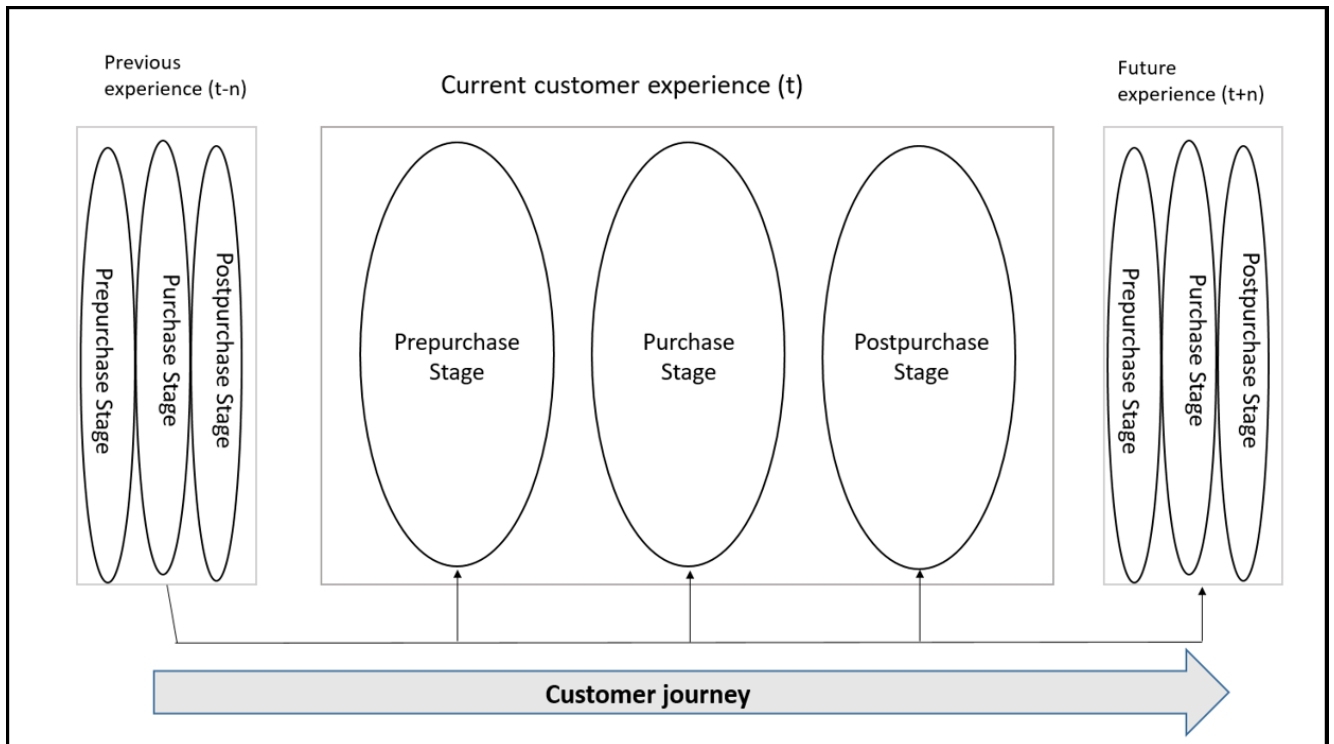


Figure 1. Process model for Customer Journey and Experience, adapted from Lemon and Verhoef (2016, 77)

The journey includes stages such as pre-purchase, purchase and post purchase. Customer has several touchpoints in each of the stages. As the customer journey continues, the previous experiences affect the current experience and the customer journey becomes bigger and more difficult to control by the company.

The pre-purchase stage includes all actions the customer takes before the actual purchase. In the pre-purchase stage customer is realising the need he has and doing research on the product and considering all the information. (Lemon & Verhoef 2016). In the taxation environment, a customer might realize that it is time to declare taxes, or a customer might read about tax declaration deadline on the press, they might check the Internet pages for some information or visit MyTax service. At this stage they realise they might have questions that need answers. For example, they might realize that they are not sure how a business purchase should be declared on a tax declaration. They might google first to see

if they can find the answer easily. During the first stage customers are realising the need, searching for information and considering their alternatives (Lemon & Verhoef 2016).

In the purchase stage the customer is actually placing the order and making a payment. This includes all the interaction with the brand and making a choice. The customer is using the websites, visiting a store or contacting the company. (Lemon & Verhoef 2016.) In the taxation environment, in this stage the customer is actually making a tax declaration in the MyTax service. They might call the service lines, because they have run into a blockage that they cannot overcome themselves. Or the representative of the company might be reading through the Tax Administration Internet-pages to find an answer to a question they have.

In the post-purchase stage customer is using the product. This includes stages where a customer is considering whether they are satisfied with the service and they might need to make some further service requests. (Lemon & Verhoef, 2016.) In the taxation environment, this takes place after receiving or reading the information. The customer considers whether the information was accurate and making the tax declaration based on the information. After making the declaration on MyTax, the customer receives a notification that the declaration was sent. They can then check whether everything in the declaration was correct. Then they can contemplate on the experience. Did they receive the information they were seeking? How was the service on their opinion? Would they use the MyTax again?

These three stages then become the customer's previous experience. If the customer places another purchase, the stages start again, but this time the customer journey perception is affected by the previous and the current purchase stages. And later on, there might be several different purchase experiences that together create several different customer experiences throughout the customer journey. (Lemon & Verhoef 2016.) In the taxation environment, if the customer later on receives a letter requesting more information about the declaration, the process starts from the beginning. The customer might have to do some research about the sum they have declared earlier, he might have

to call again to make sure he has understood everything correctly, and he might log in to MyTax again to make a correction in the form. The customer might feel as if he has received incorrect information previously, but the MyTax declaring was easy. This time he might get a hold of an officer who is very helpful. Or this time he has some other difficulties with MyTax and making a correction to a declaration. These customer experiences are added together. Every new experience is then later added on to the previous experiences and this all shapes the opinions of the customer on their journey.

The customers interviewed in this study have been interacting with the Tax Administration for several years. They have had several different customer experiences which have created their individual customer journey. In the interviews they are talking about their customer experiences, but from the perspective of their complete customer journey.

### 3. METHODOLOGY AND DATA COLLECTION

In the following chapter I will explain the methodology of this study and how the data was collected. As explained in chapter 1, the aim of this study is to gain a deeper understanding of the mind-set of a foreign corporate customer and into their customer service experiences during their customer journey with the Finnish Tax Administration. First, I will justify why qualitative approach was chosen for this research. Next, I will explain how the data was collected and who the respondents are in this study. Last, I will clarify how the study was conducted.

#### 3.1 Research Approach

This study is a qualitative research of customer journey and experiences. Qualitative research aims to understand and theorise phenomena whereas quantitative research aims to explain phenomena through the analysis of measurable and quantifiable data (Kovalainen & Eriksson 2008). I chose the qualitative approach, because there has not been done research about this customer segment before in the Tax Administration and there is a need to understand the underlying opinions, perceptions, thoughts and feelings of foreign corporate customer group. Customer satisfaction in cross-national or cross-cultural business research is typically analysed with quantitative methods (Laroche et al. 2004; Agarwal et al. 2010; Morgeson III et al. 2015; Ihtiyar & Ahmad 2015).

Quantitative data can be used to generalize results. Customer satisfaction is many times conducted as a survey, because it is an easy way to reach large sample at the same time. In contrast, this research aims to gain a deeper understanding of the mind-set of a foreign corporate customer and into their customer service experiences during their customer journey with the Finnish Tax Administration. Therefore, this study is conducted with a qualitative approach, namely interviews. The approach enables finding different meanings within the data, which are gathered from the interviews and categorized under different themes. This customer group has not been studied before in the Tax Administration and therefore we have no previous knowledge of their experiences of the

customer service. With an interview, the interviewee has a possibility to guide the discussion and concentrate on topics they feel are more important.

