



GÖTEBORGS UNIVERSITET
HANDELSHÖGSKOLAN

Collective knowledge vs. expert knowledge

A strategic market analysis of Internet forums as a tax information service

Magisteruppsats / Master's Thesis
Eric Rinman, 840903-0577
Johan Mattsson, 851017-0312

Handledare/Tutor:
Ellinor Torsein

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Abstract

Skatteverket is Sweden's administrative authority for taxation, property tax, census, and estate inventory. They have noticed a rise in popularity of Internet forums as a source of information regarding taxes. This is an issue which has not been studied by Skatteverket in any great detail. Neither is it something that has been studied by the academic world. To understand how Internet forums compete with Skatteverket as a source of information about taxes we apply theories regarding strategic marketing. By conducting a strategic analysis it may be possible to understand how Internet forums function as an alternative to turning to public services and what affects the citizens' choices. The Internet forums that we analyze are: Skatter.se, Flashback and Familjeliv. Our primary data is collected through qualitative interviews with people working at Skatteverket and at skatter.se and from discussions with people on Internet forums. Secondary data is collected from literature and previous studies related to the subject. Aaker's model for strategic analysis provides the framework for our analysis. Theories about service marketing provide an understanding of the unique qualities of competitiveness and marketing within services. Theories about Internet forums provide an understanding of how they work, how they are used and how value is created for- and by the people using them. We find three common motivations for turning to Internet forums: availability, quality of the response and guidance to the final answer. We find that Skatteverket has the strengths of being accessible in many different ways, have knowledge and an understanding of customers needs, provide services that are free from danger, are competent and are able to communicate clearly that they are a service provider of tax information. We find that Skatteverket have the weaknesses of only providing certain services during office hours, have long service times and don't convey their core values in their corporate identity. We find that Skatter.se has the strengths of providing a service that is easy to access and is provided quickly if the information needed can be found amongst previous questions and answers. They also have a high credibility, are competent, have an understanding of customer needs, provide a service that is of low risk, communicate clearly that they are a service provider of tax information and their tangibles reflect a high quality. We find that Skatter.se has the weaknesses of taking a long time to provide an answer, do not guarantee that their answers are correct, do not answer complicated questions and function as a marketing tool for Skattepunkten which can lower their credibility. We find that Flashback and Familjeliv have the strengths of providing a service that is easy to get access to, is anonymous, is delivered quickly, and is reliable regarding the accessibility of information. They are considerate and responsive and are knowledgeable in understanding customer needs. We find that Flashback and Familjeliv have the weaknesses of low reliability regarding the accuracy of information, low credibility, a sometimes low competence, risky information to follow, and they have tangibles that do not reflect high quality as a tax information service. We find that Internet forums create an opportunity to make people better informed about taxes which can improve the efficiency of Skatteverket's services. They can also create an opportunity for Skatteverket as a source of insights about citizens' needs and desires through monitoring what is discussed about taxes- and Skatteverket on Internet forums. We find that the trend of people turning to Internet forums has the possibility of becoming a threat if people don't think of going one step further to check with Skatteverket if the information provided is actually correct.

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1. Introduction

1.1 Background

The way that public authorities communicate with the public, and the way that people communicate and seek information, has gone through significant changes over the last couple of decades. Bouzas-Lorenzo (2010) states that within the public sector the classical concept of user as the subject of the exercise of authority has given way to that of the user as an active agent who gives meaning to the provision of a service and can both demand personalized service and judge its utility and effects. From the end of the 1990s and onward the citizen has become the central point for organizational activity, with the subsequent emphasis on citizens desires, the development of services based on expressed and potential needs, and advances in user satisfaction studies (Bouzas-Lorenzo, 2010, p.119). This has opened administrative practices to a set of techniques found in the sphere of marketing (Bouzas-Lorenzo, 2010, p.113). Lamb (1987) describes that applying marketing theories to the public sector becomes relevant as, just like private firms, public organizations identify their clientele, develop services, determine prices, design distribution and delivery systems, and communicate the efficacy and availability of offerings. However there are also unique characteristics to the marketing of public services compared to the marketing of private firms. Public services have less autonomy and flexibility, are impacted more upon by political influences, and have a more comprehensive interrelationship with the general public. They also tend to have multiple, non-financial, qualitative objectives and tend to rely on taxation for revenues, whereas private enterprises use direct customer pricing to raise revenue. Additionally there are target market issues. Instead of targeting the most receptive segments of the market, public organizations must often select apathetic, disinterested, or strongly opposed targets. They often have to adopt undifferentiated strategies and are often expected to complement, rather than compete against private sector organizations (Lamb, 1987, p.57-60).

New digital communication channels have meant that the public sector needs to find alternative ways for an effective dialogue with the citizen, stakeholders, government and ministries. This dialogue includes both traditional venues and the new, virtual meeting places. As technology evolves, the public requirements increases to receive public services delivered quickly and easily, day or night and any day of the year (UN e-Government Survey, 2008). Many agencies are beginning to realize that the success of their IT investments is not only about investments in new technology (Wong, 2007, p.928). The success would depend on whether the authority can learn to understand how decisions patterns in society changes. Today's citizens are well informed and expect efficient agencies with quality in its delivery - while their views and knowledge is taken into account in decision-making processes (OECD, 2010).

Skatteverket is Sweden's administrative authority for taxation, property tax, census, and estate inventory. From 1996 and onward they have conducted annual surveys to understand how the public attitude is towards them and how satisfied people are with their services. This has guided them when creating strategies for their services (Rapport 2008:4, p.3). It is therefore possible to see them as early adopters of the emphasis on citizens' desires and the development of services based on expressed and potential needs. A result of the focus on the citizen when developing their services is

that two important goals for Skatteverket are to be perceived as trustworthy and that citizens and businesses are satisfied with their services (SKV 190:14, 2011, p.9). They were also early adopters of using the Internet and various e-services to improve the quality of their services to the public. Today Skatteverket communicates with people and businesses by phone, through their web page, by mail, by e-mail, and through visits. Together with Bolagsverket (The Swedish Companies Registration Office) and Tillväxtverket (The Swedish Agency for Economic and Regional Growth) they have also started the web page verksam.se which is intended to be the natural contact point between entrepreneurs and authorities (Rosén). A long-term goal for Skatteverket is that all communication should be done electronically when possible and that case management should be automated. This is meant to improve service and accessibility for individuals and businesses. It is also meant to lower compliance costs for businesses and improve Skatteverket's efficiency (SKV 190:14, 2011, p.13).

A digital communication channel that is popular as a source of information and for discussion is Internet forums. An Internet forum can include just about everything you can think of that people talk about. A forum is intended to promote an ongoing dialogue on a specific subject, which differs from the idea of a blog, since the owner of the blog is the one who posts a thought and allows comments, and then moves on to another thought (Safko & Lon, 2010, p.120). Internet forums have become a common platform for people to learn from each other. Here knowledge is created and shared through a process of discussion with questions and answers between people (Lee et al, 2006, p.291). This is a phenomenon which also affects the way people ask questions and search for information regarding taxes and other issues which Skatteverket are involved in. Three Internet forums which exemplify the current scale of online discussions in Sweden are Flashback.org, Familjeliv.se and Skatter.se. Flashback.org is Sweden's most well visited Internet forum with an average of 1,8 million visitors each month (DN.se). It is followed by Familjeliv which has an average of 1,2 million visitors each month (Statshow 2011B). On these two Internet forums taxes are just one of many topics which are discussed. Skatter.se is a web page that solely focuses and discussions and information regarding taxes. It has approximately 40 000 unique visitors each month (Statshow 2011A).

1.2 Problem Description

The use of marketing theories has become increasingly important within public services. Simultaneously there is a constant evolution in the way in which citizens communicate and seek information. Therefore it is important for researchers to conduct ongoing research on current phenomenon within communication and marketing in the public sector to understand the changes that take place. Strategic marketing theories are most commonly applied to and studied within private enterprises, even though they may be of great importance in the public sector as well. By applying them to the public sector it may be possible to further develop existing marketing theories to the unique characteristics of public services and to create new insights and tools for the public sector to improve their activities.

Skatteverket has noticed that the rise in popularity of Internet forums as a source of information regarding taxes may have the potential of becoming a problem because inaccurate information is sometimes being spread. They have noticed that thousands of people discuss taxes online and that not all information is accurate but they do not

know why people turn to these sources instead of turning to Skatteverket (Rosén). The use of Internet forums as a source of information regarding taxes is an issue which has not been studied by Skatteverket in any great detail. Neither is it something that has been studied by the academic community. As Internet forums have become popular sources of information, and public authorities seek ways to improve their services with the citizen in mind, this has become a relevant field to study. It is also an area where strategic marketing theories can be applied and tested in a previously unexplored area. The rise of Internet forums as a source of information for citizens may present new opportunities and threats for Skatteverket and other public authorities. As Skatteverket create much of their strategies based on insights in the citizens attitudes it is important for them to understand what drives people to turn to Internet forums for information about taxes as it may affect how they should develop their future strategies.

Skatteverket competes with Internet forums as the public choice of information source regarding taxes. In this sense we see the competition as having many resemblances to the way companies compete over customers. Therefore we believe it may be possible to apply theories regarding strategic marketing and use marketing theories that traditionally have been used in the private sector to approach competition and customers. Strategic analysis couples internal analysis of a firm's strengths and weaknesses with external analysis to generate winning, adaptable strategies. External analysis leads to understanding of market dynamics and aims to understand the customer, the competitor, and the important trends within the external environment of the business (Aaker, 2008, p.V). Aaker's theories of strategic marketing have not been applied to this context and are relatively untested in the public sector. This strengthens the importance of applying and testing these specific theories in the given context. By conducting a strategic analysis it may be possible to understand how Internet forums function as an alternative to turning to public services and what affects the citizens' choices. The research is not only important to Skatteverket but also to any public authority which faces a trend of people turning to Internet forums for information instead of turning to experts or the correct public authority.

1.3 Purpose

Based on the background and the problem description, this thesis has the following purpose;

To conduct a strategic market analysis of Internet forums that compete with Skatteverket as a service provider of information about taxes.

With this purpose, we have created the following questions:

1. What motivates people to turn to Internet forums for information about taxes?
2. What strengths and weaknesses do Skatteverket and the analyzed Internet forums have as a service provider of information about taxes?
3. What opportunities and threats do Internet forums create for Skatteverket?

1.4 Limitations

The Internet forums that will be studied are:

- Flashback.org
- Familjeliv.se
- Skatter.se

Respondents at Skatteverket were selected through discussion with Veronica Rosén, our contact at Skatteverket.

Empirical data was collected between 2011-11-30 and 2011-12-30.

2. Theoretical Framework

Aaker has created a model for strategic market management. This model consists of three stages: 1. Conducting a strategic marketing analysis. 2. Creating outputs based on the analysis. 3. Using the analysis and output to create, adapt and implement a strategy (Aaker, 2008). This model provides the framework for our analysis. However, as our study focuses on understanding the competition from Internet forums and not on creating a final strategy for Skatteverket only two of the three stages of the model will be used; strategic analysis and strategic analysis outputs. The use of these two stages will give information and insights that can be used for a future strategy of Skatteverket.

As we will analyze a competition regarding services we also use theories about service marketing. This provides us with an understanding of the unique qualities of competitiveness and marketing within services compared to that of goods.

We also present and use theories regarding Internet forums. This is needed to understand how Internet forums work, how they are used, and how value is created for- and by the people using them.

2.1 Internet forums

Dellarocas (2006) describes that the Internet has enabled individuals all over the world to make their personal experiences, thoughts, and opinions easily accessible to the global community. A strong sense of community or trusted network develops around forums, most of which have a theme or a conversation in which members share a common interest. It can include just about everything you can think of that people talk about. A forum is intended to promote an ongoing dialogue on a specific subject, which differs from the idea of a blog, since the owner of the blog is the one who posts a thought and allows comments, and then moves on to another thought (Safko, 2010, p.120).

Safko (2010) describes that Internet forums are often called chat rooms, but a chat room differs slightly from a forum, however, because chat room participation requires the member to actively read and post the conversation in real time, whereas in a forum, you can reply to responses days later. Either format allows you to log on, select a topic of interest, type your comments into a text box, and send them off so that others can see your thoughts or posts and have the opportunity to comment on your thoughts.

Safko (2010) further describes Internet forums are created, managed, and maintained by an individual or group of individuals who are referred to as administrators. Guidelines for all forums are created, and all participating members are required to follow them.

The users of an Internet forum are a group of contributors or members, along with a moderator, who participate in the conversation. The moderator monitors the conversation to be sure that it adheres to rules and regulation set up by the forum owner(s). A member can begin a topic, which will allow others to comment on and add discussion to the previous posts or comments. This two-way communication is

called a “thread”. In most forums, participants are required to register and sign in to participate in a conversation or thread, whereas anyone is permitted to view them (Safko, 2010, p.120).

Moderators read and have editorial access to the threads. Moderators usually come to hold this position by being promoted from within the ranks of the members. A moderator can have control over banning and unbanning, splitting, renaming, closing, merging, and deleting threads. They referee members’ conversations to keep them free from rule violations and spam. If you as a member break the rules, the moderators implement an action against, warning to, or banning of that member (Safko, 2010, p.122-123).

A post is a text message or a comment that a member types and submits. It is placed in a box that appears directly above the previous post box, and includes the member’s user name, icon, avatar, date and time submitted. In most forums, members can edit their own posts at any time after posting. This configuration of box upon box with more recent posts displayed in chronological order is called a “thread” Once the original post has been made, subsequent posts will be placed on top of the previous one, continuing the conversation (Safko, 2010, p.124).

A “user group” is a group of forum members that grows out of a specific topic of discussion. The group keeps the conversation topic focused to what members in that group wish to discuss (Safko, 2010, p.126).

