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Customers' perceptions of self-service quality – A qualitative case study in the Swedish banking sector

Kundernas uppfattning om självbetjäningens kvalitet

Simon Winter

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Abstract

Self-service technology, SST, enables the customer to interact with a service without contact with an employee. This technology has several benefits for both customers and businesses and is a powerful tool to achieve long term success. So the quality of an SST becomes crucial for businesses in order to achieve long term success. Therefore, it becomes essential to measure the quality of an SST.

The Self-service quality scale (SSTQUAL scale) purpose is to measure SST quality in several industries. The developer of this instrument, Lin and Hsieh (2011) encouraged others to do further research on the SSTQUAL scale since it is a continuous process and may change over time. Previous studies have shown that the SSTQUAL scale within the Romanian baking sector is revised. Therefore, the focus of this study will be to evaluate how service quality and the SSTQUAL scale fits in the Swedish banking sector. The study aims to identify how forest and agricultural customers in the Swedish banking sector perceive SST quality. The work is structured based on a specific case in a Swedish bank to capture how the customer perceives SST quality in these settings, and thus, the aim fulfills.

The result from this study reveals that the respondents perceive five dimensions, design, functionality, security, customization, and convenience as crucial for the quality of an SST in the Swedish banking sector. The conclusions are that the customers perceive design, functionality, and convenience as the most crucial dimensions for SST quality. Further research is needed for a generalization of the result and to determine if the SSTQUAL scale is an instrument suitable for measuring SST quality in the Swedish banking sector.

Key words: *attributes, dimensions, forest and agricultural customers, self-service technology SST, SSTQUAL-scale*

Sammanfattning

Självbetjäningstjänster, SST, gör det möjligt för kunden att interagera med en tjänst utan kontakt med en anställd. Denna teknik har flera fördelar för både kunder och företag och är ett kraftfullt verktyg för att uppnå långsiktig framgång. Kvaliten på en SST är avgörande för att uppnå en långsiktig framgång för företaget. Därför blir det viktigt att mäta kvaliteten på en SST.

Självbetjäningsteknik kvalitet skalan (SSTQUAL skalan) mäter SST-kvalitet i flera branscher. Utvecklarna av detta instrument, Lin och Hsieh uppmuntrade andra att göra ytterligare forskning på SSTQUAL skalan eftersom det är en kontinuerlig process som kan förändras över tid. Tidigare studier har visat att SSTQUAL skalan inom den Rumänska banksektorn har reviderats. Därför fokuserar denna studie att utvärdera hur servicekvalitet och SSTQUAL skalan passar i den Svenska banksektorn. Studien syftar till att identifiera hur skogs- och lantbrukare i den Svenska banksektorn uppfattar SST-kvalitet. Arbetets struktur är baserat på ett specifikt fall i en svensk bank för att fånga hur kunden uppfattar SST-kvalitet inom dessa ramar och därmed uppnå målet med studien.

Resultatet från denna studie visar att respondenterna uppfattar fem dimensioner, design, funktionalitet, säkerhet, anpassning och tillgänglighet som avgörande för kvaliteten på en SST i den svenska banksektorn. Slutsatserna är att kunderna uppfattar design, funktionalitet och tillgänglighet som de mest avgörande dimensionerna för SST-kvalitet. Vidare forskning behövs för en generalisering av resultatet och för att avgöra om SSTQUAL skalan är ett instrument som passar för att mäta SST-kvalitet i den Svenska banksektorn.

***Nyckelord:** attribut, dimensioner, självbetjäningsteknik, skogs- och lantbrukare, SSTQUAL-skala*

Foreword

Writing this master thesis has been an exciting challenge. I have learned a lot, and I'm grateful I got the opportunity to write a master thesis within the field of service marketing. Without collaboration from Handelsbanken, this master thesis would indeed not be written. Therefore I want to thank Handelsbanken, and especially Rolf Åttingsberg and Stefan Matsson for their support.

Secondly, I want to thank my family and friends, for cheering on me and giving their support.

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1 Introduction

This chapter introduce the chosen problem area. It also presents research questions, the aim of the study and delimitations.

1.1 Problem background

The rapid development of new technology and distribution of internet connection is a long term trend that has shaped and is shaping the world we live in (Kettrick 2017). This development has contributed to an increased interest in the field of service marketing among researchers and businesses (Bitner *et al.* 2002; Lovelock & Patterson 2015). In traditionally services values are exchanged face to face between the customer and the service provider. The development of new technology has made it possible for businesses to interact with customers in new ways (Swartz & Iacobucci 2000). Self-service technologies SSTs enables customers to interact with services independent of physical interactions with employees. You are probably using SSTs every day without reflecting upon it. The automatic teller machine ATM launched by the banking industry in the year 1967 is one of the first self-service technologies (Singh 2018). It enabled customers to take control of their transactions, and soon, this technology spread to other industries because of its benefits (Meuter *et al.* 2000; Radomir & Nistor 2012). Today SSTs are a natural part of our lives. We use services on the internet and online devices (computer, mobile telephone, and tablet) to do transactions, brokerage, retail purchase, find information and more (Meuter *et al.* 2000; Rust & Kannan 2016). Both customers and business benefits of SSTs. Some advantages that it creates for customers and businesses are time savings, availability, cost reduction, innovation, added value for customers and better customer service (Dabholkar 1996; Bilgihan *et al.* 2011; Ramaseshan *et al.* 2015). These benefits that SSTs enables make them a powerful tool for businesses to achieve long term success (Meuter *et al.* 2000; Cunningham *et al.* 2009).

As customers become more and more demanding, businesses have to become customer-oriented and invest in order to offer high-quality services to improve their performance (Pekovic & Rolland 2016). Therefore it requires that it is possible to measure the quality of an SST so firms can evaluate their investments in SSTs. Researchers have shown that the quality of an SST affects customer satisfaction and customer behavior which can be crucial for the performance of a business (Meuter *et al.* 2000; Yen 2005; Hwang & Kim 2007; Pekovic & Rolland 2016; Rust & Kannan 2016). Therefore the quality of SSTs is of high importance.

Lin and Hsieh 2011 developed a scale named SSTQUAL, where they found seven dimensions affecting the quality of SSTs, eg, functionality, enjoyment, security/privacy, assurance, design, convenience, and customization. The purpose of the SSTQUAL scale was to develop an instrument able to measure SSTs quality across several industries. In their study, they request a need to investigate the seven dimensions further since it is a continuous process and may change over time.

With the previous explanation in mind and the combination of Vargo and Lush 2008 concept of a service. That it always should be co-created with the customer since the value determines by the customer and not the service provider. It could emphasis a need to test the SSTQUAL in different industries because customers' perceptions of SST quality may differentiate between branches. Previous research strengthens this statement, a study in the Romanian banking sector shows that the SSTQUAL scale may be revised to suit the Romanian market better (Radomir & Nistor 2012). A study to evaluate the SSTQUAL scale in the Swedish banking sector has

never been conducted before. Which raises the question if the SSTQUAL scale can be used to evaluate the quality of an SST in the Swedish banking sector?

1.2 Problem

The financial market is a business with a long tradition of being customer-oriented and offers a variety of SSTs. Within the research literature, in service-marketing, the banking sector is often mentioned to be a pioneer when it comes to SSTs. Also, the business gets high rankings in studies that evaluate digital Customer Experience Management maturity and customer satisfaction (Tieto, 2015; SKI, 2018). Although the banking sector has succeeded in the rapid development of new technology, the competition is fierce. The differences between interest rates and other financial offers are neglectable for most customers, which forces the banks to compete for customers in other ways. One approach is to offer customers high-quality SSTs that generate customer satisfaction (Meuter *et al.* 2000). Therefore it becomes crucial to consider customers' perception of SST quality. A work that requires continuous evaluation since customers' perception of self-service quality may change over time (Lin & Hsieh 2011). If not, there is a risk that the SSTs generate customer dissatisfaction instead of satisfaction (Meuter *et al.* 2000; SKI 2018). A risk that, in turn, can affect the bank's market position (SKI 2018).

For the banks in Sweden, there is an incentive to focus on retaining market shares and on developing existing customer relationships instead of focusing on growth in market shares (Swedish Competition Authority 2013). Forest and agricultural customers are an example of such customers in the Swedish banking sector (Skogssällskapet 2018). They are associated with low risk and high-value development, which makes them a valuable segment for the Swedish banking sector (*ibid.*). A tough challenge for the Swedish banking sector is to offer SSTs that are personal and proactive (SKI 2018). With this in mind, it makes it interesting to evaluate forest and agricultural customer perceptions of SST quality in the Swedish banking sector.

Therefore this study will evaluate which dimensions forest and agricultural customers perceive as crucial for the quality of SSTs in the Swedish banking sector. Hopefully, also contribute to new insights in the banking sector as well within the research of service quality and SSTs.

1.3 Aim and research questions

This study aims to identify which dimensions forest and agriculture customers perceive as crucial for the quality of self-service technology in the Swedish banking sector. The aim is achieved through an empirical case study in a Swedish bank, where the customer's perception of SST quality is investigated. Following research questions are answered:

How do the forest and agriculture customers perceive the quality of an self-service technology in the Swedish banking sector?

What dimensions do forest and agriculture customers think is crucial for the quality of an self-service technology in the banking sector?