According to Yin (2009, 4), the need for case studies “arises out of the desire to understand complex social phenomena”. Case studies are commonly used in business studies, where complex theories are explained by using real-life cases (Eriksson & Kovalainen 2008). According to Yin (2009) case studies usually answer to the questions of “how” and “why”. Forming explicit research questions helps in understanding the case (Eriksson & Kovalainen 2008). This is a case study, which investigates the customer journey and customer experiences of foreign corporate customers of the Finnish Tax Administration and how the customer’s see the processes have succeeded and where they find problems and why. When studying what kind of benefits can be received from a certain program, it can be studied with survey or using economic data. But when you are trying to understand why and how something has worked, it can be studied using a case study method (Yin 2009).

### 3.2. Data collection

The sample chosen for the study is foreign corporate customers that have been registered in Finland during the year 2016. Because the interviews started in the Summer of 2018, this group of companies are relatively new in Finland. At the same time this group has had enough time to see annual taxation cycle and they have dealt with different taxes, taxation issues and processes. In this study I chose to include representatives of companies from three of the largest customer groups of the Tax Administration. The customers were chosen from Estonian, Swedish and German customer groups, because they represent the largest customer groups of the Finnish Tax Administration. (The Finnish Tax Administration 2017b.)

The customer data was acquired from the Finnish Tax Administration customer database for the year 2016 and it was filtered by country and analysed. According to the data 1688

companies were registered as new foreign corporations in Finland and out of them 733 were Estonian, 208 Swedish and 121 German. There might be some variation in the numbers, as some of the customer's might have been already existing customers in the database and the numbers were checked according to customer's name, and therefore there is possibility for human error. (The Finnish Tax Administration 2017b.)

From the three customer groups, customers were chosen randomly. The representatives of the companies from the three countries were approached. These customers were looked for on the basis that they had active business in Finland and their representative had been in contact with the Finnish Tax Administration several times. Representatives were asked if they would like to take part in an anonymous customer satisfaction interview. The ones that answered yes first, were chosen for interview. Five interviewees were chosen from each country. The interviews were recorded and conducted by telephone. Two of the respondents hoped to answer via e-mail. They were sent the questions by e-mail and they responded to questions of their choice. The e-mail respondents did not answer all the questions and their responses were shorter.

The chosen companies handle taxation in Finland in-house or with the help of an external accountant. The purpose of developing services for foreign tax payers is to provide information in a level, a non-professional would understand it as well. But when it comes to doing business abroad, many companies rely on the help of accountants to handle taxation. This group was chosen because they have relatively new perceptions of the Finnish taxation system, but at the same time they already know the system and have contacted customer service many times. It is essential that they have had several customer experiences to have opinions about the service.



### 3.3. The respondents

The respondents represent companies that come from Sweden, Germany and Estonia. From each country five respondents were chosen randomly. They all had had contact with the Finnish Tax Administration several times after the year 2016, when a company was registered in Finnish Tax Administration's customer registers.

Table 1 shows the description of respondents. All the respondents represented age groups from 30 years of age to over 60 years of age, but most of the respondents were years 40 to 50 years old. There was no common denominator between the industries respondents represented. Most of the respondents were bookkeepers, but some were entrepreneurs. They had experience of the Finnish tax system ranging from 1 year to over 20 years.

Respondent	Country	Field	Age	Experience
SE A	Sweden	Consultant	60-70	one year
SE B	Sweden	Aviation	30-40	n.a.
SE C	Sweden	Ship building	40-50	n.a.
SE D	Sweden	Energy industry	40-50	3 years
SE E	Sweden	Industrial development	40-50	2 years
DE A	Germany	Energy industry	60-70	n.a.
DE B	Germany	Management	50-60	12 years
DE C	Germany	N.A.	40-50	10 years
DE D	Germany	Accounting	50-60	2 years
DE E	Germany	Financial and Accounting	30-40	n.a.
EE A	Estonia	Financial industry	40-50	20 years
EE B	Estonia	N.A.	40-50	2 years
EE C	Estonia	Construction	40-50	2 years
EE D	Estonia	Bookkeeping	40-50	9 years
EE E	Estonia	Construction	40-50	1 year

Table 1. Description of the interviewed respondents

In this study I chose to include representatives of companies from three of the largest customer groups of the Tax Administration. Because of that, the customer segments were all European. Each country has individual taxation legislation and taxation system. For that reason, the purpose was to find out whether national culture affects the experiences

of the respondent. The results could indicate whether the Finnish Tax Administration should take the national culture into account when designing the services for the foreign customer groups.

Many of the representatives of companies I tried to approach, declined from the interview. Several Estonian entrepreneurs immediately replied that they do not want to answer any questions. The ones that were willing to answer had quite positive feedback about the Tax Administration or they were accountants who had a different employer than the Estonian company they had represented. Many German companies used an international or Finnish big accounting company. Because these accounting companies are taxation experts, they have a different perspective than an entrepreneur. But they also have a lot of experience when it comes to customer service in the Finnish Tax Administration. Some of the interviewees were Finnish accountants, but they did not represent a big accounting agency. In addition, a German bookkeeper from an international bookkeeping agency participated in the study. From Sweden all the participants represented the company registered. They were working for the company's financial or accounting department. All the representatives from Sweden, who were contacted, wanted to participate in the study.

#### 3.4. Interview method

The interviews were conducted on the telephone and they were recorded. All interviews were transcribed and the data was analysed using thematic data analysis method. On the average one interview lasted fifteen minutes. In this research, the interview layout was structured and it was planned to be structured, but in reality, the interviews were semi-structured.

The advantage of a structured interview in this interview would have been that the same questions would be asked from each respondent in the same order to make sure that the responses can be compared. Structured interview also helps an unexperienced interviewer. (Eriksson & Kovalainen 2008.) In practice, the interviews were conducted in

a semi-structured manner, where the interviewer can change the order of the questions and keep the conversation running smoothly and leaving room for topics raised by the interviewee. (Eriksson & Kovalainen 2008.) Some respondents answered questions unprompted and to keep the conversation running smoothly, I had to skip some questions later on during the interview. Few of the customers felt their English or Finnish language skills were not sufficient for an interview and they asked to answer via email. Their answers were gathered from an email response. The questions were originally prepared for an interview and discussion. There were a few questions about the same issue to make sure respondent thinks over the question. E-mail respondents received a simplified version of the questions, as there was no purpose in asking all the questions in the same way as during the telephone interview. All themes were covered in the e-mail questionnaire to ensure comparable data.

The previous customer satisfaction surveys for corporate customers included themes: dealing with the Tax Administration, e-services, getting information from the Tax Administration regarding corporate taxation, perceptions of the tax officials, opinions regarding taxation, experiences regarding tax audit, the strengths and weaknesses of the Finnish Tax Administration, and recommendations for improvement. In this cross-cultural customer satisfaction study, I wanted to cover the same themes to make sure the studies are comparable. Therefore, the same themes were included in the interview with some adaptations for this customer group. As the customer group was quite new, I did not include tax audit in the questions, because they have no experiences in tax audit yet.

## 4. EMPIRICAL ANALYSIS

In the next chapter I will go through how the results of the study were analysed. First, I will explain how this study represents an abductive approach. Next, I will show how the data analysis process was divided into six stages. Last, I will show examples of how the analysis was conducted and results were found.