Virtual communities are maintained by the normative influences that impose a moral responsibility to volunteer, to reciprocate, and to act in a trustworthy manner. Generalized reciprocity is one of the most important of these influences, creating the expectation that members are to help each other whenever possible, even if they do not receive an immediate reward in return. Instead, they trust that someone else at some point will repay their help in the future (Mathwick et al., 2007, p.842).

According to Dellarocas (2006), many have argued that the ease with which the Internet can aggregate information from large numbers of, otherwise unrelated, individuals can lead to better informed and, ultimately, more efficient markets and societies. Nevertheless, these same properties (large scale, relative anonymity) make it relatively easy for interested parties to manipulate the information propagated through online forums by anonymously adding their own, strategically biased, messages to the total mix of posted opinions.

In a study on community inquiry processes and their link to individual action in health-related online communities Jayanti & Singh (2009) find that in a socially networked community, consumers appear to scaffold reflecting, refining, and exploring to augment and grow their stocks of actionable knowledge. As community members engage in a triangulating process of refining, they re-frame their experiences to reject irrelevant attributes or to reconfirm them by affirming the diagnosticity of identified attributes. Bolstered by reflecting and refining, members explore lay models and cause-effect connections through pointed discussion of relevant information and short-circuit the need for each individual to look up archival information. Moreover, intentional problem solving is bolstered initially by swift social bonds and, subsequently, by productive scaffolding. Jayanti & Singh (2009) believe that

communities are here to stay and that policy implications involve promoting pragmatic learning in social networks to build consumer expertise, such that this expertise is shaped and then benefited by interaction with experts. Thus, rather than erect boundaries around legitimate knowledge, they argue that the social construction of health narratives can coexist with legitimate information, so that consumers can learn from both forms of expertise to cope with- and shape their health choices. (Jayanti & Singh, 2009, p.1078-1079)

A forum builds strong community ties, loyalty, and really exemplifies the notion of a trusted network. This trend can be applied to business by creating a company forum, so that people who care about the businesses subject matter will read, participate, share ideas and concerns, and build a community of trust. By participating in other people's forums, a business can develop their own credibility and strong ties with that community (Safko, 2010, p.119).

2.2 Service Marketing

Berry et al. (1991) state that services have been argued to have special characteristics that set them apart from goods. Services are often intangible and perishable; and production and consumption are less separable (Parasuraman et al., 1985, p.42).

A service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything. Service intangibility means that services cannot be readily displayed, so they cannot be seen, tasted, felt, heard or smelt before they are bought. Because service offerings lack tangible characteristics that the buyer can evaluate before purchase, uncertainty is increased. To reduce uncertainty buyers look for 'signals' of service quality. Therefore, the service provider's task is to provide concrete evidence of the benefits offered (Kotler, 2005, p.625-627).

Services are produced and consumed at the same time. This is called "inseparability" and is one of the most intriguing characteristics of the service experience (Hoffman, K. et al., 2001, p.31). Because the customer is also present as the service is produced, provider-customer interaction is a special feature of service marketing. Both the provider and the client affect the service outcome. Thus, it is important for service staff to be trained to interact well with clients (Kotler, 2005, p.628).

Because of the simultaneity of service production and consumption, service providers face particular difficulty when demand rises. A goods manufacturer can make more, or mass-produce and stock up in anticipation of growth in demand. This is not possible for service operators. Service organizations have therefore to pay careful attention to managing growth, given the constraints. A high price is used to ration the limited supply of the preferred provider's service. Several other strategies exist for handling the problem of demand growth. First, the service provider can learn to work with larger groups, so that more customers are serviced simultaneously. Second, the service provider can learn to work faster. Productivity can be improved by training staff to do tasks and utilize time more efficiently. Finally, a service organization can train more service providers (Kotler, 2005, p.628).

A major characteristic of services is that their quality may vary greatly depending on who provides them and when, where and how (Kotler, 2005, p.629). There is a lack of

ability to control service quality before it reaches the consumer. Since service encounters in real time, it is too late to institute quality-control measures before the service reaches the customer (Hoffman, K. et al., 2001, p.38). The ability to satisfy customers depends ultimately on the behavior of front-line service employees. A brilliant marketing strategy will achieve little if they do their job badly and deliver poor-quality service (Kotler, 2005, p.629).

In order to achieve favorable service outcomes, service marketing requires more than just traditional external marketing. Service marketing also requires both internal marketing and interactive marketing. Internal marketing is marketing by a service firm to train and effectively motivate its customer contact employees and all the supporting service people to work as a team to provide customer satisfaction. Interactive marketing means that perceived service quality depends heavily on the quality of the buyer-seller interaction. Service marketers cannot assume that they will satisfy the customer simply by providing good technical service. This is because customers judge service quality not just on technical quality but also on its functional quality. Also, each interaction is a 'moment of truth' for the provider, where not just the service encounter, but also the organization, will be decisively judged by the customer (Kotler, 2005, p.635).

Putting customers at the heart of an organization's product-market definition is the first role of effective customer orientation management. Customer focus is critical to business profitability, a necessary antecedent of competitive advantage, and a hallmark of successful business (Nwokah and Maclayton, 2006, p.67).

Service quality as a gap between customers' perception and expectations establishes that customers' expectations are viewed as normative and predictive standards, i.e. customers know what a service provider should and will offer (Parasuraman et al. 1994, p.203). Kotler (2005) presents a number of quality gaps that cause unsuccessful service delivery:

- The gap between consumer expectations and management perception: Management might not correctly perceive what customers want.
- The gap between management perception and service quality specification: Management might correctly perceive customers' wants but not set a performance standard.
- The gap between service quality specification and service delivery: Personnel might be poorly trained or are incapable or unwilling to meet the set standard. Or they may be working to conflicting standards, such as taking time to listen to customers and serving them quickly.
- The gap between service delivery and external communications: The service provider's advertising and presentations by its sales representatives influence customers' expectations.
- The gap between perceived service and expected service: Customers may misperceive service quality.

According to Kotler (2005) it is therefore the service quality manager's goal to narrow the quality gap, taking into account that what is being measured is perceived quality, which is always a judgment by the customer. Hence, what the customer thinks is reality, is reality; quality is whatever the customer says it is.

There are 10 key determinants of perceived service quality. Its dimensions are:

- *Access* (is the service easy to get access to and delivered on time?)
- *Credibility* (is the company credible and trustworthy?)
- *Knowledge* (does the service provider really understand customers' needs?)
- *Reliability* (how dependable and consistent is the service?)
- *Security* (is the service low-risk and free from danger?)
- *Competence* (are staff knowledgeable and in possession of the skills required to deliver good service?)
- *Communication* (how well has the company explained its service?)
- *Courtesy* (are staff polite, considerate, and sensitive to customers?)
- *Responsiveness* (are staff willing and quick to deliver the service?)
- *Tangibles* (do the appearance of staff, the physical environment and other tangible representations of the service reflect high quality?)

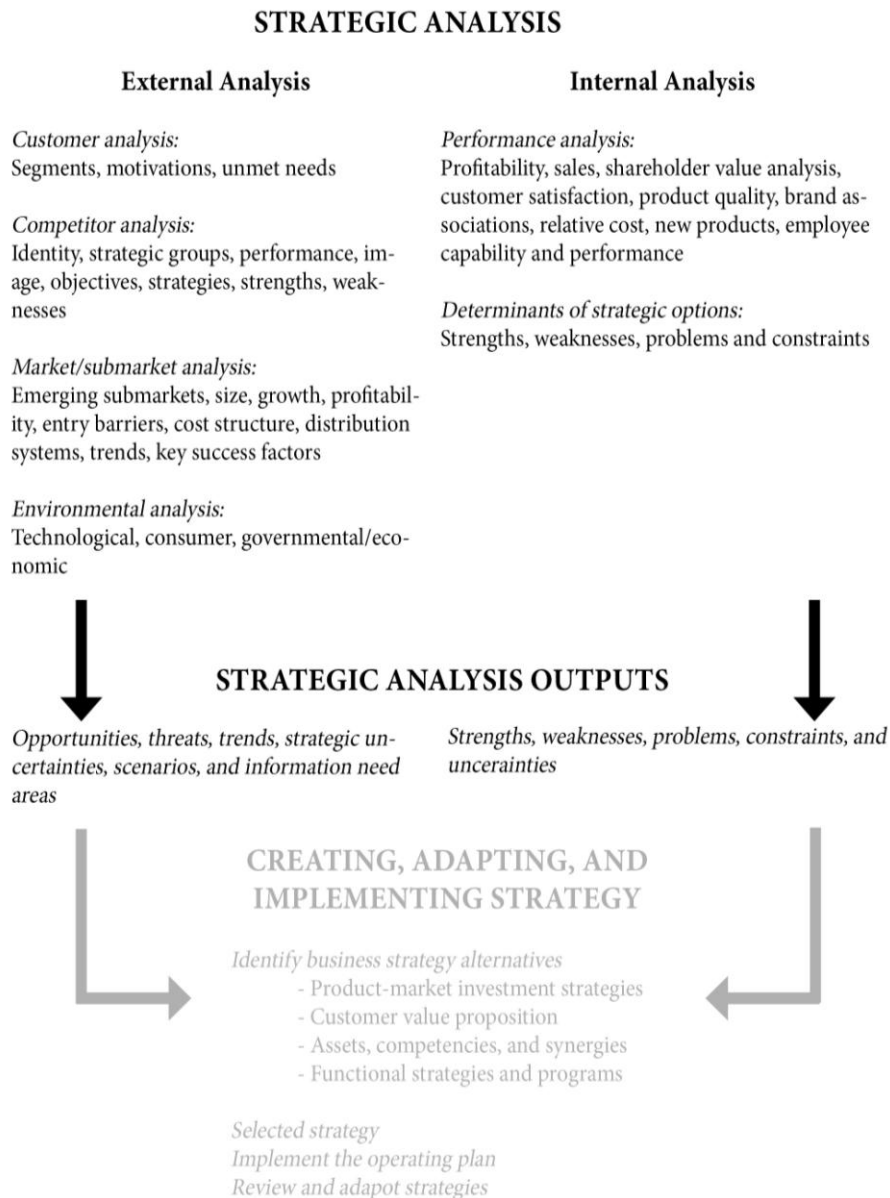
The first five are concerned with the quality of the outcome of service provided, while the last five are related to the quality of the delivery process. By focusing on the dimensions that are important to customers, the service firm can ensure that customers' expectations are fully met (Kotler, 2005, p.640-642).

Public organizations share important characteristics with private sector service firms. Both market products that cannot be seen, felt, tasted, or smelled in the same manner as goods can be sensed. Both often require the customer to be present during the production process. The quality and essence of both private and public services are characterized by a high degree of variability from producer to producer and day-to-day variability from the same producer. Neither private nor public services can be inventoried in the way that tangible goods can be produced, saved, and sold at a later date (Lamb, 1987, p.60).

2.3 Aaker's model for Strategic Market Management

The following model provides the framework for our analysis. We will follow the first two steps as these are the steps that can answer our research questions.

Figure 1: Aaker's model for Strategic Market Management



(Aaker, 2008, p.11)

2.4 External Analysis

External analysis deliberately commences with customer and competitor analysis because they can help define the relevant industry or industries. An industry can be defined in terms of the needs of a specific group of customers. Such a definition then forms the basis for the identification of competitors and the balance of external analysis. An industry can also be defined in terms of all its competitors and because customers have such a direct relationship to a firm's operation, they are usually a rich source of relevant operational opportunities, threats, and uncertainties (Aaker, 2008, p.23).

2.4.1 Customer Analysis

Customer analysis can be usefully partitioned into an understanding of how the market segments, an analysis of customer motivations, and exploration of unmet needs. Segmentation is often the key to developing a sustainable competitive advantage. In a strategic context, segmentation means the identification of customer groups that respond differently from other groups to competitive offerings (Aaker, 2008, p.24). A single product will seldom appeal to all consumers, it can almost always serve more than one consumer. Thus, there are usually groups of consumers who can be served well by a single item (Peter, J., et al., 2005, p.378). The concept behind a successful segmentation strategy is that within a reduced market space, it is possible to create a dominant position that competitors will be unwilling or unable to attack successfully. The next step is to consider their motivations and find out what lies behind their purchase decisions. You want to find out what elements of the product/service customers value most, what the customers' objectives are and what changes are occurring in customer motivation (Aaker, 2008, p.24).

Consumer affect and cognition refer to two types of mental responses which consumers exhibit towards stimuli and events in their environment. Affect refers to their feelings about stimuli and events, such as whether they like or dislike a product. Cognition refers to their thinking, such as their beliefs about a particular product. Affective responses can be favorable or unfavorable and vary in intensity. It includes intense emotions as love or anger, less strong feelings states such as satisfaction or frustration. Cognition refers to the mental structures and processes involved in thinking, understanding, and interpreting stimuli and events. (Peter, J. et al., 2005, p.378).

A customer need that is not being met by existing product offering is an unmet need. Unmet needs are strategically important because they represent opportunities for firms to increase their market share, break into a market, or create and own new markets. Sometimes customers may not be aware of their unmet needs because they are so accustomed to the implicit limitations of existing equipment (Aaker, 2008, p.33).

Customers are a prime source of unmet needs. The way is to access them, to get customers to detect and communicate unmet needs (Aaker, 2011, p.171). An effective way to access them is to use the Internet to engage them in a dialogue. A risk with customer-driven idea sites is that there can be a surge around an idea that is impractical or unwise and the company would then be defensive. But it has the

potential of leveraging many perspectives to generate ideas that can result in real energy and innovation. A less direct way is to create communities of customers and let them converse with each other. The conversation will illuminate problems and unmet needs (Aaker, 2008, p.33-34).