What similarities and differences can be identified between forest and agricultural customer's perception of SST quality and the dimension in the SSTQUAL scale?

1.4 Delimitations of the study

To achieve the purpose of this case study, focus will be on the concept of SST quality. Within the literature of service marketing concepts such as technology readiness, customer behavior and customer satisfaction are often mentioned in relation of service quality. A lot can be said about these concepts but because of practical reasons and the aim of this study these concepts will not be explained profoundly or considered any closer. Still, the concept of customer satisfaction are used in the theoretical framework to better understand the respondents perception of the quality of an SST in the Swedish banking sector.

Another concept that is close at hand is servicification. It is a process based on service logic, where often manufacturing industries transform their business from selling goods towards selling services. However, this study will not focus on strategies or processes. Therefore servicification is not included in this study.

Moreover, this paper is delimited to a specific case study within Handelsbanken and therefore the delimitations are influenced by the characteristics of this case. One of these characteristics are the forest and agricultural customers evaluating the SST, they are Swedish citizens and customers in Handelsbanken. Which also postulate that the SST are developed by Handelsbanken.

1.5 Outline

The structure of this paper is illustrated in Figure 1. The structure is divided in eight chapters described below.

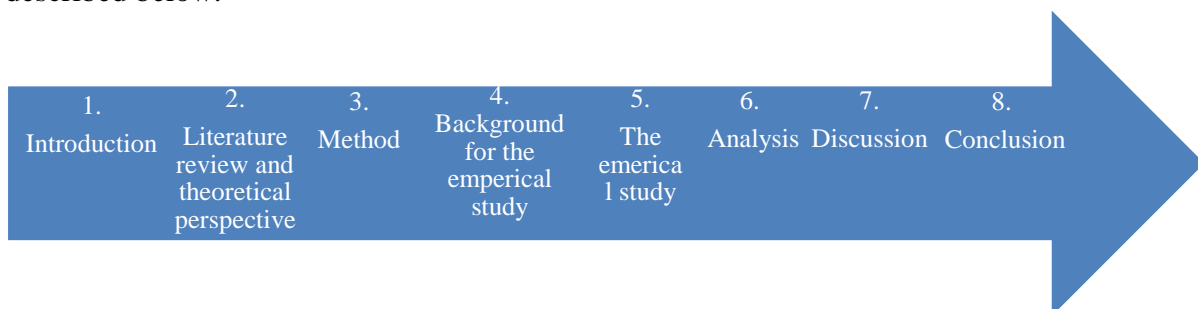


Figure 1. The structure of this paper.

Chapter 1 Introduce the problem background, aim of the study, research questions and delimitations.

Chapter 2 Presents concepts and the theoretical framework.

Chapter 3 Describes how the study is conducted.

Chapter 4 Previous studies and the unit of analysis (the corporate package) is described.

Chapter 5 Present the findings in the result.

Chapter 6 The result is analysed in perspective of the theoretical framework in chapter 2.

Chapter 7 The result is discussed in perspective of previous research in chapter 4.

Chapter 8 Give answer on the research questions and suggestions for future research.

2 Literature review and theoretical perspective

The literature gathered in this study is necessary to provide a context for this research. It frames the work and helps identify main ideas, conclusions, differences and similarities in previous research. The review will explain concepts within service marketing and give a brief overview of the research within service marketing. Concepts such as service, quality and service quality are explained in the first part of this chapter. In the end of the chapter the self-service technology, SST, concept is explained and the self-service quality scale, SSTQUAL scale, measuring service quality in a context of self-service technology will be presented.

2.1 Service

The diverse nature of a service has made it hard for researchers to define the concept (Edvardsson *et al.* 2005; Lovelock & Patterson 2015). Traditionally researchers within marketing has made distinct separations between services and manufactured goods (Lovelock & Patterson 2015). Which has been expressed particularly in four generic differences, intangibility, heterogeneity and perishability (Lovelock & Gummesson 2004; Lovelock & Patterson 2015). Services can include tangibility's such as cars, facilities and food, that may be important for the delivery of the service. Though it is often the intangibility elements in the service, such as expertise, attitudes of service personal or internet-based transactions that creates the most value in the service performance (Lovelock & Patterson 2015). This make it often difficult for a customer to evaluate a service features before it is consumed, since there is a lack of reference points. Customer cannot smell, touch or taste the intangible elements of the service as is the case for manufactured goods that are tangible (*ibid.*). Lynn Shostack (1977) distinguishes between services and manufactured goods by a scale, reaching from dominant tangibility to dominant intangibility, see Figure 2 for illustration. Where the range of the most tangible dominant entity is salt, and the most intangible dominant entity is teaching. In the middle of the spectrum, the entity fast-food is found and are classified as equally tangible and intangible dominant (Shostack 1977).

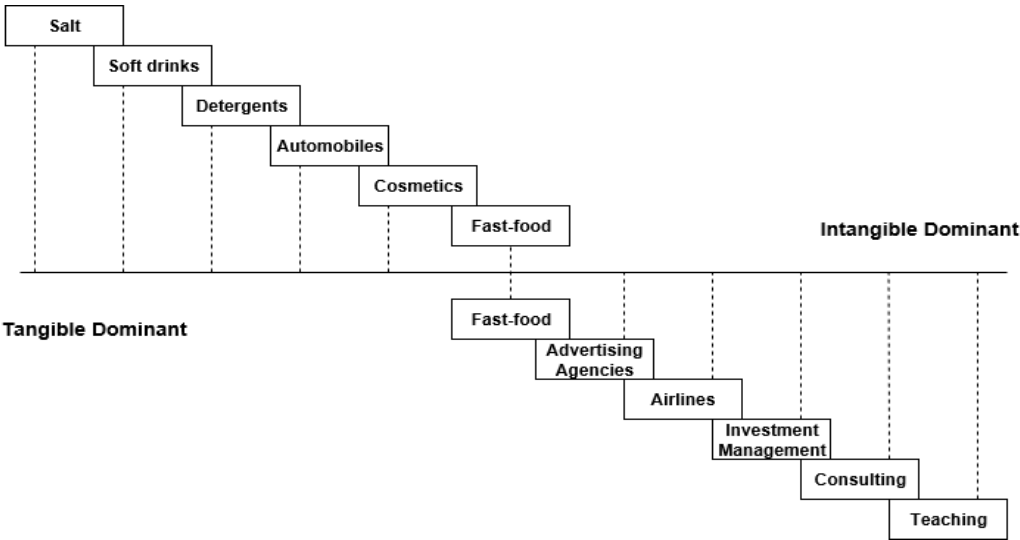


Figure 2. A spectrum of service and goods provides an understanding of a varying degree of tangible or intangible characteristics. Inspired by Shostack (1977 p. 77).

The variability is also something that distinguish services from goods, manufactured products are often characterized by being homogenic and services heterogenic (Lovelock & Patterson

2015). For example, a service such as a fishing trip, will be impossible to keep homogenic, it is not possible to control factors that will affect customers experience such as weather conditions and luck at fishing. On the other hand, customers participating in the fishing trip can easily buy identical fishing equipment. In other words, manufactured goods can be produced in controlled circumstances where the features of the goods can be inspected accordingly to quality standards (*ibid.*). Where's it is harder to predict, control and protect customers from the result from service failure, (which in this example could be the weather or luck at fishing).

Another distinction between goods and services is that people often are a part of the service experience (Lovelock & Patterson 2015). For example, the attitudes on customers and employees participating in the fishing trip will probably affect the outcome of the experience. If you like their attitudes and having a good time, your experience will probably be better than if it was the opposite. Also, this means customers are a part of co-creating value of the service. This type of interactions, where customers are seen as a part of co-creating value is a view that has received more attention the last decade (Vargo & Lusch 2004, 2008; Lusch & Vargo 2006). And stand out from the more traditional view of marketing, called goods dominant logic (GDL) where the purpose of industry mainly was producing goods, and customers were seen as passive recipients (Lovelock & Patterson 2015).

Today the distinction between service and manufactured goods in the marketing scholar are blurry and not so clear as it was when marketing was dominated by goods dominant logic (Vargo & Lusch 2008; Lovelock & Patterson 2015). Even within businesses the same phenomenon can be recognized. Companies that traditionally was manufacturing goods is now adding services to their goods and even include services in their portfolio (Lovelock & Patterson 2015). For example, the company IBM founded year 1911 (IBM 2012) was from start mainly a manufacturer of computer hardware. Today it is a multinational information technology company offering global technology services (*ibid.*). These trend in business, the shift of economy from goods to services has given rise to a new service paradigm within marketing, namely service dominant logic (Vargo & Lusch 2004), a concept that defines service as follows:

“we define services as the application of specialized competences (knowledge and skills) through deeds, processes, and performances for the benefit of another entity or the entity itself “ (Vargo & Lusch 2004 p. 3).

The service dominant logic propose that services should not only be seen as an intangible resource of knowledge and skills but also the possibility of being tangible resources (Vargo & Lusch 2004, 2008; Lusch & Vargo 2006) . Vargo and Lush claim that their definition of a services is more inclusive and capture the heart of business. Though they are not the first to highlight that everything could be considered a service. As Theodore Levitt (1974) put it long time ago:

“There are no such things as service industries. There are only industries whose service components are greater or less than those of other industries. Everybody is in service” (Levitt 1974 p. 47).