### 4.1. Data Analysis

This study represents an abductive approach. In an abductive research approach, the theory and data analysis affect each other and the researcher will simultaneously study a theoretical framework, conduct empirical fieldwork and case analysis. When going back and forth between these processes, the researcher might be able to find new things from the data and discover new theories. (Dubois & Gabbe 2002.)

During the research process, before formulating the research questions, I had been going through theory and trying to understand how customer satisfaction research is usually conducted in other international customer satisfaction studies. I was also trying to understand what kind of theoretical framework should be included in the research. I chose to use the customer journey as the theoretical framework, because it followed the same logic as taxation lifecycle. The two follow the same logic, but at the same time if applied together, they would complement each other. I based the research questions on the customer journey concept. The questions on the questionnaire were divided in three sections according to the division of the purchase process: pre-purchase, purchase and post purchase. (Lemon and Verhoef, 2016).

The data analysis process can be divided into several stages. Figure 2 depicts the stages in my analysis process.



Figure 2. Data Analysis process, inspired by Koponen et al. (2011)

The interviews were recorded and transcribed on a excel spreadsheet. I went through the questions and answers several times as I transcribed the interviews. Each interview question was presented on one row and each interviewee was presented on separate column. I had grouped the interviewee columns according to the countries they represented. This made it easy to compare the results. However, as the interview was semi-structured, the interviewees did not answer all questions in a chronological order and the answers had to be divided during the analysis process. I chose to start analysing the answers based on the research questions. I modified the spreadsheet and deleted comments that did not have to do with the research questions. In the end, I had three excel spreadsheets, one for each research question.

The respondents were chosen from three different countries, because I wanted to know how culture affects the respondent's experiences. According to previous research (Laroche et al., 2004; Agarwal et al., 2010; Morgeson et al., 2015), culture has an effect on customer satisfaction. First, I tried to see if I could find any patterns on the comments based on the country the interviewees represented. I could not find any. The answers were completely based on the experience the interviewee had. The ones that had the most experience, had also the most to share. From the results it was evident that the sample size was too small or too heterogenous to find cultural variations in the data, and a few of the respondents were from Finland and representing a foreign company. Therefore, I could not analyse the results based on the countries the interviewees represented.

The data was then analysed using thematic analysis method. According to Braun and Clarke (2006, 79) “thematic analysis is a way to identify, analyse and report patterns within data”. I chose to use thematic analysis, because it can be used to find patterns from complex data and themes are an easy way to find different meanings in the data (Braun & Clarke 2006). The research questions were based on the customer journey model by Lemon and Verhoef (2016). According to the model, customer experience can be divided in pre-purchase, purchase and post purchase stages. The research questions follow this same logic and these three stages represent the three research questions. In the pre-purchase stage customer is realizing the need for the service or the product. He is going through his options. The research question for pre-purchase stage was: “What were the customer’s service needs during their customer journey?” In the purchase stage, the customer is placing the order or using the product. The research questions for this stage was: “What were the customers’ experiences during their customer journey?” In the post purchase stage, the customer has received the service and he is considering whether he is satisfied and whether there is something else he needs. The research question for this stage was: “How would the customers improve the services?” I colour coded and divided the answers into subcategories. Then I was able to go through the answers row by row and find the patterns in the answers.

First, I started with research question one. Research question one deals with the customer need before the purchase situation. I had only the comments on the spreadsheet that had to do with the situations where customers had a need for service or realised the need to file taxes. From the data it was evident that there are three main situations when customer contacts the Tax Administration: usage, query and challenge. The usage includes situations where customer needs to use the e-services or files in tax return to declare taxes. The query includes situations where customer needs information and the customer are asking for questions to become better educated or to know what to do. The challenge includes situations, where customer encounters a blockage and he can’t continue forward without help.

Table 2 shows examples from the results that best represent the three main situations when customer needs service. Therefore, this table does not include all of the results which I will go through more thoroughly in the next chapter.

Respondent	SE A*	EE A*	EE B*
Theme	Usage	Query	Challenge
Explanation	Customer is declaring taxes and using services	Customer needs information	Customer has run into a problem
Quotation from the data	“I got Katso-codes easily and MyTax has been easy to use. “	“If I have a clear-cut question, I can find the information from somewhere in the internet. But if I have a special customer case, then I like to call. Then I get it sorted out all at once, at least hopefully.”	“We had some technical problems. At first there was a lot. We got all kinds of error messages. One person said the problem is in the program and another said it is in the income register. But when we started getting it right, everything has worked fine since.”

Table 2. Example of the data analysis for research question 1

\*note: SE A: Swedish respondent a, EE A: Estonian respondent a, EE B: Estonian respondent b

In research questions two, the subcategories and themes were easy to find. The research question deals with customer experience during the purchase stage, when the customer is using the service. I first deleted from the spreadsheet all the comments that did not have to do with respondent’s actual experience. Then I started dividing the data into sub categories based on the contact channel. These were the same channels used in the previous studies by the Tax Administration. In the interviews I had also asked the respondents for their experiences with the language they used when dealing with the Tax Administration. As the interviewees felt they had not experienced any problems, the language was then not included as a sub-category. For each sub-category found from the data, I was able to find positive and negative comments from the data. Therefore, the themes were the positive and negative experiences of the respondents. The table 3

demonstrates how the results were gathered for research question 2. For each sub-category both positive and negative experiences could be found. These examples were chosen for this table, because they depict the results. But in the actual interview data, there were more experiences found and those results are explained in the next chapter. The purpose of this table is to show how the results were found in a simplified way.

Sub-category	Theme	Quotation from the data
Internet-pages	Positive customer experience	The Internet pages are good. I can usually find what I'm looking for.
	Negative customer experience	You can't find information from the Internet. Your Internet-pages are a mess.
Online-services	Positive customer experience	MyTax is good. There are small differences between the paper form and the online version of the 6U and form 80.
	Negative customer experience	If you have tax debt the MyTax account statement is like "mud".
Telephone services	Positive customer experience	In Finland it is quite easy and most things can be resolved. Most things can be talked about and agreed on. That is easier in Finland.



	Negative customer experience	I might call a couple of times in a week. The queueing time is 10 minutes. I might have to call a couple of times. When you call you need to prepare to wait in line for 30 minutes.
Visit to the tax office	Positive customer experience	It was easy to make the appointment.
	Negative customer experience	I never go there. No one pays me for that. I can't go there for free just to wander around.
Expertise of the officers	Positive customer experience	The officers are nice. They are really nice. You provide very good service, but the expertise is not good.
	Negative customer experience	It varies a lot. It depends completely on who is on the other end of the line. And how much they have experience. It is not consistent.

Table 3. Example of the data analysis for research question 2

The third research question was more difficult. I expected respondents to have been able to analyse their satisfaction after the service in the post purchase stage. However, the respondents did not have that much to share when asked directly about their satisfaction.

Instead, it was evident from the results they had more to share when it came to recommendations for improvement. Thus, the research question needed to be modified to be able to include this topic in the study, which was important for the respondents. If the improvement recommendations would not have been included in the study, half of the results would not be visible. I coded the comments based on the subcategories and themes what the recommendation concerned and I was able to divide the answers into three themes: information delivery, contact channels and future of e-filing. The improvement recommendations for information delivery includes improvements to the usability of the Internet-pages, my tax account statement and expertise of the officers. For the contact channels, respondents were hoping that e-mail services would be included and that they would always have an appointed officer to contact. The future of e-filing raised concerns for a few of the respondents.

In table 4 I present how the themes and sub-categories were divided. These quotations were chosen for this table, because they depict the results. In the next chapter these results are explained in more detail.