2.4.2 Competitor Analysis

The need of monitoring, understanding and responding to competitors has long been recognized as a significant aspect of marketing activities, yet analysis of the competitive environment seem often to be subordinated as greater emphasis is placed on understanding customers and consumer (Wright et al., 2002, p.349). Understanding competitors and their activities can provide several benefits. An understanding of the current strategy, strengths, and weaknesses of a competitor can suggest opportunities and threats that will merit a response. Insights into future competitor strategies may allow the prediction of emerging threats and opportunities. A decision about strategic alternatives might easily hinge on the ability to forecast the likely reaction of key competitors. Competitor analysis may result in the identification of some strategic uncertainties that will be worth monitoring closely over time (Aaker, 2008, p.44-45). Competitive focus extends the role to include consideration of competitor responses to customer needs and perceptions and one's own responses in the strategic decision-making process (Wright et al., 2002, p.351).

Image and Positioning Strategy

A cornerstone of a business strategy can be an association. In order to develop positioning alternatives, it is helpful to determine the image and brand personality of the major competitors. Weaknesses of competitors on relevant attributes or personality traits can represent an opportunity to differentiate and develop an advantage. Strengths of competitors on important dimensions may represent challenges to exceed them or to outflank them. In any case it is important to know the competitive profiles (Aaker, 2008, p.46).

Competitor Strengths and Weaknesses

Knowledge of a competitor's strengths and weaknesses provides insight that is key for an ability to pursue various strategies. Competitor strengths and weaknesses are based on the existence or absence of assets or competencies. To analyze competitor strengths and weaknesses, it is thus necessary to identify the assets and competencies that are relevant to the industry. With the relevant assets and competencies identified, the next step is to scale your own firm and the major competitors or strategic groups of competitors on those assets and competencies (Aaker, 2008, p.48-53).

A sustainable competitive advantage is almost always based on having a position superior to that of the target competitors in one or more assets or competence area that is relevant both to the industry and to the strategy employed. Thus, information about each competitor's position with respect to relevant assets and competencies is central to strategic analysis (Aaker, 2008, p.53).

2.4.3 Market Analysis

Market analysis builds on customer and competitor analysis to make some strategic judgments about a market and its dynamics. One of the primary objectives of a market analysis is to determine the attractiveness of a market to current and potential participants. Market attractiveness, the market's profit potential as measured by the

long-term return on investment achieved by its participants, will provide important input into the product-market investment decision. The frame of reference is all participants (Aaker, 2008, p.58).

Distribution systems

Aaker (2008) describes that an analysis of distribution systems should include three types of questions:

- What are the alternative distribution channels?
- What are the trends? What channels are growing in importance? What new channels have emerged or are likely to emerge?
- Who has the power in the channel, and how is that likely to shift?

Sometimes the creation of a new channel of distribution can lead to a sustainable competitive advantage. Thus, it is useful to consider not only existing channels but also potential ones. An analysis of likely or emerging changes within distribution channels can be important in understanding a market and its key success factors (Aaker, 2008, p.70).

Market trends

Often one of the most useful elements of external analysis comes from addressing the question, what are the market trends? The question has two important attributes: it focuses on change, and it tends to identify what is important. Strategically useful insights almost always result. A discussion of market trends can serve as a useful summary of customer, competitor, and market analyses. It is thus helpful to identify trends near the end of market analysis (Aaker, 2008, p.70).

Key success factors

An important output of market analysis is the identification of key success factors for strategic groups in the market. These are assets and competencies that provide the basis for competing successfully. There are two types. Strategic necessities do not necessarily provide an advantage, because others have them, but their absence will create a substantial weakness. The firm needs to achieve a point of parity with respect to strategic necessities. The second type, strategic strengths, are those at which a firm excels, the assets or competencies that are superior to those of competitors and provide a base of advantage. The set of assets and competencies developed in competitor analysis provides a base from which key success factors can be identified. The points to consider are which are the most critical assets and competencies now and, more important, which will be most critical in the future. It is important not only to identify key success factors, but also to project them into the future and, in particular, to identify emerging key success factors (Aaker, 2008, p.71-72).

2.4.4 Environmental Analysis

Businesses seek survival, improvement and success. To fulfill such outcomes, management planning and decision making require information about business operation and the circumstances which surround them; such information is the basis upon which business decisions may be made (David, W. Pickton, 1998, p.102).

The goal of environmental analysis is to identify and evaluate trends and events that will affect strategy either directly or indirectly. Although environmental analysis has no bounds with respect to subject matter, it is convenient to provide some structure in

the form of three areas of inquiry that are often useful: technological trends, consumer trends, and government/economic forces (Aaker, 2008, p.78-80).

2.5 Internal Analysis

Internal analysis of the business will help the strategist address if the existing strategy should be enhanced, expanded, altered, or replaced and if existing assets and competencies are adequate to succeed. The common goal is to identify organizational strengths, weaknesses, and constraints and, ultimately, to develop responsive strategies, either exploiting strengths or correcting or compensating for weaknesses (Aaker, 2008, p.95).

2.5.1 Performance Measurement

One of the difficulties in strategic market management is developing performance indicators that convincingly represent long-term prospects. It is necessary to develop performance measures that will reflect long-term viability and health. The focus should be on the assets and competencies that underlie the current and future strategies and their sustainable competitive advantages (Aaker, 2008, p.98-99).

Customer Satisfaction

An important asset of many firms is the loyalty of the customer base. Measures of sales and market share are useful but potentially inaccurate indicators of how customers really feel about a firm. Such measures can reflect market inertia and are noisy, in part, because of competitor actions and market fluctuations. Measures of customer satisfaction and brand loyalty are much more sensitive and provide diagnostic value as well (Aaker, 2008, p.99).

Product and Service Quality

A product (or service) and its components should be critically and objectively compared both with the competition and with customer expectations and needs. How good a value is it? Can it really deliver superior performance? How does it compare with competitor offerings? How will it compare with competitor offerings in the future given competitive innovations? One common failing of firms is to avoid tough comparisons with a realistic assessment of competitors' current and potential offerings (Aaker, 2008, p.100).

Brand Associations

An often overlooked asset of a brand or firm is what customers think of it. You need to know its associations and perceived quality. Perceived quality, which is sometimes very different from actual quality, can be based on experience with past products or services and on quality cues. Associations can be key strategic assets for a brand or firm. Associations can be monitored by regularly asking customers to describe their user experiences and to tell what a brand or firm means to them (Aaker, 2008, p.100).

Employee Capability and Performance

An organization should be evaluated not only on how well it obtains human resources, but also on how well it nurtures them. A healthy organization will consist of individuals who are motivated, challenged, fulfilled, and growing in their professions (Aaker, 2008, p.102).

2.5.2 Strengths and Weaknesses

In developing or implementing a strategy, it is important to identify the assets and competencies that represent areas of strength and weaknesses. You need to know if an asset or competence is dominant in that it provides a point of advantage that has endured and is likely to remain so in the future (Aaker, 2008, p.102-103).

2.6 Threats and Opportunities

According to Aaker (2008) the other half of an internal analysis is the identification of threats and opportunities. In the external analysis, a host of potential threats and opportunities will have been identified. The internal challenge is to determine which are most relevant for the firm's business and to prioritize them. The dimensions used to manage strategic uncertainty in general, immediacy and impact, are appropriate when assessing threats and opportunities.

Threats can come in the form of a strategic problem or a liability. Strategic problems, events, or trends adversely affecting strategy generally need to be addressed aggressively and corrected even if the fix is difficult and expensive. Strategic liabilities - the absence of an asset or competence usually require a different response. A business often copes over time with a liability by adjusting strategies in a way that will neutralize that liability.

An opportunity similarly can be evaluated as to whether its impact will be immediate and major. If so, the organization should be set up to move quickly and decisively. The mark of a firm that can adapt to new conditions and still come out a market leader is recognizing and reacting to such opportunities. Opportunities that have a low impact or are in the future, may justify serious investment and perhaps an experimental entry into a new business area to gain information, but the resource commitment is likely to be more modest (Aaker, 2008, p.103-105).

3. Methodology

Patel and Davidson (2003) describe that data collected for studying a problem area can be divided into two categories, primary data and secondary data. We have done two sub studies, one on Skatteverket and one on Internet forums, which we collected empirical data from. Our primary data was collected through qualitative interviews with people working at Skatteverket and at Skatter.se and from discussions with people on the Internet forums. Secondary data was collected from literature and previous studies related to the subject. Secondary data sources consist of previously published material, while primary data consists of raw data collected during the investigation. According to Patel and Davidson (2003) the purpose of a thesis can primarily be answered by analyzing the raw data underlying the study, this data is therefore of great importance. This thesis is based on both primary- and secondary data.

3.1 Study Approach

We have divided our study approach in an explorative and conclusive approach. The explorative approach comes early in the thesis since its purpose is to give the authors and readers knowledge about the thesis study area, it will then go into a conclusive approach. Our conclusive approach describes the empirical data that will be analyzed and are therefore of descriptive character. The information collected in the conclusive approach is from interviews, from threads and from personal messages on the Internet forums and with additional data from reports and web pages.

3.2 Induction, deduction and abduction

Understanding- and explanation approaches are divided in induction - which means that the scientist draw conclusions from observations of the reality, or deduction - which means that the scientist assumes that a hypothesis or a general rule applies until it has been proven wrong. Deduction does not explain why the reality is the way it is, just that is in a certain way. As a scientist, you can have problems with these two approaches, therefore there is a third; abduction. Abduction is a combination of the two earlier mentioned approaches since it is based on empirical facts but doesn't reject theoretical notions (Alvesson & Skölberg, 1994). We have combined empirical studies with a theoretical framework. This shows an abductive approach since Alvesson & Skölberg states that empirical information can be combined with theories as a form of inspiration to detect patterns that provide an understanding.

3.3 A qualitative approach

We use a qualitative approach to our study, which is appropriate as it is a quite complex issue, which respondents can provide valuable insights to and highlight many different viewpoints about by being able to discuss freely. According to Seymour (1992), qualitative studies are a method of investigation where the information consists of people's own written or spoken words as they define their world. The idea is to talk to people who live in the world that is investigated and described, as they almost certainly knows more about it than outsiders do. By making use of a qualitative approach we are given the opportunity to see the big picture of the situation and gain a holistic approach. Instead of measuring the elements of a situation by collecting data on individual components the results of qualitative surveys gives us a more complete picture.

3.4 Qualitative Interviews

When conducting qualitative interviews a crucial part of the analysis is the selection of respondents. A study can become useless relative to the problem description if the wrong people are chosen in the sample (Holme & Solvang, 1997, p.101). When choosing respondents at Skatteverket for our qualitative interviews we wanted a variety of people working in different positions related to customer service and communication. To assess who these could be we had discussions with tax information officer Veronica Rosén who came with suggestions. At Skatter.se we conducted an interview with the founder Clas Ramert. The final people chosen to interview were as follows:

Table 1: Interviews

Skatteverket				
Name	Position	Interview length	Date	Place
Marit Brodd Almgren	Function Manager - Tax Information	25 min	November 30 2011	By phone
Monica Rosberg	Information Manager	26 min	December 1 2011	Skatteverket Gothenburg
Elisabeth Toftén	Web Strategist	32 min	December 2 2011	Skatteverket Uppsala
Anders Stridh	Control Strategist	40 min	December 5 2011	Skatteverket Solna
Anna Norquist	Communications Strategist	46 min	December 8 2011	By phone
Veronica Rosén	Tax Information Officer	Various lengths	Various dates	Skatteverket Gothenburg
Skatter.se				
Name	Position	Interview length	Date	Place
Clas Ramert	Founder of Skatter.se Founder and tax consultant at Skattepunkten.	39 min	December 20 2011	Skattepunkten Gothenburg

In general, a qualitative interview has a low level of standardization. This means that the questions provide space for the respondents to answer in their own words (Patel & Davidson, 2003, p.78). Our respondents had quite different positions within Skatteverket from each other. This meant that their ability to answer certain questions differed. The respondents were selected based on their experience and knowledge in their specific field of work. This made it possible for each one of them to give

valuable information regarding certain areas within Skatteverket that were of their specific expertise. Clas Ramert at Skatter.se was chosen to be interviewed to get an insight in the web page's activities and to take part of his knowledge about tax related discussions on Skatter.se . He was also chosen as he could provide insights on what needs amongst citizens Skatter.se could meet that had made him start the Internet forum in the first place. We did not interview people working at Familjeliv and Flashback as these are general Internet forums which are not specifically dedicated to taxes. We believe the founders or employees of these Internet forums would not be able to provide insights needed for our analysis. They would only be relevant if studying general online discussions.

The purpose of a qualitative interview is to find and identify the characteristics and nature of a certain phenomenon. You can therefore not formulate responses from the respondents or decide what the "true" answer is to a question. In the qualitative interview the interviewer and respondent are both co-creators of the conversation. To succeed with the qualitative interview the interviewer should help the respondent build up a meaningful and coherent reasoning around the studied phenomenon (Patel & Davidson, 2003, p.78). When conducting interviews we always started out with describing what our research was about and ahead of the interview we provided a short outline of our questions by e-mail to each respondent. This was done to make it easier for the respondents to reflect on what insights and answers they could provide and help their reasoning during the interviews.

According to Kvale (1997) one begins the interpretation of the interviews by structuring the interview material before analysis. It is important to eliminate excess material and discern what is essential. After this the material is to be organized to make it available for analysis. We have structured and divided our empirical data into general categories to facilitate easier reading and preparing it for analysis. The empirical data is also divided into two sections depending on if it was collected from interviews with Skatteverket or if it was collected from discussions on Internet forums and the interview with Ramert at Skatter.se.