Bo Edvardsson (2005) claim there exist two different approaches of the definitions of a service within the service research. He means that some researchers view a service as a perspective on value creation and others view service as a category of market offerings (Edvardsson *et al.* 2005). The first approach aligns with Vargo, Lusch and Levitts definitions of a service (see above). The latter one confirms with Grönroos definition of a service:

“as an activity or series of activities of a more or less intangible nature that normally, but not necessarily, take place in the interaction between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems” (Edvardsson *et al.* 2005 p. 110)

Grönroos (2002) proposes that a service is an activity that are provided to solve customer problems. Other researchers in the field (Evert Gummesson and Christopher Lovelock) has a similar approach towards the definition of a service, e.g. customer perspective (Edvardsson *et al.* 2005).

It exists many definitions of a service in the marketing literature though some of them have been presented above. One thing is clear, it does not exist any universal definition of a service and it seems that many definitions are vague and open for interpretations. As Bo Edvardsson (2005) reflect about the concept:

“The terms or concepts used in defining services are also open to different interpretations. It is not clear what we mean by activities, deeds, processes, performance, interactions, experiences, and solutions to customer problems. The concept of “service” is fuzzy, and perhaps this is normal within an emerging discourse. As service research enters maturity, however, we may need more precise definitions or a clearer point of departure: one possibility is to define services through the lens of the customer with a focus on value-in-use” (Edvardsson *et al.* 2005 p. 113)

This brief literature review shows that the concept of service is rather complex, though Edvardsson (2005) agree with Vargo and Lusch, that a service should be defined through the lens of the customer with a focus on value-in-use.

2.2 Quality

According to the Swedish Academy’s dictionary (SAOB 2019), quality is a greatness that describes how well one or more properties of a phenomenon, product or service meet a need. However there is no universal definition of the concept (Reeves & Bednar 1994). It varies between industries, academia’s and practioners, manufacturing and services (Wicks & Roethlein 2009). One possible explanation why the concept of quality varies could be because of its properties. The components are often of intangible nature and it makes different definitions of quality suitable for different circumstances (*ibid.*).

2.3 Service quality

As you have read, both quality and service are two concepts that do not have any universal definition and they can be seen as rather complex concepts. Not so surprisingly, this also implies for service quality (SQ). However, it is often referred as a measure of how a service meet customer expectations (Ghobadian *et al.* 1994). Where customer judge the quality of a service by comparing their expectations of what they should receive with their perceptions of what the service actually delivered (*ibid.*). Or as parasuman summarizes previous studies in service quality *“SQ stems from a comparison of what customers feel a company should offer with the company’s actual service performance”*. Though, the perception of the service quality is not only determined by the servie outcome but also by the service process, since the customer is present and a co-creator in the delivery process of a service (Ghobadian *et al.* 1994; Vargo & Lusch 2008).

Moreover, service quality is a concept that is considered important for business, regarding competitiveness and long term profitability (Ghobadian *et al.* 1994). And therefore companies often strives to deliver services that has an high quality. But in order to know if the quality of the service is high or low it has to be measured. This is something that reserachers has tried to answeare and as a result there is several models describing how service quality is measured. As an example, Table 1 illustrates a few of them.

Table 1. Excerpt of literature describing how quality could be measured

Modell	Measurement	Author
Technical and functional quality model	Technical, functional and image	Grönroos (1984)
GAP modell	Expectation and perception	Parasuraman <i>et al.</i> (1985)
SERVQUAL	Attributes for a Service	Parasuraman <i>et al.</i> (1988)
SITEQUAL	Attributes for internet shopping	Yoo & Donthu (2001)
WebQual	Attributes for a Web site	Loiacono & Hall (2002)
eTailQ	Attributes for online retail	Wolfenbarger & Gilly (2003)
E-S-Qual	Attributes fo a Web site	Parasuraman <i>et al.</i> (2005)
SSTQUAL	Attributes for a self-service	Lin & Hsieh (2011)

Christian Grönroos was maybe one of the first to highlight the need of a model that describes how quality in service is perceived by customers (Grönroos 1984). He describes the importance to include dimensions of technical quality, functional quality and customers image of the company in terms of measuring service quality (*ibid.*). Also, he proposes that service quality is dependent on two variables, expected service and perceived service. Another dominant researcher in the field that develop the same point of view is Parasuman, which created the GAP model that later was developed into SERVQUAL (Parasuraman *et al.* 1985, 1988). Which describes five dimensions affecting service quality and has become a well-recognized tool to evaluate the quality of a service (Parasuraman *et al.* 1988). Though researches have continued to develop models and found other dimensions affecting service quality in different contexts. As Table 1 displays, more recent models describe how quality is measured in internet-based services and therefore differs from SERVQUAL which measures the quality of traditional services (face to face). Services characterized by technology where no interpersonal contact between customer and provider exists. Customers' expectations of the service are less important since customers tend to rely on their experience instead (Santos 2003). Yang & Jun (2002) has also shown that customers have difficulties to have a clear perception of what expectations they hold for online services.

2.4 Self-service technology

The implication of self-service technologies (SSTs) has allowed customers to produce and consume services independent of face to face interaction with service employees (Meuter *et al.* 2000). They serve different purposes (customer service, transactions and self-help) to customers and the technology interface of the SSTs can also vary, see Table 1. Some of the technology interfaces of the SSTs include interactive free-standing kiosks such as self – pumping gas stations or internet-based interfaces where customers independently can check their account balance or make financial transactions. It is also possible to combine the different types of

technology interfaces. For example, a customer can buy a flight ticket online and at the airport the customer can use interactive kiosk to print boarding card and check in baggage. This type of solutions does not only combine several types of technology interfaces (online webpage and interactive kiosks) but also fulfills several purposes to the customer (in this specific case transaction and self-help), see Table 2.

Table 2. Provides technology interfaces that a self-service technology can obtain and customers purpose using it (Meuter et al. 2000 p. 52)

Purpose/Interace	Telephone/Interactive Voice Response	Online/Internet	Interactive Kiosks	Video/CD
Customer Service	Telephone banking Flight information Order status	Package tracking Account information	Hotel checkouts ATMs	
Transactions	Telephone banking Prescription refills	Retail purchasing Financial transactions	Pay at the pump Hotel checkouts Car rental	
Self-Help	Information telephone lines	Distance learning Internet information search	Tourist information Blood pressure machines	Tax preparation software Television/CD based training

As Table 2 shows, SSTs is used in several different businesses in our society such as health care, finance, tourism and retail. In combination with the possible customizations of its technology interface and how it can serve customers. It makes SST a creative tool for business to engage in customers in new ways (Meuter et al. 2000; Rust & Kannan 2016). Several researchers propose that self-service technologies should be considered as an important part of long-term success in business (Meuter et al. 2000; Yen 2005; Bolton et al. 2007; Rust & Kannan 2016). In order for business to deliver self-service technology that satisfies customers it is fundamental to identify the source of satisfaction and dissatisfaction in these technology solutions (Meuter et al. 2000).

Meuter (2000) has identified seven sources that contributes to customers dissatisfaction or satisfaction. These sources are based on interactive incidents of 823 consumers using a variety of self-service technologies in different businesses (*ibid.*). Below, the satisfying incidents and disatisfying incidents in SSTs are described. Category one to three is considered to contribute to customers satisfaction and category four to seven dissatisfaction.

2.4.1 Sources contributing to customers satisfaction

Below the characteristics and reasons of why an SST can contribute to customer satisfaction is explained (Meuter et al. 2000).

1 Solved intensified needs

That SSTs has the function to solve customers' needs in urgent situations are a factor that contribute to customer satisfaction (Meuter et al. 2000). Since the characteristics of SSTs are availability and flexibility, they can help customers to solve their problems at once (*ibid.*).

2 Better than the alternative

Another reason of why SSTs contributed to satisfaction among customers was because it had functions or benefits that was superior to other service alternatives (e.g. interpersonal services). These functions are divided into six subcategories and are presented as 2a, 2b *etc.*

2A easy to use

Self-service technology where the process of using it is clear and straightforward was contributing to customers satisfaction (*ibid.*). Also, that it was easier to use than other service alternatives were highlighted as important for customers satisfaction.

2B avoid service personnel

Customers can appreciate the possibility of consuming a service without interacting with service employees (*ibid.*).

2C saved time

This subcategory was considered especially important for customers and their satisfaction. For example, SSTs allowed customers to deal with transactions and information more quickly and efficient (*ibid.*).

2D when I want

The availability of SSTs is seen as a positive function in the perspective of the customer. To consume the service at any time (*ibid.*).

2E where I want

Or at any location.

2F saved money

When the SSTs enable customers to get a better deal or other financial benefits it is a function that contribute to satisfaction (*ibid.*).

3 Did its job

The last source identified in SSTs contributing to customers satisfaction is “did its job”. That the SST actually do what it is intended to do is considered important. And often enough for customers to have a pleasant experience with the SST. Also, many customers were impressed by the capabilities self-service technologies had (*ibid.*).

2.4.2 Sources contributing to customer dissatisfaction

Below the characteristics and reasons of why an SST can cause customer dissatisfaction is explained.

4 Technology failure

Customers are dissatisfied when the technology of the service failure. This was also the largest source of dissatisfaction from customers perspective (*ibid.*).