Respondent	SE B*	DE C*	EE b*
Theme	Contact channels	Information delivery	Future of e-filing
Subcategory	Appointed officer	Internet-pages	Online-services
Quotation from the data	I would hope it would be easier to reach the officers who know. It would be easier to always contact the same person.	Some minor changes could be made. That you could read more about the real-life cases. Some examples of customer situations. The kind that there are with these foreign companies. For example, on the questions of permanent establishment for VAT and income taxation. Those are usually written in a very generalized way.	“Finnish banks discriminate foreign companies. They don’t even open a bank account for the company. And then you don’t get the electronic banking codes. It does not work when you are not local. When you are foreigner, things are made quite difficult. I hope that you will replace katso with something good.”

Table 4. Example of the thematic analysis for research question 3

\*note: Swedish respondent b, German respondent c, Estonian respondent b

## 5. RESULTS

In the following chapter I will present the results. The chapter is divided in to three parts: results regarding pre-purchase, purchase and post purchase stage. These three stages represent the three research questions. In each part I will first explain the results briefly and show the results in a table. Then I will analyse the results in more depth and include quotations from the interviews.

### 5.1. Results regarding pre-purchase stage

The first research question was: “What were the customer’s service needs during their customer journey?” This question aims to find out in what kind of situations customers contact the Tax Administration. This is the pre-purchase stage of the customer journey. In the interviews, respondents were asked, if they could remember the first time, they contacted the Tax Administration and in what kind of situation. Most answered that they can’t remember any more. The ones that remembered something, said that they did not have big problems in the beginning.

“I can’t remember. Registration of a (foreign) company was easy and it was easy to get the Katso-codes.” (SE A)

"We are only in touch with the tax authorities in case, we need a tax number for our employees and yearly tax declaration for our employees working temporarily in Finland" (DE A)

When the customers were asked, in what kind of situations they usually contact Tax Administration, they were not able to give clear answers. From the interviews, there could be found three different kind of situations, where the customers approach the Tax Administration: (1) usage: they need to declare taxes, (2) query: they need information from the Tax Administration, or (3) challenge: they have run into a problem they can’t overcome themselves. Usage includes situations where customer needs to use the e-

services, files in tax return to declare taxes, or has been contacted by the Tax Administration to give more detailed information. In these situations, the customer knows what he needs to do. Query includes situations where customer needs information. The customer might be looking for the information online or by contacting the Tax Administration. In these situations, the customer is asking for questions to become better educated or to know what to do. For example, in a situation where company is starting to sell a new service or sell to another country, they might have to contact the Tax Administration to learn how this new business affects their taxation. Challenge includes situations, where customer encounters a blockage and he can't continue forward without help. Usually in these situations the help is needed as soon as possible. Many times, these are technical problems, customer can't find a correct form from the internet pages or customer has made a mistake on declaration and needs to ask for help how to fix it. The results of the pre-purchase stage are divided between these three themes found from the interviews and are shown in the following table. The table 5 shows the theme and explanation of the situation. It also includes examples of different situations which are included in the theme. After the table, each theme is explained in more detail.

Theme	Explanation	Examples
1. Usage	<ul style="list-style-type: none"> <li>• Customer is declaring taxes and using services</li> </ul>	<ul style="list-style-type: none"> <li>• It is the time to declare taxes</li> <li>• Tax Administration has asked for information</li> <li>• Change in the business which affects taxation</li> </ul>
2. Query	<ul style="list-style-type: none"> <li>• Customer needs information</li> </ul>	<ul style="list-style-type: none"> <li>• Customer is trying to find out how business transaction affects taxation</li> </ul>
3. Challenge	<ul style="list-style-type: none"> <li>• Customer has run into a problem</li> </ul>	<ul style="list-style-type: none"> <li>• Technical problems when declaring taxes</li> <li>• Customer has made a mistake in the tax declaration</li> </ul>

Table 5. Results regarding pre-purchase stage

#### 5.1.1. Usage

Customers need to declare taxes according to the annual taxation cycle. This is the time when they usually use online services. In the interviews it was clear that most of the respondents were satisfied with the online-services as soon as they had everything needed to log in and use the services. In the absence of log-in codes, customers need to deliver everything on paper. The interviewees understood their role in reporting information to the Tax Administration and the reasoning behind reporting. Some respondents mentioned hopes for somehow easier reporting.

Sometimes the customer has to send information, because the Tax Administration has asked them to. For example, this could be the case when additional information is needed to decide whether the customer is obligated to declare and pay taxes.

“They asked us to give other tax information. And we did not have the rights to report that online, so we had to send everything by paper. There was no other means to send it. No fax. No anything else. Because the papers had to be signed.”  
(SE D)

Another case involves a change in the customer’s business. For example, when sending in new employees to Finland they need to fill in all the required papers concerning these employees and apply for tax cards.

“To obtain tax numbers it works properly; meetings are fixed in advance, documents are prepared; no problems.” (DE A)

#### 5.1.2. Query

Customers are also in contact with the Tax Administration if they need to find out something. Usually this could be the case when they are wondering how they should handle taxation concerning a specific business transaction. This information can be retrieved from the Internet-pages or by contacting the Tax Administration. When customers are using the Internet-pages, they expect quick and easy access to the information they are looking. Usually customers are quite happy with the information they can find.

“If I have a clear straight-cut question, I can find the information from somewhere in the internet. But if I have a special customer case, then I like to call. Then I get it sorted out all at once, at least hopefully.” (EE A)

Several persons mentioned that the written information is good, but it can’t always be applied to the customer’s case. Thus written information on the Internet-pages can be too vague for a specialized case or a problem. The written instructions are written by the Tax Administration to apply to most cases. In such special cases, the respondents say that they usually call the service lines. They also hope that they would get the issue resolved fast.

“First you need to do the research yourself. You can’t always get a hold of a person who knows. You can’t get the answer straight away. It can take several hours to find something out.” (EE B)

But many respondents also mentioned that they do understand that the questions they have regarding the foreign customers are always special and that in a big organisation it can take time to find a person who knows about this kind of specialty group.

“These are usually quite special these cases, so it is not usually the first person who can answer, because these questions are quite special. (DE B)

### 5.1.3. Challenge

Another situation when a customer needs to contact Tax Administration, occurs when they have run into a problem. For example, a technical issue could stop the declaration process and they need help. These situations usually require contact with service lines or otherwise personalized help. In these situations, customers are expecting that they will get help quickly and the issue is solved without delay.

"In the beginning we had a problem with the company. The registration was not handled well. There were many issues to fix. And maybe it was all new for us. There was a little trouble in what needed to be done and how to go on, but it was resolved.” (DE C)

"We had technical difficulties. There was a lot. We got all kinds of errors and there was a lot of “bouncing around” (from the phone service lines). But when the issue was solved, everything has worked since.” (EE B)

In all the stories, the issue was always eventually fixed, but the service could have taken time. This was mentioned by many of the respondents.



“Usually when you call a service line, they forward your call. But there is willingness to resolve the problems.” (DE C)

“Now I just recently called about wages. We got a letter saying that information does not match... It took me couple of hours of reading instructions and calling, whereas the actual declaration correction was easy to do as soon as I got the answer.” (EE C)

## 5.2. Results regarding purchase stage

The second research question was “What were the customers’ experiences during their customer journey?” This question deals with the customer experiences during the purchase stage. The themes found from the data were the positive and negative experiences customers have had in different sub-categories. This question was analysed by dividing the Tax Administration service channels in to subcategories: internet-pages, online services, telephone services and the visit to the tax office. These same categories have been used previously in the Tax Administration corporate customer surveys. The previous surveys have also included a category “expertise of the officers”. To make sure that the results of this study can be compared to the previous studies concerning Finnish corporate customers, the expertise of the officers was also included as a subcategory.