3.5 Choice of Internet forums

The Internet forums that we chose to study are Flashback, Familjeliv and Skatter.se. Familjeliv and Flashback are Sweden's two most well visited general Internet forums. They were chosen to be able to study how large, general Internet forums function as a tax information service. Skatter.se is an Internet forum that exclusively focuses on questions and discussions about taxes. It was chosen to be able to study how an Internet forum dedicated to tax discussions functions as a tax information service. By studying these two different types of Internet forums and combining the information it makes it possible to draw better conclusions about Internet forums in general.

3.6 Studying an Internet forum

Kozinets describes things that a researcher needs to get straight before entering and participating in an online community. Some of these are the following:

- You need to decide exactly what it is that you are going to be studying. How you are going to study it. How you are going to represent yourself. How you are going to handle this project ethically. And just how much of a disruption you are going to create in the online community.
- You need to familiarize yourself with several online communities that you are considering studying, their members, their language, interests, and practices.
- You need to hone and re-hone the way you will approach the community.
- You need to craft, review, and refine the question or questions you will pose to them.
- You should consider using several different strategies for data collection, and plan them carefully.

(Kozinets, 2010, p.75-79)

As with all interviews and survey research, having a clearly worded question is important. Feedback that you receive through the early answers to your question can help you revise the questions later for added clarity (consistency in question is not as important in depth interviews as it is in survey research). You need to respect the norms of the online community and avoid inappropriate questions or going ‘off topic’. You should not try to force community members to reveal sensitive information about themselves that they would not want exposed to the wider community, such as discussing dissent or others members in the public space of forums or boards. You should not repeat past research questions that have been posted by other researchers. In short, you should make your questions look as much as possible like postings of other culture members, while being open about and true to the fact that you are conducting research.

Answers to postings become opportunities to continue the conversation. And this is the model you should adopt: this is a conversation, not an interrogation. You are there to learn from them.

In your communication, there should be genuine self-disclosure as well as the opportunity for others to disclose. Interact genuinely and respectfully. Community membership should be treated like a delicate relationship, a privilege, and not a right automatically granted to students or researchers (Kozinets, 2010, p.108-109).

Researchers should decide whether subjects’ identities are going to be cloaked and if so, to what extent they will be protected. In anonymizing or crediting research participants’ accounts your goal is to fairly balance the rights of Internet users with the value of your research’s contribution to society. Online pseudonyms should be treated as real names and people often care about the reputation of their pseudonyms. Therefore there is a need to balance the ethical considerations of the need to protect vulnerable human participants who may be at risk from the exposure of a research study and the accessible and ‘semi-published’ qualities of much of what is shared on the Internet. Identification procedures must be decided on a case-by-case basis

contingent upon the topic matter, the research purpose, and the research approach of the particular study. If the study is higher risk, providing either names or pseudonyms is not appropriate (Kozinets, 2010, p.152-154).

When planning the discussions that would be conducted with members on the selected Internet forums we started out by formulating a simple and open question:

What makes you turn to this Internet forum with questions regarding taxes instead of turning to Skatteverket?

We then worked thoroughly on how to present ourselves and formulated a short presentation about who we were and what our thesis was about. This was important to be able to build trust and an interest in our work from the members of the Internet forums. The presentation of us, our thesis and our initial question to members of the Internet forums was combined to create a thread on each of the forums. Before posting the threads we took several precautions. We contacted the moderators of the economics section on Flashback to make sure it was okay to conduct this type of a study and discussion on the forum. They were positive to the idea as long as we made sure the thread could lead to a discussion and not only to collection of quantitative material.

The post looked as follows:

Hi!

We are two students at Gothenburg School of Business Economics and Law writing a thesis on the phenomenon that numbers of individuals and business owners choose to turn to Internet forums regarding questions which one has traditionally turned to authorities about. To delimit our study we are focusing on tax related questions that one can otherwise turn to Skatteverket about. To highlight what drives this development we have a simple question to you: What makes you turn to this Internet forum regarding questions about taxes instead of turning to Skatteverket?

Please share your thoughts so we can have a discussion on the subject.

On Familjeliv the thread was posted in the finance and economics section and on Skatter.se it was posted in the general section for tax questions. Flashback also has a finance and economics section, but it is divided into sub-categories. We felt our question would fit into four of the sub-categories; “entrepreneurship and business”, “offshore and tax planning”, “personal finance” and “economics - other”, as people visiting any of these sections may have posted questions regarding taxes. We posted a thread with our question in each of the sections. However after we had done this we quickly found that posting an identical thread in several sections infringed on Flashback’s general rules, which several members on the forum pointed out to us. We replied to them that we were not aware of the rule and that it was a mistake by us. We also replied that we hoped the discussion could be conducted in one of the threads. A moderator removed three of the threads and kept the thread in the “economics - other” section where the discussions about our question could commence.

A second strategy for data collection on the Internet forums was also created. We sent our question by personal message to several users on Flashback and Familjeliv whom we had seen posting questions regarding taxes on the forums. This made it possible to reach relevant respondents directly even if they had not seen our thread. The method turned out to produce even more responses than the threads we had started.

All of our respondents from the Internet forums either shared their responses to our questions- or asked questions about taxes openly on the forum. As they were open with their pseudonyms, thoughts and questions about taxes we therefore do not see a need to cloak their pseudonym identities.

3.7 Method Discussion

Every qualitative research process is unique and it is not possible to have fixed rules or procedures to ensure complete validity. But there are some general aspects that can be considered when one analyzes the validity of the results. One such aspect is triangulation, which means that when information is collected, various data collection methods can be used, such as interviews, observations, diaries etc. This is one way to increase the validity of the results (Patel & Davidsson 2003, p.102). We have had this in mind in several parts of our empirical data collection. Firstly, we chose to study three different Internet forums and collect data from users on all of them to improve the possibility to draw conclusions about Internet forums in general. This increases the validity compared to collecting data from just one Internet forum. Secondly, we used three different methods to collect data from respondents regarding the use of Internet forums as sources of information about taxes. One was to discuss the subject in threads with users, one was to send private messages to users that had asked questions about taxes on the Internet forums, and one was to interview the founder of Skatter.se. By using these three methods the validity is increased as it provides more empirical data for analysis than if using just one method and it provided us with answers from a greater variation of forum users which further increases the possibility for generalization when conducting the analysis. Thirdly, we interviewed several people working at Skatteverket, all with different positions and roles. This created validity to our empirical data about Skatteverket as each individual could provide data and insight from different areas within the organization.

Kvale (1997) states that critics of qualitative research argue that they are not reliable since they are based on leading questions and the results are invalid because they are subjective interpretations. Critics also believe that one cannot generalize the results when there are usually too few respondents. We have made several interviews at Skatteverket. To further increase reliability, we were both present at the interviews in order to reduce misinterpretation, and we recorded them in order not to lose information.

We selected the respondents on the Internet forums based on their activity in the discussions. To increase reliability and generalizability we wanted the respondents to be people that had asked questions- and discussed taxes on the Internet forums.

Our study shows why people turn to Internet forums instead of turning to Skatteverket. This does not mean it is generalizable for all authorities, but it can still be useful for them.

Our empirical material collected from the interviews and the Internet forums was collected and transcribed in Swedish. When translating material there is a possibility that it creates implications, as certain terms may have different meaning depending on how they were translated. We have had this in mind when translating to make sure we would not alter the original meaning. We believe the translations have been done with a high level of correctness as one of us has both English and Swedish as his mother tongue.

4. Empirical Framework

The Empirical data is divided in two chapters. The first is about Skatteverket and the second is about the Internet forums that are studied. Each chapter is divided in areas, which will facilitate the reading and the coming analysis.

4.1 Skatteverket

Skatteverket is Sweden's administrative authority for taxation, property tax, census and estate inventory. They also issue ID cards to people registered in Sweden and monitor state claims. Skatteverket's vision is "A society where everyone wants to do the right thing"(Skatteverket 2011A). They also follow certain values. These are that they are there for the people and assume that everyone wants to do the right thing. They see every meeting as an opportunity to build confidence in their operations. Everyone that comes into contact with Skatteverket should perceive them as proactive, reliable and helpful (Skatteverket 2011B).

4.1.1 Communication Channels

The communication channels which Skatteverket primarily use today in their customer service are e-mail, their web page, telephone, information seminars and service offices. According to several of our respondents at Skatteverket, the demand for information and being able to contact Skatteverket increases as they increase their supply of information. Rosberg describes this as a possible result of the removal of the obligation to have an auditor. Today, smaller companies can cut costs by doing what the auditor did earlier. This creates a lot of questions to Skatteverket, as many need assistance.

Almgren describes that the tax information service receives six million phone calls a year from individuals and companies. Their e-mail service handles between 500 000 and 600 000 questions a year. If you wish to contact them anonymously you can do so.

To meet a fluctuating demand during the year they have an office working with forecasts so they are able to provide enough service personnel.

“To a great extent the tax information service works much like any other customer service, but we have peaks in demand on certain functions during certain parts of the year. An example is during tax return when millions of citizens and corporations are supposed to submit their tax returns at pretty much the same time.” - Marit Brodd Almgren

During these peaks officers from the service offices take calls for the tax information services as well. Almgren also describes that it is possible for Skatteverket to increase their service personnel in certain areas as not everyone answers questions regarding the same things. Some handles questions about taxes, while others may handle questions regarding for example national registration or technical issues.

According to Almgren, they don't have a determined limited time to answer the questions sent by e-mail. The automatic response to e-mails states "as soon as possible", but Skatteverket is currently evaluating the e-mail service, with the objective to have a pronounced response time. Their ambition is to answer as soon as possible, which they believe the citizens expect. The answers are not standardized; all are individually formed since many questions are complex and unique.

They try to keep the telephone calls as efficient and short as possible to avoid delay in the telephone queues. Rosberg describes the job as quite stressful sometimes. Many want answers directly but since the questions are often complex, they have to look for the answer and call them back.

Toftén states that many use Google to find answers regarding taxes. When Skatteverket has the information or words that are sought for on their web page they show up high up in Google's search results. But in some cases they don't and Internet forums show up higher. She believes that if they have the information and show up in the search results, people will choose their web page over other web pages that show up. But if they don't, people will turn to other sources. The risk, as she sees it, is that when other web pages or Internet forums deal with their questions people may not receive the right answers. She feels that Skatteverket should make sure that the answers to questions that are sought for online are found on their web page, so they are the ones that show up in the search results. This makes it possible for Skatteverket to increase the possibility that the information which people receive is correct.

It is described by Norquist that when the communications team wishes to reach out with information, they at first hand think of how they can use their own communication channels as it is cost effective. However to reach out to certain people who do not come into much contact with Skatteverket they sometimes plan information activities where they also buy some advertising space. Before doing so they think through whom they would like to reach with the effort and how exactly they can reach them.

Nordquist feels that a better cooperation between Skatteverket in different regions regarding communication could be possible. It has not always been clear what responsibilities lay on the regional offices and what the head office should handle. Regarding internal communications she feels they do the best they can and that their vision and core values have been deeply embedded in all employees' minds, guiding them in their work.

4.1.2 Understanding Customer Needs

Skatteverket has analyzed what attitude you wish to meet at Skatteverket and what attitudes increase trust. They have found that citizens and companies meet three different types of attitudes from the officials at Skatteverket. These they have divided into three groups, A, B and C.

In attitude A, the official is perceived as arrogant, accusing and insensitive. This attitude communicates that you can't trust the citizen, and that he or she wants to cheat.

In attitude B, the official is perceived as formal and controlled by rules. The official is controlled by rules and ordinance and appears as strict and impersonal. This attitude communicates that the citizen is a case that should be handled fair and correct but also that the citizen should know about the laws.

In attitude C, the official is perceived as open, listening, pedagogic and cooperating. This attitude communicates that the majority of the citizens are honest but they might not understand the rules and therefore need help.

All the attitudes reflect the official as correct and someone who follow rules and regulations. The difference lies in how you communicate the rules, not that the rules just apply.

Attitude A has a strong negative impact on the trust for Skatteverket, attitude B has a less negative impact on the trust and attitude C has a strong positive impact on the trust. The negative impact is stronger than the positive, which means that it is very important to restrain any bad treatment from officials at Skatteverket (Rapport 2005:1).

The taxpayers' attitude and behavior are logically based on, among others, their experience of the tax system. If it is perceived that the system as unfair, the voluntarily contribution won't increase which will make Skatteverket's work more difficult. Therefore, it is in Skatteverket's interest to identify the areas that mainly affect the taxpayers' perception and then focus on those that they can control (Stridh).

According to Almgren some people are dissatisfied with the answer they get from Skatteverket because it may not have been the answer they had hoped for. They may then contact Skatteverket several times in hope of receiving a different answer from someone other than the first person they spoke to. When doing so she points out that there may be different answers depending on how you formulate the question.

Skatteverket's customers are the taxpayers. Toftén states that this creates a challenge for their web page. It must be available for everyone. The majority who visits Skatteverket's web page are private individuals. A survey has provided Skatteverket with data that shows that many small businesses and new businesses also visit their web page. Bigger companies have auditors, which decrease their need to search for information on Skatteverket's web page. Auditors and other experts take on this role instead.

Toftén states that new businesses usually have an extra need of receiving information about taxes and Skatteverket's services. Therefore they are a target group that Skatteverket wants to help to do things right from the beginning in the complex field that taxes are. Skatteverket provides information seminars to these businesses. These will be available on the web page in the future with the purpose of making them more accessible.