5 Process failure

Problems that occur in the process after customer consume the service were seen as a source of dissatisfaction. For example, customers who successfully paid and ordered a product online, did never receive the product (*ibid.*).

6 Poor design

The design of the service experience including both the service design and the technology design were a source of dissatisfaction among several customers. Poor technology design refers to difficulties to navigate in the system, slow systems or other shortcomings that do not affect the purpose of the service. Poor service design refers to restraints or other limits that customers believe hinder them from using the full capacity of the service. Though these types of restraints do not hinder the customer to use the function of the service. For example, online retail purchases can be limited to where it is possible to deliver the product. Or fees are charged by the SST or limits of how frequently customers can use the service can be set up by the company (*ibid.*).

7 Customer-driven failure

The Customers own failure was one reason why they had dissatisfied experience with the service. For example, when customer forgot their own password to their accounts (*ibid.*).

2.5 The Self-service quality scale

The purpose of the self-service quality scale, SSTQUAL scale, is to measure the quality of self-service technology (Lin & Hsieh 2011). It was developed by Lin and Hsieh in year 2011 because they believed that there was a gap in the research of service quality. At that time, there was no instruments that had the ability to measure technology-based service quality across several industries (Radomir & Nistor 2012). Instead, research in measurement of service quality was limited to specific industries, such as online retail and online shopping (Lin & Hsieh 2011; Radomir & Nistor 2012). Therefore, Lin and Hsieh saw a need of developing a new scale that could be used to evaluate the quality of self-service technology. Since the concept of SST target several areas where it is used (Meuter *et al.* 2000), the scale develop by Lin and Hsieh also target a broader area of where the scale could be applicable (Lin & Hsieh 2011).

In their research, they found that customers, regardless of industry, rated SST service quality based on seven primary sources. Including, functionality, enjoyment, security/privacy, assurance, design, convenience and customization, see Figure 3. The sources contributing to customers perception of SST service quality are further described below.

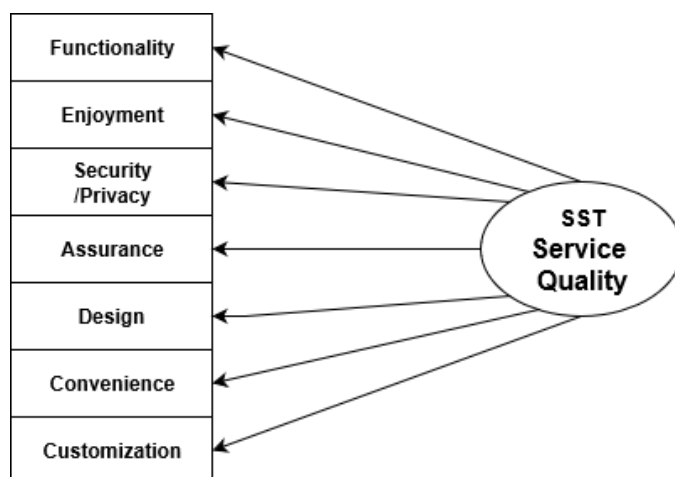


Figure 3. Attributes that are fundamental for the quality of self-service technology. Inspired by Lin & Hsieh (2011 p. 199).

Functionality

Involves the functional characteristics of the SSTs regarding ease of use, reliability and responsiveness.

Enjoyment

Customers perception of using the SST, includes delivery and outcome of SST.

Security/Privacy

Describes customer trust in SST, includes parameters such as the risk of losing private information and security against intrusion and fraud.

Assurance

Relates to the confidence customer have to the SST due to the reputation and competence of the SST provider.

Design

Customers perception of the whole design of the SST service system.

Convenience

Refers to the accessibility of the SST, includes time but also ease of reaching the providers SST (place).

Customization

In which degree the SST can be adopted to individual customers' needs and preferences.

These dimensions can be used as a guide in evaluations measuring the quality of SSTs. And help providers to develop more competitive services that fits customer needs. Another important finding in their research (Lin & Hsieh 2011) that also align with previous research regarding service quality is the fact that service quality affect customers behavioral intentions (Cronin *et al.* 2000). Meaning that customers perception of the quality of a service will affect if customers are willing to say positive things about it, recommend the service, remain loyal and pay premium prices (Zeithaml *et al.* 1996; Cronin *et al.* 2000). Factors that could determine if a service provider has the ability to generate profits or not (*ibid.*).

3 Method

This part explains and motivates the research approach, how data is collected, choice of unit of analysis, analytical technique, quality assurance and ethical aspects. The purpose is to give the reader an understanding of how the study is constructed.

3.1 Research design

When writing a research project there is five components to consider which should influence research design (Robson, 2002). The five components, see Figure 4, are *purpose*, *theory*, *research questions*, *methods* and *sampling strategy*. All of them are described in this paper and together they should determine and motivate the chosen strategy. Robson (2002) claim that all of them need to be inter-related and kept in balance. He explains (*ibid.*) that if the research question does not link to theory, it is not likely that the answers will be of value. Then something has to change or develop, either the research questions or the theory. With other words, the components are shaping each other.

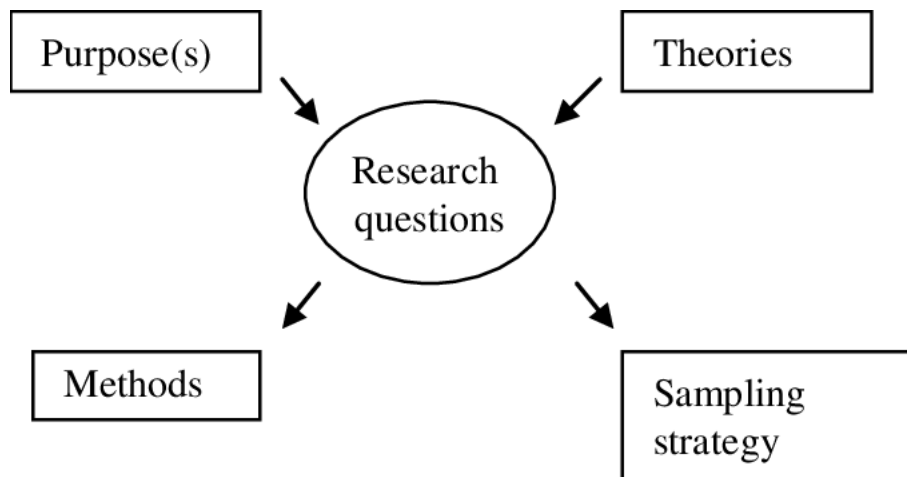


Figure 4. A framework for research design. Inspired by Robson (2002 p. 73).

In a fixed research design, all of the components mentioned above is specified early in the research process, see Figure 5. The design is a linear process and a common approach in natural science when quantitative data are collected in controlled circumstances (*ibid.*).

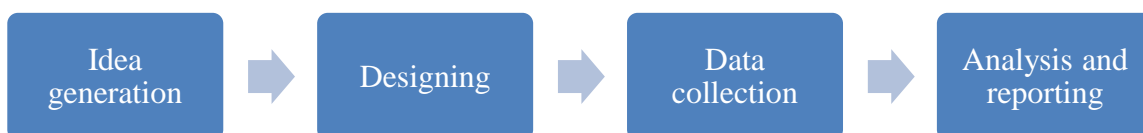


Figure 5. The process of a fixed design. Inspired by Dybå (2019 p.8).

Another approach is the flexible design, see Figure 6. Here, a repeated revisiting of all the components occur as the research proceeds (*ibid.*). Shaping the research design framework during the process. In the end of the process all the components in the study is specified. A Flexible design is a common approach in social science where qualitative data is collected (*ibid.*). Though, it should be mentioned that a flexible approach could also include quantitative data, (it is more rarely for a fixed design to include qualitative data).

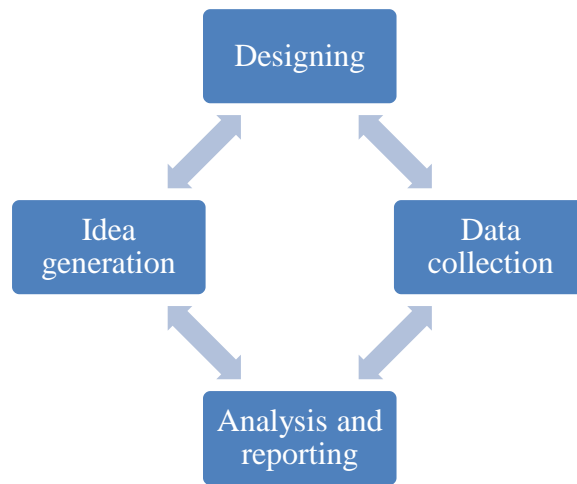


Figure 6. The process of a flexible design. Inspired by Dybå (2019 p. 8).

This thesis will identify how forest and agriculture customers in the Swedish banking sector perceive the service quality of an SST and what dimension they find affecting SST quality. According to Robson (2002), when dealing with case study research a fixed or flexible approach can be used. In this study a flexible approach is preferred because in order to achieve the purpose, how and why questions are answered (see chapter 1.3 for research questions). Also, the study will include a case and interviews of customers. Which means that the study operates in an open system (real world) and the data will be of qualitative nature (words). When operating in an open system it is hard to control and predict the process of the study and it may evolve during time. Further this indicate that a flexible design is an appropriate method for this particular study (*ibid.*).