The Internet-pages get the most praise from the respondents. Many said that they prefer to use the Internet-pages for finding information. However, some respondents felt that there have been too many changes on the internet pages and they can’t find information anymore. According to the results, the online services work well. When it comes to customer service experiences by the telephone, respondents had the most to share. It seems that while all in all interviewees are getting the help they need when they need it, there is a lot to improve with the Tax Administration services. The most common complaint about the service lines was the queue time. The respondents had to reserve time from 2 hours to few days to get an answer to their question. But they mentioned they always get an answer in the end. When it comes to expertise of the officers, most common negative experience was the diversity of the expertise. Respondents mentioned that they can’t always trust the answer they get.

In table 6 I will present the findings regarding purchase stage. The themes found from the data were the positive and negative customer experiences, which were divided under the sub-categories: Internet-pages, online services, telephone services, visit to the tax office, expertise of the officers. I have included examples of experiences in the table. The results

are explained after the table when each sub-category is explained in more detail using quotations from the interview data.

Sub-categories	Themes	Examples
Internet-pages	Positive	<ul style="list-style-type: none"> <li>• A lot of information can be found</li> <li>• Multiple channels of information</li> </ul>
	Negative	<ul style="list-style-type: none"> <li>• Too much information?</li> <li>• Hard to find the right information</li> <li>• Changes in the Internet-pages</li> </ul>
Online services	Positive	<ul style="list-style-type: none"> <li>• Usually works well</li> <li>• MyTax service is good</li> </ul>
	Negative	<ul style="list-style-type: none"> <li>• Retrieving Katso-codes can be difficult</li> <li>• Processing times at the Tax Office</li> </ul>
Telephone services	Positive	<ul style="list-style-type: none"> <li>• If you know which service line to contact, you get a quick response</li> </ul>
	Negative	<ul style="list-style-type: none"> <li>• Queue times are long</li> <li>• Hard to reach a person who knows the answer</li> </ul>
Visit to the tax office	Positive	<ul style="list-style-type: none"> <li>• Easy to make an appointment</li> </ul>
	Negative	<ul style="list-style-type: none"> <li>• No time to visit the office</li> </ul>
Expertise of the officers	Positive	<ul style="list-style-type: none"> <li>• Easy to talk to officers</li> <li>• Officers are nice and service is good</li> </ul>
	Negative	<ul style="list-style-type: none"> <li>• Level of expertise is not evenly distributed</li> <li>• A lot of variation in the responses <ul style="list-style-type: none"> <li>• The response "I don't know"</li> <li>• Forwarding the call to another</li> </ul> </li> </ul>

		service line, because officer does not know the answer
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Table 6. Results regarding customer’s experiences during purchase stage.

### 5.2.1. Internet-pages

The Internet-pages and online services get the most praise from the respondents. Many said that they prefer to use the Internet-pages for finding information. One respondent mentioned that there might be even too much information on the Internet-pages.

“Usually Tax Administration has very good information. There are so many instructions that I don’t know even where to look any more. But there is enough information. And the YouTube videos of training and webinars. That is good.” (EE D)

“To the basic questions you can find answers from the internet.” (SE B)

”I have been satisfied with the MyTax and the Internet-pages. I can find information from the Internet and it is easy to use MyTax for declaring.” (SE A)

The pages have been going through changes recently. This could be seen from the responses. Some customers felt that they can’t find information anymore. From the Internet-pages the most common bad experience was how to find the right information.

“You can’t find information from the Internet. Your Internet-pages are a mess. It is difficult when you do not know what word to use when searching.” (SE D)

“I use google search to find the right tax.fi-instruction pages.” (DE C)

Most of the respondents did not have much experience with using the chat-service on the internet pages. But the few that had used it, said that they had received help from the service. One respondent said that (s)he would not use the chat, because (s)he can express herself faster in speaking than in writing.

“Yes, that was good. It guided me to the right page when I was looking for some information.” (SE A)

“(I have not tried it) Because usually it is so slow. And we are working on an hourly basis, the clock is ticking. I don’t have time to chat. I don’t like chatting. It is slow. From efficiency perspective it is faster to call and explain the situation. When you chat, you should be able to express yourself quickly in writing.” (EE B)

### 5.2.2. Online services

Usually customers are satisfied with the online-services Tax Administration offers. In this study all of the respondents had used online-services and mentioned that online reporting works well. If they mentioned something negative, it had to do with issues outside the online reporting – like the Tax Administration procedure times. The respondents are expecting that declaring taxes and finding information would be easy.

“Online services usually work fine. But right now there is a long procedure time with VAT refunds.” (SE D)

“MyTax is good. There are small differences between the paper form and the online version of the 6U and form 80.” (DE B)

“But otherwise I have used the reporting of VAT. That is quite fine.” (EE B)

### 5.2.3. Telephone services

When it comes to customer service experiences, respondents had the most thoughts to share. The interviewees mentioned they are getting the help they need when they need it, but the main feedback was that there is a lot to improve with the Tax Administration services. A few of the bookkeepers who call different lines often, said it also depends on the service line and how well they have investigated the issue. The Tax Administration has several service lines and if a customer calls the incorrect line, it can take a longer time to reach the person who knows the answer. They also expect that they would get help quickly when they need to resolve a taxation issue. They do understand that it can take some time to get a hold of a person who can help them, because they are representing a small customer group with special needs, but many of the respondents mentioned that they only call when there is nothing more they can do themselves, it is the last measure for them.

“It depends on whether I call the right line. Whether I have prepared well and called the right place. Usually I know where to ask and what. I usually know what number to call.” (EE A)

Two of the respondents mentioned that in Finland it is easy to talk with the officers. Further, the discussion does not have to be as official as it is in Germany. They still feel that it is easier to reach an officer in German Tax Administration, because each company has an assigned tax officer to help them with their taxation questions.

“In Finland it is quite easy and most things can be resolved. Most things can be talked about and agreed on. That is easier in Finland. It does not always have to be so official.” (DE C)

“In Germany we have specific officers to contact. It is easier to contact them. In Finland everyone is doing everything. It is quite hard to know where to ask.” (DE B)

All of the respondents mentioned that it takes a lot of time when they call. Some said that when they are calling, they have to prepare to wait in the line for 30 minutes and one mentioned that many times it takes a few days to get the issue resolved. It seems that all in all customers are getting the help they need when they need it, but there is a lot to improve with the delivery of the service. Some also said that they felt like it takes a long time to find a person who knows the answer. All said that eventually they always get an answer, but it takes a long time and it might take several phone calls from their part.

“When you call, they might forward your call a couple of times and it can take up to two days of finding out. There has been a couple of times when the officer has not called me back.” (DE D)

“I might call a couple of times in a week. The queueing time is 10 minutes. I might have to call a couple of times. When you call you need to prepare to wait in line for 30 minutes.” (EE D)

#### 5.2.4. Visiting the tax office

The interviewed foreign customers had only little experiences of visiting the tax office. The few that mentioned they visit tax office occasionally, said the service works well. One said that it is quite easy to make an appointment nowadays and said that service worked well in one situation in his experience. One respondent mentioned they always complete their paper work concerning foreign employees at the tax office. Almost all of the respondents mentioned that they do not visit the tax office. Most claimed the reason to be not having the time for visiting the office.