The tax information service of Skatteverket can only be contacted during office hours. If one needs to find certain information from Skatteverket at other times you can turn to their web page. Skatteverket is further developing the web page to meet the need of being able to find information at any time. Toftén describes that they have a survey

that provides information that explains why the respondents visit Skatteverket's web page, how they formulate the reason and what they think of the web page design. This shows why they visit and which terminology the visitors use. Skatteverket will then adapt their terminology and design on the web page and in their communication. The new web page will be tested on the respondents from the survey, this will show how they use it and if they use it as Skatteverket intended them to. Toftén states that it will give very good input and insight in the development of the web page.

4.1.3 Service Quality

To develop customer service, everyone working with tax information services has to go through customer service training. To further develop customer service they also have interactive customer service training on Skatteverket's intranet. Managers also sometimes listen in on calls and give feedback to individual employees (Almgren).

Almgren states that for assuring the quality of Skatteverket's responses to questions by e-mail they have a legal department which conducts quality monitoring every once and a while. After doing this the tax information service department receives a report so they can decide what actions must be taken to improve the quality. The last time this was done was in the beginning of 2011 and it has led to new routines regarding e-mail responses that will soon be made official. The new routines are intended to make responses more uniform. Skatteverket also assure the quality of responses by doing follow-ups on individual employees answers (Almgren).

Skatteverket has no standardized answers in their e-mail service, but those who have worked with customer service for a long time often create their own templates. These are not quality-assured, but Almgren does individual follow-ups with the personnel where they work with the quality of how they write the answers. This is done three times a year. The purpose of the follow-ups is to improve their templates, and work with the terminology so that the answers are correct and understandable. Rosberg also describes that they work with the terminology to avoid a highly technical language. To do this they have had some help from language consultants.

During 2011 Skatteverket has had the ambition to conduct some form of customer- or employee survey every other month. When doing this they have looked at three different goals regarding their customer service: that over 90 percent of customers are satisfied with Skatteverket's treatment, that 90 percent are satisfied with the service quality, and over 90 percent are satisfied with the response content (Almgren).

Almgren describes that Skatteverket has a low staff turnover and those who have worked with customer service for a long time possess a lot of knowledge and experience. She states that everyone working with customer service is well aware that they must give correct answers. If they are unsure of the correct answer to a question the first thing they usually do is try to look it up or to ask a colleague. If a question is highly complicated they sometimes have to ask the caller to get back to them. If necessary they can contact experts of certain fields within Skatteverket that are part of an internal support function. Almgren states that this department is under development and there will be competence groups and competence centers where you can find help if you don't know an answer to a question. More people will be able to become part of these types of competence groups with a deeper knowledge in certain areas in addition to their general competence.

There are always ongoing changes in rules and laws connected to taxes. Skatteverket makes sure that their information and knowledge among employees is always up to date. Almgren further states that those working as tax information officials try to stay updated on things being said about taxes in media so they are prepared to answer questions about the current issues.

4.1.4 Communication Development

According to Rosberg, Skatteverket's e-services have been developed so that companies and individuals are able to handle as many matters as possible on their own, relieving some of the workload for Skatteverket. However she points out that during the period when people are learning how to use the e-services the number of people contacting them with questions may increase as people have questions about how to use the services.

According to Toftén, Skatteverket hopes to be able to measure exactly what types of questions are asked in certain channels. By doing so they could use measuring points to improve their services. This is not something they are doing now, but it is an ambition in the future.

Skatteverket is currently developing a service that will make it possible for people to make choices by telephone by saying what they want to do instead of using their number pads. The new system is called "Fritt val", which translates to "Free choice" in English. The same system is currently being used by the Swedish enforcement office (Kronofogden) with good results. This is hoped to improve the service when calling Skatteverket (Rosberg).

Social media are being studied by Skatteverket to see if there are possibilities to use them in their communication. A consulting firm has also been engaged to report on what and where things are being said about Skatteverket and taxes online. One thing that is being tried by Skatteverket is that they made an online video to test the possibilities of video sharing on web pages such as YouTube. This has been successful and the video has been viewed 80 000 times during its first three weeks online. They also have plans on developing a social media policy (Norquist).

Skatteverket wishes to be able to govern answers, perhaps not only through their own media channels, but also through collaborations with for example realtor web pages where they can post information regarding property taxes according to Toftén. They have information seminars about property taxes but Toftén describes that private individuals usually aren't interested in visiting them. Skatteverket therefore look at ways to make this type of information more accessible. An example is to make videos that will be spread on YouTube. She states that people therefore don't necessarily have to turn to Skatteverket's web page for information online, but they want to function as a guarantee that information is correct.

Toftén believes that they should be were discussions occur about taxes online and be there as a service and help. She further describes that they cannot just enter social media and forums and say "here we are". They need to give much thought to where and how they want to reach out. If they do begin using social media and Internet forums she believes it is important to work on their tonality so they are perceived as a

help and service. This is also important to make people feel comfortable with their presence.

“We are a big governmental authority and some might think its scary if we are present in online discussions, ‘big brother sees you’”.

- Elisabeth Toftén

However she also states that many people are anonymous online so she does not believe they would think Skatteverket is there to examine them.

Skatteverket has found that when people visit their web page the first thing many of them do is search for what their looking for in the search field instead of navigating their way to different areas. Therefore they have concluded that people may have a hard time navigating the web page to find the information they are looking for. Through tests they have also found that people aren't satisfied with the layout and design. Now they are about to make big changes and use search statistics to make the most sought for information easier to find (Toftén).

To further improve the functionality and ease of using the web page to find answers to ones questions Skatteverket is currently creating better features for frequently asked questions where it will be easier to find standardized answers to the most common questions people have (Almgren).

4.1.5 Branding - Corporate Identity

Skatteverket's core values are Reliable, Proactive and Helpful. Toftén claims that they are working with a new concept for their web page, which will be introduced 2012. This is a part of the work in which Skatteverket wants to be perceived as a modern service authority where core values are central. They want to be inviting, and people should want to contact Skatteverket. She describes that there are many that have a fear of contacting Skatteverket, but once they've done it, they are happily surprised and pleased.

Norquist describes that over the last 10-12 years Skatteverket has gone from being a inspection authority to being a service authority. Before, they worked a lot with inspections and may have had that attitude towards the public. Now they have worked for years to be perceived as a service authority. They act accordingly with laws and rules, but try to do so with an attitude that they always provide service. This is to facilitate an attitude that everyone wants to do the right thing. It has for a long time, been an ongoing transformation in approach and attitude in which Norquist believes they have come very far.

There has been an ongoing work through the years, with the treatment of the ones that contact Skatteverket, therefore Norqvist believes that the core values are strongly adapted by the entire organization. This is a strength claims Norqvist. A new assignment that she has is to update the corporate identity so it visually conveys Skatteverket's core values. She describes the corporate identity as it is today as very old and very brief, which means it is not developed for, for example Internet or digital media. There are parts of the corporate identity that has been developed and modernized through the years, but it lacks a holistic approach.

Norqvist states that the work that Skatteverket does is modern, but the corporate identity isn't. Skatteverket was awarded for being the most modern authority in Sweden. The development of the e-services is an example of a result after working with customer treatment. The e-services and many other projects Skatteverket works with are perceived as modern.

According to Norqvist, the transformation from being an inspection authority, to a service authority, has been successful. The core values are well established and up to date. Therefore, the work with the corporate identity will not change the values; the values will instead be the foundation of their work with developing the corporate identity. Norqvist states that illustrations, text, pictures and all the graphic material on the web page and in other communication channels, will convey a feeling of the core values when the job is done.

4.2 Internet Forums

Flashback.org is Sweden's most well visited Internet forum. It currently has 600 000 members and consists of 33 000 000 posts (Flashback 2011A). It has between 1,6 million and 2 million unique visitors each month (DN.se). Flashback's Internet forum was created with the purpose of safeguarding the freedom of speech and actively defending freedom of opinion and expression. Their goal is that everyone in society should have the opportunity to be heard, even those with differing opinions. Flashback is run by Flashback International Inc., which is registered in the United States. The reason they have chosen to register the company there is due to legal impairments regarding the areas of privacy and freedom of speech within the European Union (Flashback 2011B).

The section for business, economics and personal finance related discussions on Flashback is divided into six subcategories: "entrepreneurship and business", "political economy", "offshore and tax planning", "securities, currencies and commodities", and "other". All together the section consists of 33 000 threads and 436 000 posts (Flashback 2011C).

Familjeliv.se is Sweden's most well visited Internet forum for women with children. It currently has 116 000 members and consists of 62 000 000 posts. 88 % of its members are women. The web page was launched on June 16, 2003 and is today on place 41 on the list of Sweden's 100 most popular web sites. Familjeliv is owned by Familjeliv Media AB, which is a part of Stampen-gruppen (Familjeliv 2011A).

Familjeliv has sections for discussions about business, economy and personal finance. These sections consists of 40 000 threads (Familjeliv 2011B)

Skatter.se is a web page with an Internet forum that strictly focuses on discussions and questions about taxes. It is run by a tax consulting firm called Skattepunkten AB. Employees at Skattepunkten answer many of the questions on the forum, but anyone can post questions and answers (Skatter.se 2011A). The web page was launched in 2005 and currently has approximately 40 000 unique visitors each month (Statshow 2011A). People can ask any tax related question on the forum and most questions get an answer. However if a certain question is too complicated to be able to answer on the forum the consultants at Skattepunkten usually recommend that you contact them

for an offer regarding further consultation. It was to be able to promote Skattepunkten that was the main reason for starting skatter.se (Ramert).

The forum for tax related questions on skatter.se currently consists of 3500 threads (Skatter.se 2011B).

4.2.1 The forum as a communication channel

Availability

An important reason to turn to Internet forums instead of to Skatteverket for many of the respondents is the time it takes to get an answer. Some say quite frankly that they get an answer quicker on an Internet forum, such as one respondent replied:

“The greatest reasons for turning to an Internet forum are that it’s quick and effective.” - Autocrats, Flashback

Others describe more in detail how the time aspect affects their choice of information source. They don’t want to wait in a telephone queue for a long while as it costs them money and forces them to listen to bad elevator music. When turning to Internet forums several describe that they can get a quick answer no matter what day or time it is and don’t have to wait for the tax information services to be open or wait for an e-mail to be replied. One respondent describe it in the following way:

“Authorities have opening hours which Flashback hasn’t. Skatteverket has traditional opening hours, i.e around 8 AM to 8 PM and closed on the weekends. If you need quick answers it may be impractical to have to wait until the next day or to the next weekday.” - hejduhej, Flashback

There is a perception that the answers would be of more quality because of the time Skatteverket puts in to them. Some respondents say that they expect more than a link to some paragraph, after days of waiting for an e-mail. They say you could get the same answer when turning to an Internet forum, in minutes.

*“I think I will get an answer a hundred times quicker here. Even if i post a question on a Saturday night at three AM I may receive an answer within minutes. This I would not have been able to receive from Skatteverket. There it feels like I may get an answer by e-mail or in some other way after two weeks when some old tax officer has seen my question.”
- Hampus05, Flashback*

However Ramert at Skatter.se explains that it can sometimes take up to 2 to 3 weeks to get an answer on Skatter.se and that the experts at Skattepunkten sometimes have little time to spend on each answer.

There is a general sense for several of the respondents that it is more complicated to contact Skatteverket for information and answers than it is to turn to an Internet forum. Some feel that Skatteverket is a bureaucratic and slow organization and that this complicates things in a way that does not happen on Internet forums. A respondent called “Autocrats” describes this in detail on Flashback:

“Skatteverket is bound to a socialistic bureaucracy, much like other public authorities. This is sometimes inefficient. I like efficiency. What I mean is that you first 1. have to e-mail them to show interest in booking a meeting 2. wait for a call from a tax official 3. book the meeting 4. have a meeting a month later.

I am aware that there are “express offices”, but I don’t like chaos and I really don’t like having meetings where I first have to wait in line with a queue ticket. By using the Internet the whole process can be done more effectively and with the help of strangers so you can get help immediately.” – Autocrats, Flashback

Other criticism regarding Skatteverket’s service offices is expressed by Ashkan87 on Flashback and A7411 on Familjeliv who state:

“The thing is that it is a lot easier to ask something on the Internet forum than waiting in line at one of Skatteverket’s offices.”

- ashkan87, Flashback

“The local government authority offices are becoming fewer and fewer and authorities don’t want people to visit the offices any more.”

- A7411, Familjeliv

It is also described as complicated to turn to Skatteverket’s web page for information due to difficulties in navigating the page. A respondent on Familjeliv states:

“A lot of public authorities web pages can be difficult to navigate, especially for someone who isn’t used to these things.”

- Sextiotalist, Familjeliv

It is explained by Ramert that most of the visitors on Skatter.se find them through searching for tax information on Google.

4.2.2 Customer Needs

Guidance to the final answer

Because it’s complicated to contact Skatteverket, some respondents use Internet forums to make the contact with Skatteverket less complicated. The respondents states that the Internet forums provides a guidance that gives you an idea of what to ask for and where to ask it, this makes it easier when continuing on to contacting Skatteverket.

“I have no idea where/who at Skatteverket I can ask this.”

- Hampus05, Flashback

“As a matter of fact I have turned to Skatteverket to get a final answer. The reason I turned to Flashback was that I wanted to hear how people with experiences from the same situation had done.” - Jey, Flashback

According to Ramert at Skatter.se they sometimes give short answers to quite complex questions to provide some guidance in the right direction. Even if their

answers may not be completely accurate they may make it easier for people to continue their search.

When asking questions on a Internet forum, the respondents are aware of the risk that the answer might not be correct. Knowing this, they say the answers will give them an idea of how to solve the problem and where to find the solution.