3.2 Case study

A case study is commonly used in a real-world context and consist often of qualitative data (Robson 2002). It can also be a mix of methods (*ibid.*), where both quantitative and qualitative data are collected. The strategy is to focus on one case, may it be a group, organisation or a setting, where the context is taken into account (*ibid.*). Since this study starts of in a commission, where customers perception of SST quality is collected in a specific setting, a case study become a natural part of the strategy of the work (*ibid.*). Moreover a case study is a recommended method in marketing research and since this paper focus on service marketing, a case study should be an appropriate method to achieve the purpose of this thesis (Riege 2003), see chapter 1.

It also aligns with the flexible design of the research in this study. Because a case study has the ability to be flexible and can be loosely designed (Robson 2002). Which makes it a suitable approach when the direction of the study is uncertain, and the field of research are novel (Eisenhardt 1989).

3.2.1 Unit of analysis

According to Yin (2009), the unit of analysis is related to the fundamental problem of defining what the case is. It should be related to the topic of the case and the primary research questions and can include individuals, events, or an entity (*ibid.*). This case study evaluates the concept of service quality in SSTs from the perspective of Forest and agriculture customers. Focus is on the concept of self-service quality, but since the concept evolves customers' perception and

the properties of an SST, the interface between customers' perception and the banks SST becomes fundamental for the analysis.

3.2.2 Selection of respondents

There are various ways to collect the sample used in a research study, it can be based on different probability methods or non-probability methods (Denscombe 2014). The former is based on random selection from the research group and the idea is that the researcher has no influence on the choice of test persons or objects to be included in the sample (*ibid.*). In that way, everyone in the research group has the same probability to be picked and the selection becomes representative (*ibid.*). This method is best suited for large selections and is often used in large surveys where quantitative data is processed (*ibid.*).

Non-probability methods means that respondents are collected based on certain attributes or criteria (Denscombe 2014). Meaning that they are not randomly selected, and the researcher has an impact on the sample. This method is used when the researcher think it is difficult or inappropriate to rely on random selection (*ibid.*).

In this study a targeted selection has been used to select respondents. It is a non-probability methods where the respondents are picked based on their attributes (Denscombe 2014). The purpose of the method is to collect respondents that can contribute with valuable information connected to the topic of the study and the research questions (Bryman 2011; Denscombe 2014). For example it can be respondents with certain knowledge or experience about the research topic (Denscombe 2014). In qualitative research, targeted selection is often recommended as an appropriate method when doing interviews (Bryman 2011). Though, to find appropriate respondents, it requires knowledge of the group from which the selection should take place (*ibid.*). Therefore, the respondents have been selected based on Handelsbanken knowledge about their customers and the authors knowledge about the research questions and topic of the study.

Table 3. Interviewed forest and agricultural customers in Handelsbanken

Participants	Interview conducted	anscription sent	alidation completed
Respondent A	2019-04-16	2019-04-17	2019-06-11
Respondent B	2019-04-17	2019-04-17	2019-04-18
Respondent C	2019-05-07	2019-05-07	2019-05-14
Respondent D	2019-05-16	2019-05-16	2019-06-10
Respondent E	2019-05-20	2019-05-22	2019-06-05
Respondent F	2019-05-23	2019-05-27	2019-05-29
Respondent G	2019-05-23	2019-05-28	2019-05-29
Respondent H	2019-05-28	2019-05-31	2019-06-07
Respondent I	2019-05-24	2019-06-03	2019-06-03
Respondent J	2019-06-03	2019-06-05	2019-06-11

The sample from where respondents was selected consists of forest and acricultural customers which use the Corporate Package (an SST) in Handelsbanken. Forest and agricultural customers are defined as a owner of agricultural assessed property. The customers using the Corporate Package are entrepreneurs and are a heterogeneous group but since this study focus on forest

and agriculture customers the selection of respondents was focused on this particular group. In other words, no consideration of age and gender was taken. Secondly, in order to get a deeper understanding of how forest and agriculture customers perceive the quality of the Corporate Package, customers considered experienced using the self-service was picked. Experienced users were defined using the corporate package a minimum of once a week. Also, experienced respondents in this study are entrepreneurs that have their business as the main source of income and therefore has a need to use The Corporate Package on regular basis. This choice was made because experienced customers was considered to give more valuable information than unexperienced customers. Lastly, this group of respondents are considered to be valuable customers for Handelsbanken.

The sample of respondents are in ages between 35-65 years old. Of the ten interviewees three are women and seven are men and all of them have a forest or agriculture business.

3.2.3 Selection of service

The Corporate Package (described in chapter 4) is the SST in this study that are analysed, the reason of why this particular SST was picked has several reasons. Firstly, the corporate package is a self-service technology in the Swedish banking sector and therefore links to the research question (see chapter 1.3) “*How does the forest and agriculture customer perceive the quality of an SST in the Swedish banking sector?*”. Secondly, the corporate package is developed for corporate customers, and lastly, forest and agricultural customers are using this service.

A bank had to be picked based on specific criteria to answer the research questions in this study. The first criteria of the bank consist of having a business in Sweden, secondly, having customers defined as forest and agricultural customers (definition described in chapter 3.2.2). The last criteria refer to the bank’s services, the bank needs to have an SST developed for corporate customers, specifically the segment of forest and agricultural customers.

3.3 Data collection

3.3.1 Interviews

Data were gathered by semi-structured interviews which is commonly used in flexible qualitative designs (Robson, 2002). It is a method which is a combination of structured interviews and unstructured interviews. Meaning that the interview consists of predetermined questions based on certain themes but allows the interviewer to ask open questions when needed (*ibid.*). This gives the interviewer the opportunity to get a deeper understanding of the interviewee attitudes, opinions and experiences. Semi-structured interviews produce small amounts of data per interview and requires therefore more participants to achieve “saturation” (*ibid.*). When no further data collection adds no or little knowledge to what you already have learned, saturation is considered achieved (*ibid.*). Qualitative interviews are suitable when a study focus on the meaning or perception of a particular phenomenon to the participants (*ibid.*). Since this study focus on customers perception of SSTs and service quality, such method is considered to be appropriate in this study.

The questionnaire was divided into two parts (Appendix 1), the first part of the questionnaire was structured of semi-structured questions to answer the research question *what dimensions does forest and agriculture customers think is important for the quality of an SST in the banking sector?* The second part of the questionnaire was constructed to answer the research question *how does the forest and agriculture customer perceive the quality of an SST in the Swedish banking sector?* The questions in the second part of the questionnaire was divided into seven

themes, *functionality, enjoyment, security/privacy, assurance, design, convenience and customization* in order to reflect the seven dimensions of the SSTQUAL scale. Each theme (dimensions) had semi-structured questions influenced by the “*attribute questions*” in the SSTQUAL scale, see Table 4. The questions were rephrased to avoid yes and no questions. If the respondents answered yes or no, additional why or how questions were asked to get a deeper understanding of the reasons behind the respondent’s perception.

To avoid influencing the respondents, they had the opportunity to first express which dimensions or attributes they found important for the quality of an SST in the banking sector (part one). Then they were asked about the dimensions (found in SSTQUAL scale) of the corporate package (part two). Thereby the order of the two parts of the questionnaire.

Table 4. Attributes influencing each dimension of the self-service quality scale. Inspired by Lin & Hsieh (2011 p. 197)

Dimensions	Attributes
Functionality	<ol style="list-style-type: none"> 1. I can get my service done with the firm’s SST in short time. 2. The service process of the firm’s SST is clear. 3. Using the firm’s SST requires little effort. 4. I can get my service done smoothly with the firm’s SST. 5. Each service item/function of the SST is error-free.
Enjoyment	<ol style="list-style-type: none"> 1. The operation of the firm’s SST is interesting. 2. I feel good being able to use the SSTs. 3. The firm’s SST has interesting additional functions. 4. The firm’s SST provides me with all relevant information.
Security/Privacy	<ol style="list-style-type: none"> 1. I feel safe in my transactions with the firm’s SST. 2. A clear privacy policy is stated when I use the firm’s SST.
Assurance	<ol style="list-style-type: none"> 1. The firm providing the SST is well-known. 2. The firm providing the SST has a good reputation.
Design	<ol style="list-style-type: none"> 1. The layout of the firm’s SST is aesthetically appealing. 2. The firm’s SST appears to use up-to-date technology.
Convenience	<ol style="list-style-type: none"> 1. The SST has operating hours convenient to customers. 2. It is easy and convenient to reach the firm’s SST.
Customization	<ol style="list-style-type: none"> 1. The firm’s SST understands my specific needs. 2. The firm’s SST has my best interests at heart. 3. The firm’s SST has features that are personalized for me.

The interviews were conducted by telephone and not face to face, which in research literature often is argued to be a better alternative when collecting qualitative data (Novick 2008). Arguments against using telephone as a technique is the ascent for the interviewer to notice visual or nonverbal insinuations that could generate data (*ibid.*). Other drawbacks compared to face to face interviews are lower response rate and requirements of shorter interview durations which could reduce in-depth discussion (*ibid.*). Advantages of telephone interviews are decreased costs, less travels, improved interviewer safety and ability to reach geographically spread respondents (*ibid.*). Other advantages are increased anonymity, privacy and decreased social pressure (*ibid.*). Which can affect the respondent to feel more relaxed, willing to talk freely and share intimate information (Kavanaugh & Ayres 1998; Novick 2008). Some researchers (Kavanaugh & Ayres 1998; Sturges & Hanrahan 2004) argues that qualitative telephone data is detailed and of high quality.