“I deal with you (the Tax Administration) face to face, very rarely. In one or two cases during the years I have had an appointment with you.” (DE B)

“I never go there. No one pays me for that. I can’t go there for free just to wander around.” (EE A)

#### 5.2.5. Expertise of the officers

Besides the queue times for the telephone service lines, also the expertise of the officers created the most discussion. These results could be showed under the topic telephone service, because most of the examples respondents mentioned were from the telephone service lines. But this feedback can also concern an officer who has handled customer’s taxation, called the customer regarding a taxation issue or who might have been serving the customer face-to-face. That is why the expertise of the officers is shown a separate subcategory.

Many of the respondents said that the level of expertise is not evenly distributed. Sometimes they have reached a person who knows the answers right away, and sometimes they have received answers they can’t trust to be correct. The expertise of the officers varies a lot. Some of the respondents mentioned that customer service is good and the officers are nice. They feel like officers want to help them, but they were hoping the expertise would be better.

“The officers are nice. They are really nice. You provide very good service, but the expertise is not good. I get a different response every time I talk with an officer. For the first year I paid taxes to two countries because no one could explain how I should report my taxes.” (SE A)

The respondents did understand though that the knowledge level cannot be consistent in a big organisation. Few respondents hoped that they could trust the information they get and they would not be given incorrect information by the officers.

“It is always the same in a big house. In the private sector and everywhere else. The knowhow varies a lot. I would hope that responsibility would increase. That



you could rely on the information you get. And you would not get a total opposite instruction on the next day.” (EE C)

“It varies a lot. It depends completely on who is on the other end of the line. And how much they have experience. It is not consistent. You can’t be sure the answer you get is correct. There is always a fear that you need to ask again from another place.” (EE B)

“I know quite a lot about taxation. Sometimes I get a response and I know it is not right, but I don’t want to start an argument.” (DE C)

One respondent mentioned that (s)he has heard several times and officer stating “I don’t know”. The respondent was hoping that the level customer service would improve. The customer does not care to know what the officer knows or does not know, they only care that the officer handles the situation and finds out the answer for them.

”It depends a lot on what kind of officer is on the other line. What he knows and what he does not. Even though he is working for Tax Administration, customer service person should never say “I don’t know”. Well that is why you are there, you should either know or then you should figure it out. That is what they say very often. “I don’t know”. It always amuses me. You can never be sure the response you got is right. If you call again, you get another answer. Feels like they have no accountability. They can just say whatever they feel like. It is completely on the customer’s discretion what to do and whether to do what they say. (EE B)

Sometimes the officer does not know the answer themselves and instead they just guide the caller to check the internet pages if the answer could be found from there. A respondent felt that if they have difficult question, the officers just forward them to check the internet-pages or to call another service line.

“I hate it when they say that you should go to the Internet and check some data bank if the answer could be found from there. There is a lot of information on a general level. If I have a real customer case – they start bouncing me around.”  
(EE A)

“Sometimes it is hard to reach a person who knows about the issue. I don’t usually like to call, because my questions are specialized VAT related questions. Officers in the telephone service don’t usually know the response.” (SE B)

### 5.3. Results regarding Post-purchase stage

The third research question deals with customer experience in the post-purchase stage and the research question for this part was: “How would the customers improve the services?” At the end of the interview customers were asked how they would improve the services. According to the results, the main sub-categories found in the answers were improvement suggestions to the internet-pages, ways to contact officers, improvement in the expertise of the officers, and MyTax account statement. There was no variation between the results and the countries respondents represented. The only sub-category which was raised only by two of the Estonian representatives was the future of e-filing with the foreign companies. They expressed their concerns with the difficulties of retrieving Finnish bank codes by the foreign nationals. These categories can be divided under 3 themes: information delivery, contact channels and future of e-filing.

In table 8 I will shortly present the themes and sub-categories and examples from the data. After the table I will explain in more detail each sub-category and include quotations from the data.

Themes	Sub-categories	Examples
Information delivery	<ul style="list-style-type: none"> <li>Improvements to the Internet-pages</li> </ul>	<ul style="list-style-type: none"> <li>More examples and real-life cases</li> <li>Feedback form</li> </ul>
Information delivery	<ul style="list-style-type: none"> <li>Improvements to the expertise of the officers</li> </ul>	<ul style="list-style-type: none"> <li>Level of expertise should be improved</li> </ul>
Information delivery	<ul style="list-style-type: none"> <li>Improvements to the MyTax account statement</li> </ul>	<ul style="list-style-type: none"> <li>The statement is confusing and bookkeeping can't be based on it</li> </ul>
Contact channels	<ul style="list-style-type: none"> <li>Ways to contact the Tax</li> </ul>	<ul style="list-style-type: none"> <li>An appointed officer to contact</li> </ul>

	Administration	<ul style="list-style-type: none"> <li>E-mail service or chat service</li> </ul>
Future of e-filing	<ul style="list-style-type: none"> <li>Replacing katso-codes</li> </ul>	<ul style="list-style-type: none"> <li>Finnish banks do not offer services to foreigners. Foreigners cannot start using personal banking codes.</li> <li>A good service should be developed for foreigners.</li> </ul>

Table 8. Results regarding post-purchase stage

### 5.3.1. Information delivery

The theme information delivery included three sub-categories: improvement suggestions to the internet-pages, expertise of the officers and account statement. These were grouped under the same theme, because they all concern how the customers hope Tax Administration would develop the delivery of the information to the customers. The Internet-pages are getting the most praise from the respondents. Many said that they prefer to use the Internet-pages for finding information, but the some of the respondents felt that there have been too many changes on the internet pages and they can't find information anymore. Most of the respondents mentioned that there is a lot of information on the Internet-pages. Some said there is enough, some said too little and some said too much. But the overall responses were positive. Some hoped that there would be more examples of real-life cases and that there would be more examples on how situations have been resolved. Also, one respondent has been looking for ways to send feedback on the Internet-pages. The respondent was not able to find any kind of feedback form.

“Some minor changes could be made. That you could read more about the real-life cases. Some examples of customer situations. The kind that there are with these foreign companies. For example, on the questions of permanent

establishment for VAT and income taxation. Those are usually written in a very generalized way.” (DE C)

The expertise of the officers received a lot of feedback from the customers. Many of them also expressed their hopes that they could trust the information they receive from the officers. Therefore, this topic is also included in the improvement recommendations.

“That I could trust that I get same answer from each officer I call. I would hope that the expertise would be more even and that I could trust the answer I get.” (EE B)

A few bookkeepers mentioned that a monthly statement from MyTax should be further developed. The statement shows how the payments have been credited for tax debts. From a bookkeeper perspective is confusing according to the respondents. They say they can't complete the company's bookkeeping based on it.

” MyTax has become confusing. The monthly statement cannot be used for bookkeeping if the company has tax debt. You can't get any real data from it. That is a big minus. You have search for the information from here and there to see what amount has been credited and where and how to get it in the books.” (EE D)

”MyTax statement is a mess if customer does not do everything by the book. You can't use it at all. That should be improved.” (EE A)

### 5.3.2. Contact channels

When respondents were asked what services they would improve, most mentioned improvements to the telephone service or other ways to contact the Tax Administration. Many responded that they would hope they could always contact the same person or that it would be easier to reach a person who knows the answers. The second theme found

from the data were improvements to the contact channels. This includes improvements to telephone service, and having an appointed officer for each company and including e-mail service as a new customer service channel.