“You know you have to take the answers here with a pinch of salt. But people are generally quick to correct those who give a completely wrong answer. So usually you get a pretty good answer.” - Fia, Familjeliv

“I mostly read finance and economy related discussions here, and never trust anything before I have checked an original source. But I get great advice sometimes.” - Aktieklipparn, Flashback

“When you have received an answer here it is often easier to visit for example Skatteverket’s web page and look it up to see if it is correct. When you don’t know exactly what you are looking for, what different terms mean etc. it can be difficult to find information on your own. If it is something really important I would contact Skatteverket just to be sure. But this is rarely the case.” - Fia, Familjeliv

A respondent called “Lellel” on Flashback says that there are many idiots on Flashback, but in certain parts there is considerable competence. There are regular office employees present on the forum that stick to their area of knowledge and give good answers.

4.2.3 Quality of the response

There are respondents that have negative feelings about how they are treated by Skatteverket that has lead them to turn to Internet forums instead. A respondent called Lanista on Flashback describes that when he was checked for a deduction in his tax return he received a letter that he felt was very unpleasant in its tone and almost threatening. Another respondent called “Minkenolof” had bad experiences with authorities in general which led him to turn to Internet forums instead of to Skatteverket.

“I turn to Internet forums of various kinds, rather than to authorities, because the people of these authorities act like assholes. Older women who sit on the phone and act swanky when they talk down to people who call in trying to manage their business in a correct, honest and legal way.” - Minkenolof, Flashback

Some respondents where not satisfied with the quality and accuracy of the answers they got from Skatteverket and felt that this was a reason to turn to Internet forums instead. Ashkan87 on Flashback simply stated that people at Skatteverket usually don’t know how to respond. A user called Christoffer on Skatter.se described that he had been in contact with Skatteverket many times and half of the times the answers he

had received were wrong. Now he always calls and ask Skatteverket the same question at least three times to get an idea of what they think is right.

Another way of looking at the service quality was expressed by user “RyssJävel” who felt that there was no real difference in the quality of answers on Flashback compared to Skatteverket. Instead the difference primarily was in the time it took to get an answer.

“Usually you get the same (in)competent answers here refering to paragraphs as the ones you get from Skatteverket, but a lot quicker.” - RyssJävel, Flashback

Others are more positive to Skatteverket’s services and reply in the Flashback thread that they don’t share the opinions of the people criticizing Skatteverket. “Daffy951” felt that it was mostly his own difficulties in formulating his question correctly that could lead to problems.

“That is not my perception. When I have called them, they have basically always had and understanding of the situation directly, and the times when they didn’t have an answer, they have asked me to wait so they could speak with a colleague, and within minutes they have come back with a clear answer. Once in a merger case it was a little fuzzy, but it was mostly due to my own difficulty in clarifying my question, because I did not know quite what it was I did not know (catch-22). In response to your question, I turn to Skatteverket for my tax issues.” - Daffy951, Flashback

A respondent called “Ovesall” describes this further on Skatter.se, stating that he is not only unable to find the information he needs on Skatteverket’s web page, but also unable to get straight answers to his question when asking someone at Skatteverket.

At Skatter.se there are professional tax consultants which answer questions. This Ramert explains ensures a high quality to their answers. However they do not in any way guarantee that their answers are correct. He further believes that Skatteverket has a certain prestige that they must defend and therefore cannot say things such as “we think it works like this”. They always have to claim that they know what is correct. He describes that on an Internet forum like skatter.se it is possible to say what they think is right, not what they know is right and this gives them more freedom when providing guidance to questions compared to Skatteverket.

The language that Skatteverket uses in their information and when people contact them is also something which respondents felt could be complicated. When turning to an Internet forum they felt that they got answers and information that was easier to understand. The respondents Powertothepeople and Lellel provided the following quotes about this:

“Here I can get more perspectives and I can get everything formulated in a way which is more comprehensible than if an economist had presented it in academic terms.” - Powertothepeople, Flashback

“You usually get an irrelevant academic answers back, referring to various paragraphs which in itself does not say that much for the layman. On a forum, the mood is relaxed and the possibility of follow-up questions increases.” - Lellel, Flashback

4.2.4 Conflict of Interests

Many respondents feel that they have differing ideas and seek other ways of handling their taxes than those that Skatteverket describe if you contact them.

*“Sometimes there are better methods that Skatteverket wouldn't say.”
- Dandyline, Flashback*

Some respondents explain that Skatteverket wants them to pay as much taxes as possible, while what all the respondents want, is to reduce their taxes as much as possible. They say that they look for information on the Internet forums to find methods on how to reduce their taxes, which, according to the respondents, Skatteverket never would have informed them about.

“There is a huge conflict of interest between citizens who want to minimize their taxes and the tax office, that hardly informs you of something unnecessarily.” - Cool rune, Flashback

“For me, it's simple: Skatteverket are assigned to collect as much taxes as possible for the governments treasure chest. Skatteverket as an authority are required to provide accurate information, but they have no incentive to help Swedish companies or individuals to avoid paying too much tax. Internet sites operated by tax advisers have an immediate incentive, because they can attract paying customers by showing that they can give good advice. Then there are other Internet forums where no such incentives exist, where people share experiences, information and tips, to help others without charging anyone. This is my opinion as a forum visitor, I obviously can't speak for anyone else.” - Houdini, Skatter.se

“My, perhaps false perception is that Skatteverket provides a more "correct" and short answer, ie. as IL etc. says, while in other places you can get some more "practical" (not illegal) advice. The prejudice also says that Skatteverket does not have any interest in, at least in more complex cases, investing their time to minimize my taxes, especially in time for tax return.” - Tobias.L, Skatter.se

Ramert at Skatter.se also explains that it is in the general nature of Skatteverket's activities that they can not answer in the same way as is possible on an Internet forum. Skatteverket has an ambition to not take part in tax planning, while skatter.se on the other hand can provide information on how to lower taxes.

If you get an answer from Skatteverket that you don't like, some respondents look further on the Internet forums, until they find the answer they were looking for.

“If you don’t like the answer, that you have to pay taxes, you can always look further for suggestions on how you can avoid the taxes. You can’t get that kind of information from Skatteverket.” - RyssJävel, Flashback

4.2.5 Habits

It was described by some respondents that the reason for turning to Internet forums instead of turning to Skatteverket was a matter of habit; they were simply more accustomed to turning to Internet forums.

“I think many people are unaccustomed to having contact with Skatteverket. People who visit Internet forums regularly feel at home in this environment and feel it is closer at hand to ask questions here.” - Gud39, Flashback

A user on Flashback called “Leole” gave further feedback regarding this when he stated that when he had a tax related question he simply had not thought of turning to Skatteverket, but he felt that it might have been easier to do so instead of turning to Flashback.

Flashback user “Himmelsblått” also described the habit of turning to Internet forums as a generational issue. He stated that it comes naturally for people of the younger generation to turn to Internet forums where they can get answers to their questions quickly.

4.2.6 Fear

A few of the respondents say that they turn to Internet forums to avoid inspections from Skatteverket.

“I am worried to be “revealed” if I contact Skatteverket and talk to someone in real life. On the Internet, I feel more relaxed and get less uncomfortable counter questions than if I contact Skatteverket. That is at least the feeling I have.” - Combot, Flashback

“You could have questions that you don’t want Skatteverket to know about. You never know if they make a note about the things you talk about. I called and asked how you can make deduction on the value-added tax, nothing illegal, just as an example.” - ashkan87, Flashback.

5. Analysis

5.1 External Analysis

5.1.1 Customer Analysis

Segmentation is often the key to developing a sustainable competitive advantage. In a strategic context, segmentation means the identification of customer groups that respond differently from other groups to competitive offerings. You want to find out what elements of the product/service customers value most, what the customers' objectives are and what changes are occurring in customer motivation. The next step is to consider their motivations and find out what lies behind their purchase decisions (Aaker, 2008, p.24).

The customer group that we have collected empirical material from for analysis is people who turn to Internet forums instead of to Skatteverket for information about taxes. In this segment we find six different motivations that lie behind their choice of source of information. Depending on what elements of services the customers value most they turn to Internet forums due to:

- The availability of information and answers
- How the information provided guides them to a final answer
- The low quality of responses from Skatteverket
- Having conflicting interests with Skatteverket
- Being accustomed to turning to Internet forums
- A fear of being inspected by Skatteverket

Those who turn to Internet forums motivated by availability value the short time it takes to get an answer and the fact that they can turn to Internet forums at any time of day, any day of the week. Hampus05 exemplifies this motivation by stating:

“I think I will get an answer a hundred times quicker here. Even if i post a question on a Saturday night at three AM I may receive an answer within minutes. This I would not have been able to receive from Skatteverket. There it feels like I may get an answer by e-mail or in some other way after two weeks when some old tax officer has seen my question.”

It is also stated by ashkan87 that it is quicker to turn to an Internet forum than to Skatteverket, as you usually have to wait in line at a service office or wait in a telephone queue to get in touch with them.

Those who turn to Internet forums motivated by being able to get guidance to a final answer feel it is too complicated to start out with contacting Skatteverket. Instead they begin with turning to an Internet forum to become well prepared ahead of contacting Skatteverket. On an Internet forum they feel that they can get information and feedback from people with similar experiences and hear how they solved the situation. One respondent who highlights this is Jey:

“As a matter of fact I have turned to Skatteverket to get a final answer. The reason I turned to Flashback was that I wanted to hear how people with experiences from the same situation had done.”

The motivation for turning to Internet forums due to the quality of responses from Skatteverket is shown in a couple of ways. Some are not satisfied with how they have been treated by officials at Skatteverket. Others feel that the responses and answers from Skatteverket have been inaccurate or of no better quality than the ones found on Internet forums. RyssJävel describes this by stating:

“Usually you get the same (in)competent answers here referring to paragraphs as the ones you get from Skatteverket, but a lot quicker.”

There is also dissatisfaction with the language used by Skatteverket in their responses and information, which further motivates customers to turn to Internet forums. Powertothepeople and Lellel describe Skatteverkets language as complicated and academic.

There is a motivation by some to turn to Internet forums based on their habits. They are accustomed to turning to Internet forums when they have questions about things and may not even consider turning to Skatteverket. This is the motivation described for example by Gud39 and Leole.

A few are motivated to turning to Internet forums by the fear of being examined if turning to Skatteverket. Combot describes this by stating:

“I am worried to be “revealed” if I contact Skatteverket and talk to someone in real life. On the Internet, I feel more relaxed and get less uncomfortable counter questions than if I contact Skatteverket. That is at least the feeling I have.”

Some respondents are motivated to turn to Internet forums instead of to Skatteverket because they feel they can get information there that Skatteverket does not provide. On Internet forums they can get information about how to lower their taxes. It is described that this is a conflict of interest to that of Skatteverket as some feel that Skatteverket wants to make you pay as much taxes as possible. Ramert describes that it is in the general nature of Skatteverket’s activities to not answer in the same way as is possible on an Internet forum. Skatteverket has an ambition to not take part in tax planning, while Skatter.se on the other hand can provide information on how to lower taxes.

Of the six different elements that customers value, there are three that stand out as the most common motivations to turn to Internet forums. These are: availability, quality of the response and guidance to the final answer. Habits and fear are not as commonly stated and are therefore not of as great importance. The conflict of interest regarding lowering taxes which motivates people to turn to Internet forums is not of great importance to Skatteverket as it is not in their interest to meet these peoples needs.

5.1.2 Competitor Analysis

Competitor Strengths and Weaknesses

Competitor strengths and weaknesses are based on the existence or absence of assets or competencies. To analyze competitor strengths and weaknesses, it is thus necessary to identify the assets and competencies that are relevant to the industry (Aaker, 2008, p.48-53).

There are 10 key determinants of service quality which all can provide strength or weakness. Its dimensions are:

- *Access*
- *Credibility*
- *Knowledge*
- *Reliability*
- *Security*
- *Competence*
- *Communication*
- *Courtesy*
- *Responsiveness*
- *Tangibles*

The first five are concerned with the quality of the outcome of service provided, while the last five are related to the quality of the delivery process (Kotler, 2005, p.640-642).

We will conduct the analysis of strengths and weaknesses based on these 10 determinants of service quality.

Familjeliv and Flashback are Sweden's two most well visited general Internet forums and are similar in how they function and in the nature of the answers we received from the respondents on them. Skatter.se differs from them in being a forum that strictly focuses on tax related questions and discussions and is run by experts. We therefore choose to analyze it separately from the other two.

5.1.2.1 Flashback and Familjeliv

Service provided

The service provided by Flashback and Familjeliv is easy to get access to and is delivered quickly when people have questions about taxes. Autocrats exemplifies this by stating that the greatest reason for him to turn to an Internet forum is that it is quick and effective.

They are reliable regarding the accessibility of information and quick answers. But the reliability regarding the accuracy of information is quite low which lowers the credibility. Fia exemplifies this by stating:

“You know you have to take the answers here with a pinch of salt. But people are generally quick to correct those who give a completely wrong answer. So usually you get a pretty good answer.”

The knowledge to understand customer needs is high on Flashback and Familjeliv as the people providing answers and information can have had similar experiences as the ones seeking answers. Powertothepeople describes this:

“Here I can get more perspectives and I can get everything formulated in a way which is more comprehensible than if an economist had presented it in academic terms.”

Regarding the security of using Flashback and Familjeliv’s services for information about taxes there are certain risks and dangers. The reliability and credibility of the information provided is low. If you use this information and follow recommendations provided on the forums there is therefore a risk that you do things that are not in accordance with rules and regulations. Aktieklipparn describes this when stating that he never trusts anything before he has checked an original source.

If you wish to be anonymous when seeking information and asking questions about taxes there is a high level of security provided on Flashback and Familjeliv as you never have to reveal your true identity. This is of special importance to people who have a fear of being inspected by Skatteverket or other authorities. Ashkan87 is one of the respondents which expresses this by stating:

“You could have questions that you don’t want Skatteverket to know about. You never know if they make a note about the things you talk about. I called and asked how you can make deduction on the value-added tax, nothing illegal, just as an example.”