Even if face to face interviews are seen as the “way to go” when doing qualitative interviews (McCoyd & Kerson 2006), Gina Novick (2008) are sceptical. She believes there is a need of more evidence and therefore none of the qualitative interview methods should be favoured over another (Novick 2008).

The reason why telephone interviews was conducted in this study rather than face to face interviews was because of the time savings due to no need of travels. Making it possible for the author to collect more data of customers perceptions. Also, as mentioned above, previous research shows that there is a debate in research literature if face to face interviews are a better method than telephone interviews when collecting qualitative data or not. This ambiguity interprets that telephone interviews and face to face interviews could be seen as equal. Therefore, the reason why telephone interviews was chosen should be an acceptable statement.

To prevent possible misinterpretations during the interviews, the respondent’s native language, Swedish was spoken. All interviews were transcribed and translated to English. The author of this paper translated the transcriptions as accurate as possible, but because of limitations in the languages vocabulary all words was not translated identically. Though, it should not affect the outcome of the result since the whole picture of each interview was captured in each transcription.

The technique used to transcribe all interviews were denaturalism. It is a approach where grammar is corrected, non-standard accents are standardized and interview noise such as stutters and pauses are removed (Oliver *et al.* 2005). The purpose of denaturalism is to capture the substance of the interview so the perceptions and meanings shared during the conversation are captured (*ibid.*). This approach differs from naturalized transcription where the whole conversation is transcribed in detail, including pauses and stutters (*ibid.*). Naturalism is often used in conversation analysis studies where the purpose is to find speech patterns between people (*ibid.*). Since the purpose of this study not is analysing speech pattern between people, but rather identify customers perceptions and service quality, the denaturalized transcription was considered as an appropriate approach.

3.3.2 Literature

The literature gathered in this study is necessary to provide a context for this research. It frames the work and help identify main ideas, conclusions, differences and similarities in previous research. To give the reader a picture of the phenomenon and answer the research questions in this case study it is necessary to cover literature within the field of service marketing. This is because this field of science covers theories and concepts related to the complexity of SSTs and its quality. The literature in this study give the reader a brief overview of the research within service marketing. Though, all literature in this field is not covered in this study, only literature that contributes to an understanding of this particular phenomenon, namely SSTquality, and theories that are used to identify the quality of an SST. For a broader search of relevant literature, Google Scholar was used together with the scientific database Web of Science. The keyword *SST* and *self-service technology* was used in combination with *service quality* and *quality*. To ensure the quality of the literature retrieved, articles that are scientifically reviewed and had high citation score was primarily picked in this study.

3.4 Analyse technique

In order to answer the research question in this study, the bricolage technique (Brinkmann & Kvale 2015) was used to analyse the transcriptions of the interviews. It is a mix of methods, including analytical techniques and concepts, it is not fixed to a certain technical discourse, rather it moves freely between them (*ibid.*). The bricolage enables the interviewer to find structures and connections that can be of importance for the research project (*ibid.*). This generation of meaning can be in words, in numbers, in figures or a combination of these (*ibid.*).

In this study, the transcriptions have been interpreted based on the respondent’s answers of the seven dimensions of the SSTQUAL scale used in the interview guide. Answers related to respondent’s perception of the corporate package has been categorized to either positive, negative or neutral by the author. Answers that express positive feedback about the corporate package are categorized as positive, for example, answers similar to “*I think it is good, it is a good experience*” is categorized as positive. Answers similar to “*It is pretty boring it does not appeal to me at all*” were categorized as negative. When the respondent could not express if the dimension was either good or bad, or did not had any answer, the answer was categorized as neutral. Answers similar to “*It works, no big ovations, it fulfils my needs*” was categorized as neutral. The overall expression from each dimension and respondent was then quantified and summarized in Table 6 (see chapter 5.2). The numbers are displayed in Table 6 to show the outcome of respondent’s opinion e.g. positive, negative or neutral for each attribute regarding the corporate package.

3.5 Quality assurance

To assure the quality of the content in a case study Riege (2003) propose various techniques that can be used to establish high validity and reliability of qualitative data. Table 5 presents the different case study techniques and how they are applied in this study.

Table 5. Techniques for quality assurance in case studies and application of these techniques in the study

Case study design test	Case study techniques	Application in this study
Construct validity	Use multiple source of evidence.	Data regarding respondents perceptions has been collected through telephone-interviews.
	Establish chain of evidence.	All telephone-interviews has been transcribed.
	Have key informants review draft case study report.	Opponents, supervisors and respondents has review interview transcripts.
Internal validity	Do within-case analysis, then cross-case pattern matching.	
	Do explanation-building.	An Illustration of Lin & Hsieh 2011 theoretical model are used in the data analysis phase.
	Assure internal coherence of findings and concepts are systematically related	Findings in the data analysis are cross-checked by concepts explained in this study.
External validity	Use replication logic in multiple-case studies.	
	Define scope and boundaries of reasonable analytical generalisation for the research.	In chapter 3.1 the research design is defined by its scope and boundaries.
	Compare evidence with extant literature.	<u>The emperical data have been analysed using relevant theory within the subject area of the study</u>
Reliability	Give full account of theories and ideas.	In each reserach phase several ideas and theories has been reviewed.
	Assure congruence between research issues and features of study design.	The choise of methods and research design of the study is motivated and adapted to the purpose and research questions of the study.
	Use, develop and refine case study protocol.	A semi-structred protocoll was developed based on Lin & Hsieh theory. Formulation of questions in the protocoll was refined after a pilot interview.
	Record observations and actions as concrete as possible.	All telephone-interviews has been recorded and transcribed.
	Use multiple researchers.	For methodological decisions in the study, several different researchers was used.
	Record data, mechanically develop case study database.	Data was recorded by a computer software program and stored on a hardware.
	Assure meaningful parallelism of findings across multiple data sources.	The result from the different telephone-interviews was explained, conncted and compared with each other
Use peer review/examination.		

The design tests in Table 5, construct validity, internal validity, external validity and reliability originate from quantitative research but they can also be applied to qualitative research, such as a case study (Riege 2003). Construct validity refers to the researcher's ability to refrain from subjective judgments during research design and data collection (*ibid.*). If the researcher is objective, high validity can be achieved. Though, case studies are generally seen as more subjective than qualitative research methodologies since a case study often involve close contact with organizations and people (*ibid.*).

The meaning of internal validity in a case study is how the author highlight patterns of similarities and differences between respondents' experiences, opinions or thoughts (*ibid.*). And how these patterns can be explained by different components and mechanism so the phenomenon can be established in a credible way (*ibid.*).

In order to achieve external validity, an analytical generalization is necessary, which is based on the fact that particular findings are generalized to a broader theory (*ibid.*). The purpose is to understand how the empirical results connects with developed theoretical constructs (*ibid.*).

Reliability refers to the ability for other researchers to repeat the study and achieve similar findings (*ibid.*). Therefore, the researcher has to account for the operations and procedures in the study. Though it can be difficult to replicate a case study since it often involves people, for example in an interview, people's answers may change from time to time even if the researcher interviews same people and ask exactly the same questions. This does not mean that a case study is a bad method. Rather, possible differences can provide valuable information about cases investigated (*ibid.*).

Except the four design tests described above, Rieg (2003) also proposes that four other design tests should be incorporated to enhance the quality of case study methods. These design tests are credibility, transferability, dependability and confirmability and refers to qualitative approaches. All of them corresponds to the four design tests shown in Table 5.

Confirmability is similar to construct validity, it estimates in which extent the conclusions are the most reasonable ones obtained from the data (*ibid.*). To ensure the confirmability of the study, the general method of the study should be explained in detail, the study should contain enough information to cover the whole picture of the phenomenon and the data should be available for others analysis (*ibid.*). To ensure the confirmability in this paper, the methods is described and motivated in chapter 3. The phenomenon is described in chapter 1, further relevant concepts and theories of the phenomenon is described in chapter 2. Also, the interview guide is attached, see Appendix 1, illustrating the structure of the interviews. Further commitments to enhance construct validity is illustrated in Table 5.

The parallel construct to internal validity is credibility, which involves approval of researcher findings by interviewees, opponents or supervisors (*ibid.*). This step is important since reality can be interpreted in different ways. Therefore, all respondents had the ability to review and change the transcript, so the authors interpretation of the interview was confirmed by the respondents. Moreover, to ensure the credibility of a study the findings should be internally coherent, concepts systematically related and descriptions should be rich and meaningful (*ibid.*). The findings in this study is shown in chapter 5, analyzed in chapter 6 and discussed in chapter 7. Together, these chapters should give the reader a picture of how the findings are internally coherent and how the concepts are systematically related.

Transferability relates to the function of external validity or generalization (*ibid.*). This is achieved when the researcher can show similarities or differences of a phenomenon among respondents (*ibid.*). Findings should be described in a rich manner so other readers potentially can transfer appropriateness to their own setting (*ibid.*). Also, the finding should be linked to or affirming previous theories (*ibid.*). Similarities and differences of the findings are shown in chapter 6 and the links to previous theories are discussed in chapter 7. The description and explanation of all content in this paper is reviewed by opponents and a supervisor, to ensure that descriptions and explanations are rich and meaningful.