“I would prefer chat-service or personal service via e-mail. It would be very good if I could always contact the same person. It is difficult to reach officers when I call.” (SE E)

“Contact information, especially for these foreign company’s income taxation. There should be a contact person or something.” (DE B)

“It is difficult, because in Finland there are no appointed officers for a company. Recently there was one question, and someone was supposed to call me back next week, but they never did. I called again. This time I got a hold off a very knowledgeable person who knew it right then and there. But it is not just one time that they have not called me back.” (DE D)

Some hoped to get service by e-mail. Many times, they do have time to wait for the response, but they feel like it is difficult to contact or reach the right person who can take care of their matter. One respondent mentioned that the e-mail responses would increase their sense of protection.

“I would hope to receive responses by e-mail because then I would have it written. If someone later asks me why I did something like that, I could show them the e-mail. Otherwise everything is ok. I can’t say anything would be bad. I think all has gone well.” (EE D)

### 5.3.3. Future of e-filing

A few of the respondents were concerned with the future of e-services and how the foreign customers are taken into consideration. Foreigners can't get electronic banking codes from the Finnish banks easily. If in the future the use of e-banking codes is increased and katso-codes are removed from use, a few of the respondents hope a solution for the foreigners will be better than before.

“Finnish banks discriminate foreign companies. They don't even open a bank account for the company. And then you don't get the electronic banking codes. It does not work when you are not local. When you are foreigner, things are made quite difficult. I hope that you will replace katso with something good.” (EE B)

“It has been made really difficult with the foreigners. Now we still have the katso with the accounting company. But how will it work when everyone needs their own banking codes. A Finnish bank says that they will not give you an account because you do not have income. But how can you have income without the bank account. How will the foreigner handle things online then? Have you thought about that? There are foreigners here and they should also have the possibility to do things. It can't be that their only option is to visit the tax office.” (EE B)

## 6. DISCUSSION AND CONCLUSIONS

In the next chapter I will discuss the results of this study. This study investigates the customer satisfaction of foreign corporate customers in the Finnish Tax Administration. First, I will shortly revise the results of this study. Then I will point out the key results and how the theoretical findings contribute to the previous research. Then I will present the practical findings of this case study in managerial implications. Last, I will discuss about the limitations of this study and give recommendations for further research.

### 6.1. Summary of the results

The aim of this study is to gain a deeper understanding of the mind-set of a foreign corporate customer and into their customer service experiences during their customer journey with the Finnish Tax Administration. The Tax Administration has conducted customer satisfaction studies previously, but never with this customer segment. Semi-structure interviews were conducted on a sample of 15 respondents from three countries (Sweden, Estonia and Germany) who were representatives of foreign corporate customers and handling their taxation issues in Finland. The interviews were conducted during the years 2018 and 2019 on the telephone and the interviews were recorded.

The results were divided between pre-purchase, purchase and post-purchase stages. These three stages represent the three research questions. The first research question aims to discover what are the customer needs regarding services in the pre-purchase stage. The interviews showed/pointed out that the need can be divided in to three themes (1) usage, (2) query, and (3) challenge. The usage includes situations where customer is declaring taxes or fulfilling obligations. In the query customer is searching for information on the internet or by contacting the tax office to gain more information. The challenge includes situations where customer has encountered an obstacle, for example in the form of a technical problem, and needs help. These are the situations when customer realises a need to contact the Tax Administration.



The research question two focused on the customer experiences of the service in the purchase stage. These responses were divided into subcategories that represent the different service channels: internet-pages, online services, telephone services and visiting the tax office. Also, the expertise of the officers was included as a subcategory which combined the different service channels. The results of the purchase stage were divided into positive and negative experiences of each subcategory. Overall feedback regarding Internet-pages and online services was positive. These service channels are most used by the customers. The telephone services received negative feedback for the slow response times. Most of the interviewed customers do not visit the tax office. The expertise of the officers raised more discussion than the other subcategories. According to the interviewees, they found it easy to talk to the officers who are generally nice and willing to help. But according to the responses, the level of expertise varies a lot and customers cannot trust the answers they receive from the officers. If an officer does not know the answer, they might tell the customer to check the Internet-pages for an answer or forward the call to another service line.

The third research question centres on the post-purchase stage and how customers would improve the services. According to the responses, three main themes were found from the data: information delivery, contact channels and future of e-filing. For the information delivery, interviewees were hoping for improvements in the Internet-pages, improvements in the expertise of the officers and to the MyTax account statement. For the contact channels, respondents were hoping for easier ways to contact the Tax Administration, having an appointed tax officer and that e-mail would be included as a service channel. For the future of e-filing, a few Estonian respondents were concerned how the foreign corporations will be taken into consideration when planning for the future of e-filing.

## 6.2. Key results and their significance

The results of this study partly support previous findings related to public sector service delivery and customer needs. According to previous research by Paarlberg, L. (2007), customers of the public sector are seeking to become better educated, healthier or safer. The Tax Administration's main purpose of service is to distribute knowledge to customers. (Paarlberg 2007). The customers of the Finnish Tax Administration have a need for information when they are contacting the service provider. I contribute to the existing research, that the need for services in the public sector can be divided in three categories: (1) customer needs to declare taxes (usage), (2) customer needs information from the Tax Administration (query), or (3) customer has run into a problem they cannot overcome themselves (challenge). In the first case customer is not seeking information, but instead fulfilling his obligation. The customer is delivering information to the government. The next two cases support the previous research, where customer of the public sector is seeking information. But this information search can be further divided in two categories, customer is looking for information or the customer has run in to a problem he cannot overcome on his own. In the first case customer is seeking knowledge or information to become better educated. In this case he is querying for information. In the second case he has encountered a challenge and needs assistance.

According to the existing theoretical understanding (Laroche et al., 2004; Agarwal et al., 2010; Morgeson et al., 2015), culture does have an effect on customer satisfaction and customer's perceived service quality. Interestingly though, the results of this study did not support the previous findings. The respondents were chosen from three different countries, because I wanted to know if different cultural backgrounds affected the respondents' answers. First, I tried to see if I could find any patterns on the comments based on the country the interviewees represented. I could not find any. The answers were entirely based on the interviewees' experience. The ones that had the most experience, had also the most to share. From the results it was evident that the sample size was too small or too heterogeneous to find cultural variations in the data. Therefore, I could not analyse the results based on the countries the interviewees represented.

I wanted to know about the customer experiences of the respondents when dealing with the Tax Administration. According to the previous research conducted by the Finnish Tax Administration in 2017 with Finnish corporate customers, the customers were quite satisfied with the Tax Administration services and with the expertise of the officers (The Finnish Tax Administration 2018a). According to the results of this study, the foreign corporate customers had more negative view of the services or the expertise of the officers. These results cannot be compared, because the sample size in this study was too small compared to the results received from the customer satisfaction survey in 2017. However, the results of this study raise the question whether foreign corporate customers are more dissatisfied with the services than Finnish corporate customers and for what reasons.

In the previous studies with Finnish customers, the Tax Administration's online services were highly praised. Also, in this research most of the respondents were satisfied with the online services the Tax Administration offers, but they do not give any extra praise for the services. This could be because respondents think that the services are working as they should. If they would have lower expectations and the service would do more than they expect, they might express more satisfaction. Or if they had higher expectations, they would give more negative feedback for the services.

In addition, there were no significant findings regarding the language of service. I was expecting that the English-speaking customers might feel finding help in English difficult, because the Tax Administration only promises to provide service in the national languages (Finnish, Swedish and Saami). The service is provided by national telephone service lines. When a customer calls the number, it can be answered anywhere in the country. Not all the units have personnel speaking fluent English. Therefore, it might take time to find a tax officer who understands the taxation issue and can help in English. I expected the respondents to have more to say about this topic. Perhaps the respondents, who were willing to reply, felt more comfortable using different languages and this is why they did not find it a problem. If the satisfaction survey was translated into national languages, it would reach those customers, who have more opinions about the language.