The delivery process

The creators of Flashback and Familjeliv possess the skills and knowledge required for creating a good platform for information sharing and discussions. However the users that provide information and answers to questions do not always possess the competence required as stated by Fia and Aktieklipparn. Therefore the weakness in the competence of service provided through Flashback and Familjeliv lays in the competence of the users themselves.

Flashback and Familjeliv do not promote that they can function as a source of information about taxes. However they do communicate that they are Internet forums where any type of subject can be discussed which indirectly includes taxes.

There are generally no indications of bad courtesy on Flashback and Familjeliv expressed by the respondents. People help each other and are considerate and understanding regarding other peoples questions and problems. Some express that the courtesy is better on the Internet forums than at Skatteverket. Lanista describes that when he was checked for a deduction in his tax return he received a letter that he felt was very unpleasant in its tone and almost threatening. On Flashback and Familjeliv the courtesy and willingness to help is also reflected in the responsiveness of the service delivery, which is high. People on the Internet forums are responsive to providing service quickly when someone is in need of help.

The appearance and environment of Flashback and Familjeliv gives an impression of being Internet forums for all types of discussions and not of being forums dedicated to

tax information. Therefore their tangibles do not reflect a high quality as a tax information service.

Based on the analysis we find the following **strengths** for Flashback and Familjeliv as a service provider of information about taxes:

- The service is easy to get access to and is delivered quickly
- They are reliable regarding the accessibility of information and quick answers
- The knowledge to understand customer needs is high
- You can be anonymous
- They are considerate and understanding regarding other peoples questions and problems
- They are responsive to providing service quickly when someone is in need of help

We find the following **weaknesses** for Flashback and Familjeliv as a service provider of information about taxes:

- Reliability regarding the accuracy of information is quite low which lowers the credibility
- There is a risk of not following the correct rules and regulations if trusting the information provided
- The users providing information and answers may not possess the competence required
- The tangibles do not reflect high quality as a tax information service

5.1.2.2 Skatter.se

Service provided

The service that Skatter.se provides is easy to get access to and if one searches amongst previously asked questions it is possible to find information and answers to many questions quickly. However if you post a question it may take quite a long time to receive an answers. This shows from Ramert's explanation that it can sometimes take up to two to three weeks to get an answer.

They have a relatively high credibility and reliability as the people from Skattepunkten that answers questions on Skatter.se are tax consultants. However they do not guarantee that their answers are correct which lowers their credibility somewhat. They do not always provide complete answers to complicated questions as they have an intention of attracting people from Skatter.se to become paying customers at Skattepunkten. This can also lower Skatter.se's credibility and reliability as a source of information about taxes. However the answers provided are of high quality as the people at Skattepunkten are highly knowledgeable in the field of taxes.

The people from Skattepunkten that answer questions on Skatter.se are knowledgeable and have an understanding of the customers needs as they have many years of experience of working with tax related questions and of helping people and companies with tax issues.

The use of Skatter.se as a source of information about taxes is low-risk but not completely free from danger. As the tax consultants who answer questions on Skatter.se are professional tax consultants their answers are usually correct and safe to trust. However old answers to questions on the forum may not be up to date with current rules and regulations. Therefore there are certain risks for a visitor at Skatter.se to rely on some of the information that can be found on the forum. A visitor can not either be completely certain that an answer provided by Skatter.se is correct because the tax consultants provide an answer that they believe is right based on their interpretation of the question and their interpretations of current laws and regulations.

The delivery process

The staff at Skatter.se are highly competent as they possess the knowledge and skills needed to provide good service. This Ramert explains by stating that they are professional tax consultants.

Skatter.se communicates clearly on their web page that the web page is dedicated to information-, questions- and discussions about taxes. They also communicate the type of service they provide by communicating that Skatter.se is managed by tax consultants from Skattepunkten.

The courtesy of the tax consultants who answer questions on Skatter.se is high. As they are professionals they give polite and professional answers. However the responsiveness to deliver service can be low. The time it takes to get an answer can be long and the tax consultants have limited time to spend on each question.

The appearance and environment of Skatter.se gives an impression of being a web site that strictly focuses on tax related questions and information. There is a noticeable presence of professional tax consultants on the Internet forum. The tangibles therefore reflect a high service quality as a source of information about taxes.

Based on the analysis we find the following **strengths** for Skatter.se as a service provider of information about taxes:

- The service is easy to get access to and is provided quickly if the information needed can be found amongst previous questions and answers
- The service is of high credibility
- They have an understanding of customer needs
- Use of the service is of low risk
- They are competent
- They communicate clearly that they are a service provider of tax information
- Their tangibles reflect a high quality as a source of information about taxes

We find the following **weaknesses** for Skatter.se as a service provider of information about taxes:

- It can take a long time to get an answer
- They do not guarantee that their answers are correct
- They do not answer complicated questions
- They function as a marketing tool for Skattepunkten which can lower their credibility

The fact that old questions and answers can be read on Skatter.se can not be seen as a clear strength or weakness as it has elements of both. It is a strength to be able to read old questions and answers for guidance regarding certain issues even if you do not rely on them being the most up to date information. However it is a weakness that you can not know if old questions and answers are still up to date. The fact that Skatter.se can give answers based on their interpretations and what they believe is right is also both a strength and weakness. It is a strength because it gives them the freedom to provide answers based on the customers needs, which for example can be to help individuals to lower their taxes. However it is a weakness because they may interpret questions and rules incorrectly.

5.1.3 Market Analysis

Often one of the most useful elements of external analysis comes from addressing the question, what are the market trends? A discussion of market trends can serve as a useful summary of customer, competitor, and market analyses (Aaker, 2008, p.70).

Sometimes the creation of a new channel of distribution can lead to a sustainable competitive advantage. It is useful to consider not only existing channels but also potential ones. An analysis of likely or emerging changes within distribution channels can be important in understanding a market and its key success factors (Aaker, 2008, p.70).

Dellarocas (2006) describes that the Internet has enabled individuals all over the world to make their personal experiences, thoughts, and opinions easily accessible to the global community. This also applies to Internet forums as a distribution channel of tax information services. Here people have made their experiences thoughts and opinions about taxes accessible, which our competitor and customer analysis showed.

It is stated by Mathwick et al. (2006) that virtual communities are maintained by the normative influences that impose a moral responsibility to volunteer, to reciprocate, and to act in a trustworthy manner. Generalized reciprocity creates the expectation that members are to help each other whenever possible, even if they do not receive an immediate reward in return. This is also what maintains Internet forums as a functioning distribution channel for tax information. As our customer analysis showed users on Flashback and Familjeliv are quick to help other users that have tax related questions.

According to Dellarocas (2006), many have argued that the ease with which the Internet can aggregate information from large numbers of, otherwise unrelated, individuals can lead to better informed and, ultimately, more efficient markets and

societies. This also shows in the way which Internet forums function as distribution channels of tax information services. As our customer and competitor analysis showed the aggregated information and collective knowledge which Internet forums create turns them into sources of information about taxes. This makes people better informed and makes them more efficient when searching for information about taxes. The collective knowledge is further described by Jayanti & Singh (2009) who find that in a socially networked community, consumers appear to scaffold reflecting, refining, and exploring to augment and grow their stocks of actionable knowledge. This also takes place regarding tax information as the users on Internet forums find answers to their questions by exploring, reflecting upon, and refining the information provided by the Internet forum. Additionally, for each question and answer provided the total stock of knowledge grows.

As described by Safko (2010) there are groups of forum members that focus their conversations on specific topics of discussion. This also shown in the way that Internet forums become distribution channels for tax information service. Internet forums such as Flashback and Familjeliv have specific sections for questions and discussions about finance and economics where tax discussions are also included. People with certain knowledge of these subjects stick to these areas, as described by Lellel.

The control of Internet forums as a distribution channel for tax information services lie in the hands of the administrators, the moderators, and the users. Together they all control and contribute to the functionality of the Internet forum. The administrators have the control of making the Internet forum work technically as it should. The moderators have the control of monitoring the users and content to ensure the rules of the Internet forum are followed. The users collectively have the control over the quality of information and answers provided based on their collective knowledge.

Jayanti & Singh (2009) believe that communities are here to stay and that policy implications involve promoting pragmatic learning in social networks to build consumer expertise, such that this expertise is shaped and then benefited by interaction with experts. This is reflected in the way which Internet forums function as distribution channels for tax information service. Our customer analysis shows that people are positive to using the service that they provide and show no indication that this will change in the near future. It also shows that Internet forums can build the users knowledge about taxes which can then be further benefited by interaction with experts.

It is described by Safko (2010) that it is possible to apply the trend of Internet forums to a business and create company forum. By doing so people who care about your subject matter will read, participate, share ideas and concerns, and build a community of trust. By participating in other people's forums, a business can develop their own credibility and strong ties with that community. Bouzas-Lorenzo (2010) describes that the citizen has become the central point for organizational activity, with a subsequent emphasis on citizens' desires and the development of services based on expressed and potential needs. This has made it more relevant for the public sector to apply marketing theories when identifying their clientele, developing services and designing distribution systems (Lamb, 1987). As described by UN e-Government Survey (2008) the public sector needs to find alternative ways for an effective dialogue with the

citizen, stakeholders, government and ministries. This dialogue includes both traditional venues and the new, virtual meeting places.

The marketing theories on how businesses can use Internet forums described by Safko may also be applicable to public services. As citizens are the central point for organizational activity, public services may be able to use Internet forums to allow citizens to read, participate, share ideas and concerns. It may also help public services to build a community of trust. This, and our previous analysis shows that Internet forums can be an attractive distribution- and communication channel for public services to use.

Key success factors are assets and competencies that provide the basis for competing successfully. There are two types: strategic necessities and strategic strengths. The set of assets and competencies provides a base from which key success factors can be identified (Aaker, 2008, p.71-72).

Two strategic necessities can be distinguished in our previous analysis:

- There has to be an online platform where it is possible to post questions and respond with answers
- There has to be someone on the online platform that can provide an answer

Three primary strategic strengths can be distinguished in our previous analysis:

- Easy access
- Quick answers
- Competent answers

5.1.4 Environmental Analysis

The goal of environmental analysis is to identify and evaluate trends and events that will affect strategy either directly or indirectly (Aaker, 2008, p.78-80).

In our previous analysis we can distinguish four trends in the environment that can affect Skatteverket's future strategies:

- The trend that people turn to Internet forums for information
- The trend that people become accustomed to finding information- and receiving answers quickly
- The possibility of applying the trend of Internet forums to business
- The trend of public services using marketing theories

The trend of people turning to Internet forums for information and the trend of being accustomed to finding information- and receiving answers quickly are shown throughout our analysis. Skatteverket may have to create a strategy for how they should handle these consumer trends as they affect how willing people are to turn to Skatteverket for information.

The use of Internet forums by businesses is described in our market analysis. It can affect Skatteverket's future strategies as new competitive offerings for tax information service can emerge. It can also affect future strategies as Skatteverket can analyze and learn from how businesses have used the trend of Internet forums.

The trend of public services using marketing theories is also described in our market analysis. It can affect Skatteverket as they may be able to use such theories when developing future strategies. They may also be able to learn from how other public services have made use of marketing theories.

5.2 Internal Analysis

5.2.1 Performance Measurement

Measures of sales and market share are useful but potentially inaccurate indicators of how customers really feel about a firm. Measures of customer satisfaction and brand loyalty are much more sensitive and provide diagnostic value as well (Aaker, 2008, p.99).

You need to know a brands or firms associations and perceived quality. Perceived quality, which is sometimes very different from actual quality, can be based on experience with past products or services and on quality cues (Aaker, 2008, p.100). Because the customer is also present as the service is produced, provider-customer interaction is a special feature of service marketing. Both the provider and the client affect the service outcome. Thus, it is important for service staff to be trained to interact well with clients (Kotler, 2005, p.628). A major characteristic of services is that their quality may vary greatly depending on who provides them and when, where and how (Kotler, 2005, p.629). Each interaction is a 'moment of truth' for the provider, where not just the service encounter, but also the organization, will be decisively judged by the customer (Kotler, 2005, p.635).

As customer satisfaction and brand associations are primarily based on Skatteverket's service quality we use the 10 key determinants of service quality to determine their performance.

The 10 key dimensions of service quality are:

- *Access*
- *Credibility*
- *Knowledge*
- *Reliability*
- *Security*
- *Competence*
- *Communication*
- *Courtesy*
- *Responsiveness*
- *Tangibles*

Service provided

The possibility of accessing many of Skatteverket's services is limited to office hours. The only way to find information and answers to ones questions during other times than office hours is through their web page. This limits their ability to meet the needs of those who are in need of tax information services after office hours or during weekends. Such unmet needs are expressed by hejduhej and Hampus05. It is stated by Toftén that when people use Skatteverket's web page there are many who feel it is difficult to find the information they need. This limits the accessibility of information

on the web page. However during office hours it is possible to access their services in many different ways, such as by phone, through e-mail or by visiting their service offices. This makes it possible for people with different abilities and needs to use Skatteverket's services. You do not have to be in possession of a computer or telephone to access it.

The time it takes for Skatteverket to provide their service can be long. When people use their services provided by phone they may have to wait in a telephone queue and if they visit an office they may have to wait in line or book an appointment ahead of time. If people use Skatteverket's e-mail service to ask questions they will have to wait until office hours for Skatteverket to review their question, and even if they do so they can not be sure how long it will take to get an answer as Skatteverket do not have a determined response time. There is also a general sense among some respondents that Skatteverket work in a bureaucratic and slow way which complicates their services and prolongs the service time.

Skatteverket's credibility as a tax information service is high as they are the authority that does all final tax inspections. They are also credible as the answers which they provide must be right.