Lastly, the parallel construct to reliability is dependability and the purpose is to show consistency in the processes or techniques used in the study (*ibid.*). To achieve dependability the research question should be clear, and the functions of the study design should correspond to it. The focus of this paper is to answer the research questions, see chapter 1.3. Therefore, the methods were chosen and motivated based on the research questions, see chapter 1.3 and chapter 3.

3.6 Ethical aspects

When doing social research, participants may be involved. It is important to consider their situation, if not, it can cause the participants unnecessary negative feelings, such as anxiety or stress (Robson 2002). Therefore, all participants were informed in advance about the study by Handelsbanken. They were asked to participate in a telephone interview regarding the corporate package and informed that it was voluntary to participate in the study. Before the interview started, the researcher gave the respondents some brief information about the study, to ensure they had understood the criteria for the study. Also, informed consent between all participants was mandatory in order to participate in the study. The participants had the right to withdraw or change any statements that was transcribed and validated.

The researcher's role in the study may affect the outcome, to give the reader an insight into what prejudices this can create. The researcher was as transparent as possible and described which decisions were made or not in the study. Because of secrecy, specific information about the company and their SST was not be carried out in this report. Also, all respondents were anonymous to protect their integrity.

4 Background for the empirical study

This chapter start to present previous research within the topic of this study, which are used in the discussion of chapter 7. Secondly, the organisation Handelsbanken, where the case takes place, is introduced. Lastly, the SST that is analysed in this study, namely the corporate package is described. The purpose is to give the reader an insight in the organisation and perspective of how the corporate package works and its functions.

4.1 Previous studies

Radomir and Nistor (2012) purpose was to evaluate consumers perception of SST quality in the Romanian banking sector. To fulfil their purpose they used Lin and Hsieh (2011) SSTQUAL scale to create a survey targeted to a large sample of high-educated consumers between the age of 18 and 40 (Radomir & Nistor 2012). In their study they found that “*the SSTQUAL need to be refined to better fit the Romanian banking sector*” (Radomir & Nistor 2012 p. 858). The Romanian consumers perceived the quality of an SST in the banking sector based on five dimensions, *image, functionality, enjoyment, customization and security/privacy (ibid.)*. Where *image* is merged into one dimension from the SSTQUAL scale dimensions *assurance* and *design*. Radomir and Nistor (2012) proposed that the dimension *image* measure consumers perception of the bank’s reputation but also the image of the SST. Which aligns with the dimensions *assurance* and *design* found in the SSTQUAL scale (Lin & Hsieh 2011). Meaning that Radomir and Nistor (2012) have labelled the dimensions *assurance* and *design* to *image* instead.

Radomir and Nistors (2012) dimension of *security/privacy* includes attributes from the original SSTQUAL scale dimensions *enjoyment* and *functionality*. They found that the attribute “*The bank's SST provides me with all relevant information*” from the enjoyment dimension was found to evaluate the Romanian customers trust in the SST, and that they are informed when performing transaction affected their confidence. Therefore, Radomir and Nistor (2012) proposed that this attribute should be considered to reflect the perceived *security/privacy* of an SST in the Romanian banking sector. The attribute” Each *service item/function of the SST is error- free*” from the *functionality* dimensions was also reflecting the perceived *security/privacy*. That an SST was error-free affected customers confidence in that the software of an SST works.

Customization was also found to be different from the original dimension of *customization* in the SSTQUAL scale (Lin & Hsieh 2011; Radomir & Nistor 2012). The attribute “*It is easy and convenient to reach the bank's SST*” which is an attribute found in the dimension of *convenience* (Lin & Hsieh 2011). Was found to be perceived as a proof of banks effort to personalize the Romanian customers SST (Radomir & Nistor 2012). Therefore, Radomir and Nistor included this attribute in their dimension of *customization*.

One dimension that was excluded from their revised SSTQUAL scale compared to the original SSTQUAL scale was *convenience* (Radomir & Nistor 2012). Though, as mentioned above, one of the convenience attributes was included in the dimension *customization*. Meaning that the last attribute” *It is easy and convenient to reach the bank's SST*” in convenience dimension was totally excluded from the revised SSTQUAL scale (*ibid.*).

A study conducted by Sharaf and Lind (2011) evaluated the relationship between the seven dimensions of the SSTQUAL scale and customer satisfaction and customer behavior. Their

findings revealed that Lin and Hsieh (2011) seven service quality dimensions, “*functionality, enjoyment, security/privacy, assurance, design, convenience and customization*” (Lin & Hsieh 2011 p. 198) were significant related to customer satisfaction and customer behavior intentions towards technology based banking services TBBS in Yemen (Sharaf & Lind 2011). The dimensions *enjoyment* and *customization* had the strongest relationship between customer satisfaction and the dimensions *security/privacy* and *assurance* the lowest (*ibid.*). Both *assurance* and *security/privacy* were expected to be seen as a service prerequisite (*ibid.*).

The data in Sharaf and Lind (2011) study indicated that the respondent’s perception of the ideal technology-based banking service TBBS was enjoyable. Where they found it interesting to use TBBSs with mobile phones, the internet and ATMs (*ibid.*). *Customization* had also strong relationship to customer satisfaction where the customers felt satisfied when the banks TBBS takes care of customers interest.

As the *functionality* of TBBS was high evaluated by the customers, Sharaf and Lind (2011) suggested bank leaders to set up control measures in order to prevent service errors and failures and make the TBBS easy to operate (*ibid.*). They also suggest that systems or employees should be available to quickly react on service failures and that user errors can be minimized by training customers of how to operate TBBS equipment (*ibid.*).

Sharaf and Lind (2011) found that convenience relates to customer satisfaction. According to them, customers expect a TBBS to be convenient therefore bank leaders should focus on this goal. They suggest expanding ATM networks, computerizing of more services that can be used on several options and to increase working hours for the employees. Which can give bank leaders incentives to increase the price of TBBS as the service becomes more convenient.

Other indications in their result was that most of the respondents felt safe in their transactions with their TBBS (Sharaf & Lind 2011). Many respondents also found their banks to have a good reputation and being well-known (*ibid.*). They compared services in Yemen with services in other countries and the customers expected up to date technologies (*ibid.*). They found that customer was less concerned with service *design* in using TBBS, but it was still affecting customers satisfaction.

Shamdasani *et al.* (2008) evaluate how customers perceive service quality in the context of internet banking in the British banking sector. In their result, they found that perceived control, speed of delivery, reliability, and enjoyment affected the perceived quality of an SST (*ibid.*). Where perceived control had the highest significance of service quality, the result could not support ease of use to influence the perceived service quality (*ibid.*). Their discussion suggests reasons why ease of use was insignificant, and one possible explanation was the characteristics of their sample (*ibid.*). The respondents were familiar with internet banking, and therefore the respondents did not contemplate ease of use as an issue in service quality (*ibid.*). However, Shamdasani *et al.* (2008) still believe that ease of use is essential to consider since it affects the continued interaction of the self-service.

Floh and Treiblmaier (2006) surveyed an Austrian online bank, where 2000 customers answered and contributed to insights on how customer retention can be assured. The study identified that customers' satisfaction and their trust in an online bank is affecting how loyal customers are towards the bank (*ibid.*). In turn, customer satisfaction and trust were found to be determined by web site quality and service quality (web site quality affected service quality). Additional findings indicated that gender, age, and technophobia (consumers who are less open

towards technology products) affected customer perception of service quality (*ibid.*). Where the influence of service quality explained to a more significant extent, the degree of satisfaction for men than women, a similar result was found in the variable, age. Younger customers rated the importance of web site quality and service quality higher than older customers (*ibid.*). Technophobia harmed the relationship between service quality and customer satisfaction. Indicating that customers with low technophobia, service quality become more critical since it relate to customer satisfaction in a larger extent (*ibid.*).

A study conducted by Joseph *et al.* (2006) evaluated customers perception of electronic service quality in the UK banking sector. The result is based on a questionnaire of 135 people, 99 females and 36 men, between 21 and 61 years old. Their findings revealed six dimensions of electronic service quality. Consisting of convenience/accuracy, accessibility/reliability, good queue management, personalization, friendly/responsive customer service and targeted customer service. Convenience/accuracy relates to how customer perceive the SST to operate, such as easy to use and hours of operation (*ibid.*). Accessibility/reliability refers to the security, reliability and location of an SST. A friendly environment, such as music relates to good queue management. If the SST is personalized to the customer is identified in the dimension personalization. Friendly/responsive customer service relates to if the SST has a friendly touch and the ability of customers to give feedback. The las dimension, targeted customer service confirms if the SST is able to give specialized service options for elderly customers and customer who speak other languages than English (*ibid.*).

Joseph *et al.* 2006 found that the customer perceived convenience/accuracy, accessibility/reliability, friendly/responsive customer service and targeted customer service as extremely important. The dimensions good queue management and personalization was found to be less important for the customers (*ibid.*).