### 6.3. Managerial implications

Customer satisfaction of the foreign corporations has not been previously studied by the Finnish Tax Administration. This research will offer managers a new perspective when developing services for foreign corporate customers. The results of this study indicate that there could be severe problems in the customer service of foreign corporations, but because the sample is so small these results cannot be applied to the whole customer segment. According to the findings, respondents did not receive service quickly, they could not trust the expertise of the officer and their feedback is not collected by the Tax Administration. The results should be verified with a repeated customer satisfaction survey on a larger sample of foreign customers.

When respondents were asked about the first time they contacted the Finnish Tax Administration, most of them answered that they cannot remember it anymore. The ones that remembered something, said that they did not have big problems in the beginning. It can be a good sign that the respondents do not remember, because that could mean there were no problems. When a customer repeats the procedure several times, they usually cannot remember the first time and what kind of problems they encountered in the beginning. Later on they might think that the procedure is easy, but they cannot remember the beginning of the journey. To find which processes run smoothly and which do not, it would be useful to start recording customer feedback at different points of their journey.

One respondent mentioned, that they could not find a feedback form from the Internet-pages. If feedback forms were added in several different places on the Internet-pages, it could be easier and quicker for the customers to report their experiences. These feedback forms could be added on the MyTax-pages and the Tax Administration's Internet-pages. The customers could send feedback more regularly, if the form can always be found from the same location of any page.

The respondents had the most feedback about the customer service experiences. It seems that all in all interviewees are getting the help they need when they need it, but there is much to improve with the Tax Administration services. The most common complaint about the service lines was the queue time. The respondents had to reserve time from 2 hours to a few days to get an answer to their question, but they mentioned they always get an answer in the end. The queue time is a problem that should be resolved. As services offered by the Finnish Tax Administration should be reachable for the customers by law, the actual queue times should be further investigated.

The most common negative experience dealt with the officers' varied expertise. The respondents mentioned that they cannot always trust the answer they get. There is a problem with the level of expertise especially when officers are giving false answers as mentioned by one of the respondents. Also a few mentioned that they get a different answer to the same question from different officers. Most customers understand the challenges with the customer service the Tax Administration is facing, but they hope for some improvements. The respondents did understand that these foreign corporation cases are difficult and it can take time to get the final answer, but sometimes even if the officer has promised to call back, they never did.

The Finnish Tax Administration should consider investigating the customer journey. To identify problems with customer journey, the company needs to “combine top-down, judgement driven evaluations and bottom-up, data driven analysis” (Rawson et al. 2013. 93). This way the Finnish Tax Administration could identify what are the goals for each touchpoint in the customer experience, and then start gathering the data on how each touchpoint succeeds in reaching the goal. Regression analysis can be used to find the most important customer service touchpoints and how different changes might affect the overall experience. After that the Finnish Tax Administration could determine the main customer journeys, find focus groups and investigate what kind of problems there are. (Rawson et al. 2013.)

#### 6.4. Limitations of the research

This is a case study, which investigates the needs of foreign corporate customers in the Finnish taxation environment. The results cannot be used as such in another study in another country, because the purpose is to gain insight into the minds of foreign corporations operating in Finland. This topic does not have enough prior research and therefore demands more understanding.

Customer satisfaction survey is usually conducted as quantitative research to reach more respondents at the same time. Benefits of quantitative research are they are easier to implement on large samples than interviews and they result in numerical data which can be generalized to a larger population. For this research qualitative approach was chosen, because there is not enough knowledge of this customer group in order to design a survey for a large sample. This research is done to gather information about this customer group. The purpose of this study is not to gain understanding of the whole customer segment, but only to gain information that can be used when designing a customer survey or when designing services for this customer group.

Because only a small sample was included in the study, the results cannot be used to generalize the opinions of foreign corporate customers. They only show the opinions of these 15 customers. Yet, the findings from this study can be utilised when designing a larger study for the foreign customer group and indicate likely sore points in the service provision.

## 6.5. Recommendations for further research

The results of this study can be utilised in the future when conducting a customer service study. This information should help when developing a survey and in understanding the themes that should be considered, when thinking about foreign corporate customers' service needs. This study is the starting point for future research in the Tax Administration. Foreign corporate customer group is growing annually and their problems when entering Finland should be understood by the service developers.

Because only 15 respondents were interviewed, customer service survey should be conducted for a larger sample to get actual feedback on the customer service. In this research qualitative method and interview was chosen to find out if foreign customers have different experiences compared to Finnish corporations. The results indicate that foreign corporations have more problems than the Finnish corporate customers, and therefore it can be assumed that their customer experiences should be studied in separate customer service survey.

The results did not indicate any differences of opinions between the different countries. The effect of national culture on the customer experience should be further investigated with a larger sample of respondents. This might help when deciding whether there is need for developing the services for different nationalities.

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Interview:

The Finnish Tax Administration (2017a) Interview with Hannula E. Uusimaa Corporate Tax Office. Process manager.

Data for the research:

The Finnish Tax Administration (2017b) Customer database.

## APPENDICES

### Interview Questions

#### 1. Background information

- What is the company's industry
- Country of origin
- Can you describe the following information about yourself?
  - Respondent's age, experience in this position (entrepreneur, bookkeeper, controller etc.), international experience, and experience in Finnish taxation system

#### 2. Research question 1: Customer needs regarding customer service

- Do you remember the first time you interacted with Tax Administration? What kind of service needs did you have? What kind of expectations did you have for the service? How did we succeed in fulfilling your needs?
- How do you prefer to deal with Tax Administration? (Internet-pages, online-services, telephone, visit to the tax office, email, chat)?
- Which communication channel do you most commonly use? why? Which would be your favorite communication channel? why? Which is your least favorite communication channel? why?
- If you compare to your home country, how do our services differ? Is there something special in our communication channels? Do you have similar range of communication channels in your home country?

#### 3. Research question 2: What kind of experiences from Tax Administration customer service?

- What kind of experiences have you had? What is your opinion/view on Tax Administration customer service? How is the customer contact normally handled in your experience?
- Internet pages
  - a. How often do you use Internet-pages? Do you find information from there easily? Or is it difficult? why? Have you encountered problems? What kind?
  - b. Have you used chat services? what kind of experiences did you get? Have you used FAQ? did you find information regarding your question?
- Telephone calls
  - a. How often do you call service lines? in what kind of situations? what kind of experiences have you had? How quickly can you reach a person who can answer your question? How fast do you get call-backs?
- Online-services
  - a. Do you report taxes online? why? Do you find it easy or difficult? What kind of experience it was to retrieve Katso-codes? Do you prefer reporting on paper or electronically? Why?
- Language
  - a. What kind of experiences have you had on English communication with all services? Can you find information in English? Where do you find room for improvement?
- Expertise
  - a. How is the expertise of the officers? Is the information you have gotten relevant (from different sources)? How quickly do you get a response? Do you feel you get help when you need it? Do you get help from the person you are asking normally? How long does It take to get help? What kind of image do you have of tax office personnel?

4. Research question 3: How satisfied are the customers to the services?

- Please give an estimate of the service level between the range of 1 – 10 (1 bad, 10 good) Why this grade?
- Where have we succeeded? what services do you value the most?
- What would you hope we would change? what would you hope not changed? Where have we succeeded and where have we failed? Internet-pages, online services, katso, reporting, language, something else? Do you have an idea of service we do not provide yet, but would be useful for you?
- Last question: Now that you have been doing business in Finland for over a year, how have we succeeded in serving you? Do our services fulfil your needs?