Skatteverket is reliable and consistent in their service delivery. This is shown by the efforts they make in quality control and how they manage fluctuating demand. To assure the quality of their e-mail responses they have a legal department that conducts quality monitoring. Function managers also do individual follow-ups on the quality of the answers provided by service personnel. The quality of answers is also kept consistent as service personnel can turn to colleagues and experts at internal support functions if they do not know an answer to a question.

Skatteverket has conducted annual surveys to understand how the public attitude is towards them and how satisfied people are with their services. This gives them knowledge and an understanding of customers needs. They also have an understanding of different types of customers needs. This is for example shown by Toftén when she describes that new businesses as a target group have specific needs which Skatteverket tries to satisfy. The knowledge and understanding of customers needs is also shown in Rosberg's statements, as she explains their efforts to avoid terminology which is difficult for citizens to understand.

Regarding the security of using Skatteverket's services for information about taxes it is free from dangers and is low-risk. If you turn to Skatteverket and follow their recommendations and information you can be sure you follow the correct rules and regulations.

The delivery process

The general competence of the people providing service at Skatteverket is high. They have individuals and departments that are knowledgeable within their certain fields of expertise. However the competence can vary as is shown by Ashkan⁸⁷ and Christoffer who expresses that staff at Skatteverket has sometimes been unable to answer questions or have provided inaccurate answers. But this does not necessarily mean that it is due to a lack of competence of the staff at Skatteverket. As both Almgren and Daffy⁹⁵¹ explain, it can be a result of an inability of the citizen to formulate their question correctly.

Skatteverket communicates clearly that they are a service provider. Their ambition to always be perceived as proactive, reliable and helpful helps to strengthen this communication. The fact that more and more people use their services the more information they provide and communicate also shows that people are becoming more and more aware of their services.

However our empirical material shows that there are groups of people that do not have Skatteverket in their consideration when it comes to choosing a source of information about taxes. Himmelsblått expressed that the younger generation has a habit of turning to Internet forums when seeking answers to questions they have. Leole was an example of these types of habits as he had not thought of contacting Skatteverket. This indicates that Skatteverket's communication has failed to reach these groups of people as Skatteverket are not in their consideration set when choosing a source of information about taxes.

Skatteverket tries to be polite, considerate and sensitive to customers. This is expressed by Stridh and Almgren as they state that Skatteverket has analyzed what attitudes people wish to meet and conduct customer service training for their employees. It is also expressed by Almgren when she explains that Skatteverket wants to be perceived as inviting to people. A few respondents on the Internet forums expressed things which did not reflect this. However this is not a general perception.

The staff at Skatteverket is responsive and willing to try to be quick in delivering service. This is shown by Rosberg as she states that when the demand of their services is high during certain periods the officers from the service offices help out with taking calls for the tax information service. She also explains that they try to keep telephone calls as efficient and short as possible to avoid delay in the telephone queues. However since the questions are often complex, they have to spend time looking for an answer before calling them back. Regarding the e-mail service it is also described by Rosberg that their ambition is to answer as soon as possible.

Skatteverket are currently working to improve their tangibles. As described by Norqvist, their current corporate identity is old and not developed for digital media. It also lacks a holistic approach and does not convey Skatteverket's core values. They are updating their corporate identity to convey these values and therefore provide tangibles that represent a high service quality.

5.2.2 Strengths and Weaknesses

It is important to identify the assets and competencies that represent areas of strength and weaknesses. You need to know if an asset or competence is dominant in that it provides a point of advantage that has endured and is likely to remain so in the future (Aaker, 2008, p.102-103).

Based on the analysis we find the following **strengths** for Skatteverket as a service provider of information about taxes:

- It is possible to access their services in many different ways
- They have knowledge and an understanding of customers needs
- Their services are free from dangers and are of low-risk
- They are competent
- They communicate clearly that they are a service provider of tax information

We find the following **weaknesses** for Skatteverket as a service provider of information about taxes:

- The access to many services is limited to office hours
- There are difficulties in navigating the web page
- The service times can be long
- Their corporate identity does not convey their core values

5.2.3 Threats and Opportunities

An internal challenge is to determine and prioritize which external threats and opportunities are most relevant for the firm's business.

Threats can come in the form of a strategic problem or a liability. Strategic problems, events, or trends adversely affecting strategy generally need to be addressed aggressively and corrected even if the fix is difficult and expensive. Strategic liabilities - the absence of an asset or competence usually require a different response.

An opportunity similarly can be evaluated as to whether its impact will be immediate and major. If so, the organization should be set up to move quickly and decisively. The mark of a firm that can adapt to new conditions and still come out a market leader is recognizing and reacting to such opportunities. Opportunities that have a low impact or are in the future, may justify serious investment and perhaps an experimental entry into a new business area to gain information, but the resource commitment is likely to be more modest (Aaker, 2008, p.103-105).

Threats

The trend that people turn to Internet forums for information which we describe in the market analysis has possibilities of becoming a threat. If people become very accustomed to using Internet forums as their natural source of information it is possible that they don't think of going one step further to check if the information provided is actually correct. If fewer people use Skatteverkets services to make sure what rules and regulations actually apply, the risk of errors increase.

Opportunities

The creation of collective knowledge on Internet forums which we described in the market analysis creates an opportunity for Skatteverket as it can make people better informed about taxes. By helping each other on Internet forums it can become easier for people to formulate their questions- or know what to look for when taking the step to turn to Skatteverket's services. By getting this type of guidance ahead of turning to Skatteverket the efficiency of Skatteverket's services can be improved as people will already be in possession of a general knowledge about the issue at hand.

Internet forums also create an opportunity for Skatteverket to use them as a source of insights about citizens' needs and desires. This is created by monitoring what is discussed about taxes and Skatteverket on Internet forums. This is an important opportunity as insights about citizens' are a central point for Skatteverket's organizational activities.

These opportunities can help Skatteverket to decrease errors both through better informed citizens', more efficient services, and better insights about citizens' needs and desires.

6. Conclusion

Our purpose with this thesis was to conduct a strategic market analysis of Internet forums that compete with Skatteverket as a service provider for information about taxes.

With this purpose, we created the following questions:

1. What motivates people to turn to Internet forums for information about taxes?
2. What strengths and weaknesses do Skatteverket and the analyzed Internet forums have as a service provider for information about taxes?
3. What opportunities and threats do Internet forums create for Skatteverket?

6.1 Motivations

There are six different motivations that make people turn to Internet forums for information about taxes.

- The availability of information and answers
- How the information provided guides them to a final answer
- The low quality of responses from Skatteverket
- Having conflicting interests with Skatteverket
- Being accustomed to turning to Internet forums
- A fear of being inspected by Skatteverket

Of the six different elements that customers value, there are three that stand out as the most common motivations to turn to Internet forums. These are: **availability, quality of the response** and guidance **to the final answer**.

6.2 Strengths and Weaknesses

6.2.1 Skatteverket

We found that Skatteverket has the following **strengths**:

- It is possible to access their services in many different ways
- They have knowledge and an understanding of customers needs
- Their services are free from dangers and are of low-risk
- They are competent
- They communicate clearly that they are a service provider of tax information

We found that Skatteverket has the following **weaknesses**:

- The access to many services is limited to office hours
- There are difficulties in navigating the web page
- The service times can be long
- Their corporate identity does not convey their core values

6.2.2 Internet Forums

We found that Skatter.se has the following **strengths**:

- The service is easy to get access to and is provided quickly if the information needed can be found amongst previous questions and answers
- The service is of high credibility
- They have an understanding of customer needs
- Use of the service is of low risk
- They are competent
- They communicate clearly that they are a service provider of tax information
- Their tangibles reflect a high quality as a source of information about taxes

We found that Skatter.se has the following **weaknesses**:

- It can take a long time to get an answer
 - They do not guarantee that their answers are correct
 - They do not answer complicated questions
 - They function as a marketing tool for Skattepunkten which can lower their credibility
-

We found that Flashback and Familjeliv have the following **strengths**:

- The service is easy to get access to and is delivered quickly
- They are reliable regarding the accessibility of information and quick answers
- The knowledge to understand customer needs is high
- You can be anonymous
- They are considerate and understanding regarding other peoples questions and problems
- They are responsive to providing service quickly when someone is in need of help

We found that Flashback and Familjeliv have the following **weaknesses**:

- Reliability regarding the accuracy of information is quite low which lowers the credibility
- There is a risk of not following the correct rules and regulations if trusting the information provided
- The users providing information and answers may not possess the competence required
- The tangibles do not reflect high quality as a tax information service

6.3 Opportunities and Threats

Opportunities

The creation of collective knowledge on Internet forums creates an opportunity to make people better informed about taxes. By helping each other on Internet forums it can become easier for people to formulate their questions- or know what to look for when taking the step to turn to Skatteverket's services. By getting this type of guidance ahead of turning to Skatteverket the efficiency of Skatteverket's services can be improved as people will already be in possession of a general knowledge about the issue at hand.

An opportunity is created for Skatteverket to use Internet forums as a source of insights about citizens' needs and desires. This is created by monitoring what is discussed about taxes and Skatteverket on Internet forums. This is an important opportunity as insights about citizens' are a central point for Skatteverket's organizational activities.

Threats

The trend that people turn to Internet forums for information has possibilities of becoming a threat. If people become very accustomed to using Internet forums as their natural source of information it is possible that they don't think of going one step further to check if the information provided is actually correct. If fewer people use Skatteverkets services to make sure what rules and regulations actually apply, the risk of errors increase.

7. Future Studies

This thesis has resulted in a strategic analysis and strategic outputs regarding Internet forums function as a competing tax information service to Skatteverket. A future study can use our results and apply them to the third step of Aaker's model for strategic market management. This would result in a strategy that Skatteverket can adapt and implement.

Our method and theoretical framework can also be used for future studies on other public services to understand the customers, the market, and the competition.

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Familjeliv 2011B: <http://www.Familjeliv.se/Forum-5-0/>

Flashback 2011A: <http://www.flashback.org>

Flashback 2011B: <https://www.flashback.org/kontakt>

Flashback 2011C: <https://www.flashback.org/f292>

Statshow 2011A: <http://www.statshow.com/skatter.se>

Statshow 2011B: <http://www.statshow.com/familjeliv.se>

Skatteverket 2011A:

<http://www.skatteverket.se/omskatteverket/omoss.4.65fc817e1077c25b832800015922.html>

Skatteverket 2011B:

<http://www.skatteverket.se/omskatteverket/omoss/styrplaneringsdokument.4.76a43be412206334b89800052127.html>

Skatter.se 2011A: <http://www.skatter.se>

Skatter.se 2011B: <http://www.skatter.se/?q=forum/20>

8.5 Interviews

Almgren Brodd, Marit, Skatteverket

Norquist, Anna, Skatteverket

Ramert, Clas, Skattepunkten AB

Rosberg, Monica, Skatteverket

Rosén, Veronica, Skatteverket

Stridh, Anders, Skatteverket

Toftén, Elisabeth, Skatteverket

8.6 Internet Forum Respondents

A7411, Familjeliv
Aktieklipparn, Flashback
Ashkan87, Flashback
Autocrats, Flashback
Christoffer, Skatter.se
Combot, Flashback
Cool rune, Flashback
Daffy951, Flashback
Dandyline, Flashback
Fia, Familjeliv
Gud39, Flashback
Hampus05, Flashback
Hejduhej, Flashback
Himmelsblått, Flashback
Houdini, Skatter.se
Jey, Flashback
Lanista, Flashback
Lellel, Flashback
Leole, Flashback
Minkenolof, Flashback
Ovesall, Skatter.se
Powertothepeople, Flashback
RyssJävel, Flashback
Sextiotalist, Familjeliv
Tobias.L, Skatter.se

9. Appendix

Questionnaire Skatteverket

Describe in short your role at Skatteverket.

How does Skatteverket work today with their contact with customers?

How does a usual response look from Skatteverket?

Do you adapt the terminology for a layman's understanding?

Is your communication a dialog or monologue?

Do you receive feedback about customer's satisfaction?

How do you work with improving service quality?

How do you quality assure your service?

Do you have training in customer service for your personnel?

Any policies regarding this?

How do you attain an understanding of customer needs?

Do you do follow-up's on your responses?

Do you ensure the client's needs have been met?

Do you get feedback from customers?

How do you adress criticism from citizens?

Do you have certain target groups?

Do you have insight in where people look for information and answers?

Do you see differences in cultural, social, personal properties of different target groups which affect if they contact you and how they contact you?

How do you improve and streamline your customer service processes?

How do you handle fluctuating demand?

Are there any channels becoming more, or less important?

If so, how do you handle this?

If one way of contacting you decreases in popularity, do the use of other channels increase?

How do you react to other actors who inform about taxes or places where taxes are discussed?

Why do you think people choose other sources when seeking information about taxes?

Do you see any problems with this?

What associations does Skatteverket wish to convey?

Questionnaire Skatter.se

What made you start skatter.se?

Do you know why people turn to Skatter.se instead of to the Skatteverket?

Do you see any weaknesses of Skatteverket, which make people turn to Skatter.se?

What are the benefits to turning to you instead of to Skatteverket?

What are the disadvantages?

Do you answer questions after office hours and during weekends?

What kind of answer do you give?

When do recommend people to turn to Skattepunken?

Do you ever recommend people to turn to Skatteverket?

Are there certain types of issues you find people turn to you about instead of to Skatteverket?

Do you think your response differs from the response you get from Skatteverket?

How many visitors do you have?

Do you notice that there is any particular type of visitors?

Do you see any competitors to Skatter.se?

How has the change in the number of visitors and the questions asked been over the years?

Any trends?

Are you planning to continue in the same way as you have done or do you have any changes in the pipeline?