In the article “evolving to a new development for marketing”, Vargo and Lusch (2004) challenge the dominant logic in marketing of how goods and services are sold. They describe how the perspective of marketing has evolved over time and propose a new dominant logic. To describe the differences between goods and services and how their logic emerged, Vargo and Lusch (2004) are using two different definitions of resources, operand and operant resources. Where operand resources are seen as something static, such as natural resources, information and products. Within Goods dominant logic (GDL), operand resources are the primary source of creating value, which is achieved through exchange of goods (*ibid.*). Customers are also seen as operand resources, they can be segmented, promoted and distributed and that will affect the attributes of the goods (often manufactured outputs). It is the producer of the goods who determine the value of the product and wealth is created by owning, controlling and producing operand resources (*ibid.*).

In service dominant logic, operant resource is the primary source of creating value propositions (Vargo & Lusch 2008). Operant resources are dynamic and are resources of skills and knowledge that produce effects (Vargo & Lusch 2004). This include customers, employees and technology. Value is co-created with customers and a producer can only offer value propositions (*ibid.*). Further the creation of value is a process and in order to improve the value it is necessary to involve the customer. It is the customer who determine and perceive the value and service dominant logic is based on value in use instead of value in exchange.

Bitner *et al.* (2002) article “Implementing successful self-service technologies” is based on customers views of SSTs and consist of quantitative interviews and survey research. In their

study they give managers tips in developing successful SSTs. One of the tips are “maintaining a customer focus” (Bitner *et al.* 2002 p. 104) and is critical for implementing a SST that customers perceive as satisfying to use.

A study conducted by Mango *et al.* 2017 investigate the service quality of an SST in the banking sector in Turkey using the SSTQUAL scale. Their findings are based on 165 questionnaire surveys of customers using the SST. The result reveals a positive relationship between the SSTQUAL scale, customer satisfaction and customer behaviour. Additionally, their finding validates the SSTQUAL scale as a measurement tool of service quality of an SST.

Table 6 summarize the contribution of each study presented in this chapter.

Table 6. Summary of previous studies

Author	Contribution of the study
Radomir & Nistor 2012	A revised SSTQUAL-scale were proposed by the authors in the Romanian banking sector.
Sharaf & Lind 2011	Significant relationship between the seven dimensions in the SSTQUAL-scale, customer satisfaction and customer behaviour within the banking sector in Yemen.
Shamdasani <i>et al.</i> 2008	Customers perception of service quality in the context of internet banking in the British banking sector. The dimensions perceived control, speed of delivery, reliability and enjoyment were significant.
Floch & Treiblmaier 2006	Customer satisfaction and trust is affected by web site quality and service quality in an Austrian online bank. The authors identified, gender, age and degree of technophobia among customers affect their perception of service quality.
Joseph <i>et al.</i> 2006	Customer perceived electronic service quality within the UK banking sector based on six dimensions; convenience/accuracy, accessibility/reliability, good queue management, personalization, friendly/responsive customer service and targeted customer service.
Vargo & Lush 2004, 2008	Contribution of service dominant logic. Value is determined by customers.
Bitner <i>et al.</i> 2002	Manager perspective. Maintain customer focus when implementing self-service technology.
Mango <i>et al.</i> 2017	Validates the SSTQUAL scale as a measurement tool of service quality of an SST within the banking sector in Turkey. Also, identifies a positive relationship between the SSTQUAL scale, customer satisfaction and customer behaviour.

The previous studies presented in this chapter and listed in Table 6 forms the basis for the discussion in chapter 7.

4.2 Handelsbanken

Handelsbanken operates in Sweden, the UK, Denmark, Finland, Norway and the Netherlands (Handelsbanken 2019). They are one of the largest banks in Sweden with 400 offices spread across the country (*ibid.*). They have a wide range of services covering the entire banking area including traditional business deals, investment banking, trading, private business and life insurance (*ibid.*). The business operations are decentralized and are based on the local offices. Where they take responsibility for individual customers, meaning that all business decisions are taken close to the customer (*ibid.*). Handelsbanken focuses on customer's needs and not individual products (*ibid.*). The objective of the bank is to achieve higher profitability than the

average for comparable banks in the domestic market (*ibid.*). In order to achieve the goal, Handelsbanken is working towards giving customers better service and at the same time have lower costs than other banks (*ibid.*). The bank often gets good results in market surveys regarding customer satisfaction and quality of counseling (SKI 2018; Handelsbanken 2019). Last year, Handelsbanken was awarded as the major bank in Sweden with the most satisfied private and corporate customers and best services (SKI 2018; Eastbrooklab 2018; ServiceScore 2018).

4.3 The Corporate package

In the corporate package, Handelsbanken has gathered basic services that form the basis of a company. For those customers who have needs in addition to the basic services it is possible to add additional services to the corporate package. The corporate package is customized for limited companies, trading partnerships, limited partnerships and sole traders. It is an SST that enables companies to do bank transactions by internet or telephone, 24 hours a day and all year around. Customers pay a fee of 1250 SEK per year and get access to the basic services which are the following:

4.3.1 *Online corporate banking*

Is an internet bank where it is possible for the customer to carry out various banking matters considering their company 24 hours a day (applies to most cases). Examples of different banking matters that the customer can perform via online corporate banking are:

- Manage accounts and account structure
- See company card information
- See incoming payments and make payments and transfers between different accounts
- Pay wages
- Manage international transactions
- Manage e-invoice payments
- Sending, retrieving, testing and approving files (allows for automation of payments)
- Manage invoice services
- Caring for collection cases
- Manage letters of credit (form of payment where the bank takes the payment risks)
- Order credit reports and financial statements
- View courses, manage foreign exchange transactions and invest in the fixed income market
- See credits, guarantees, loans. Leasing and installment agreements
- Manage the fleet (cars)
- View investment holdings and market information
- Trade shares and funds
- See insurance holdings, occupational pension plans
- Managing proxies (who can do what, when and how within *Online Corporate Banking*)

4.3.2 *Business application*

With the mobile service, the customer can carry out their company's most common banking matters that are connected to *online corporate banking*, directly in their mobile phone around the clock. For example, it is possible for the customer to see balances, transactions and incoming bank giro payments. It is also possible to transfer money, pay invoices and approve payments and files.

4.3.3 *Transaction account*

The *corporate package* includes a business account which is a transaction account where the customer can manage the company's daily finances. It is an account for deposits and payments, and it is possible to link a bank giro number to the account so that the company's customers can pay invoices. There is also a currency account for customers who regularly send and receive money from abroad. A currency account manages the payments in the same currency, which reduces the currency risk and exchange fees. Transaction accounts can be managed from *online corporate banking* but also from the *business application*.

4.3.4 *4.2.4 Handelsbanken's business card*

A payment card for all the company's purchases. Collects the expenses on an invoice that is paid monthly. It is possible for the customer to adjust the credit level according to his / her own needs and to choose whether payment liability should be placed on the cardholder or the company. Other benefits included are personal service on the phone 24 hours a day, travel insurance with cancellation insurance, help with handling receipts and travel insurance, statistics on all purchases and compilations of all purchases in different line of businesses and discounts on rental cars, fuel and hotels. Via *online corporate banking* and the *business application*, it is possible to control *Handelsbanken's business card*, customers can close and open internet and abroad purchases and also follow the card's finances.

5 The empirical study

This chapter presents the result, which consist of a summary of the respondent's answers from the interviews. The first part of the interview is presented first in this chapter, which consists of customers perceptions of dimensions and attributes affecting self-service quality. A summary of the dimensions is also presented. The second part of the interview is presented in the end, which consist of customers perception of the corporate package.

5.1 Customers' perceptions of dimensions and attributes affecting self-service quality

The respondents described attributes such as simple, easy to use, easy to understand, user friendly, save time, independent and support as important for a high-quality SST in the banking sector. These attributes of an SST were identified in five dimensions that was found to be essential for the quality of an SST in the banking sector. The identified dimensions were *design, functionality, security, customization* and *convenience*. Below the respondent's perspective on a high-quality SST is described and, in the end, the five dimensions are summarized in Table 7.

All respondent expressed attributes such as simple, easy to use or user friendly as important. When they described the meaning of these attributes some differences occurred. Sometimes the design or interface of an SST was mentioned as something that affect its user friendliness, as one respondent expressed it *"The interfaces, that it is user-friendly and adapted to the platform you use"* (Pers.com., Anonymous, C, 2019). The respondent expressed it as not user friendly when the respondent used an SST where the interface was not adapted to the platform (computer, mobile telephone or iPad).

Other respondents found the amount of information and functions of the SST as something that affect the user friendliness. One respondent explained it like this *"It is when there is too much things that does not have anything to do with your business. Then I do not think it is user-friendly and then it is difficult to keep it up"* (Pers.com., Anonymous, H, 2019). One respondent liked instruction videos as an instrument for the user to learn the functions of an SST. The respondent explained how the instruction videos could be designed.

"So, a simplification for dummies in some way, that one scales off a lot of information that is not important. Plus, the scaled-down information can be found in the background if you want to immerse yourself" (Pers.com., Anonymous, A, 2019).

The respondent think it becomes difficult to use an SST when there is too much functions and information that is not necessary for the respondents needs. Only one respondent thought it was important to have the opportunity to customize the SST as needed.

That an SST should not be to advanced is shared by other respondents *"It must be simple and easy to understand the layout, how it is intended to be used and to use it. Everything has to go together, one should not have to look for information via online forums just to understand the service. The service itself must be simple so you can manage to use it"* (Pers.com., Anonymous, D, 2019). Several respondents also mentioned their own failings using an SST as a problem and that a self-service should be able to correct them easily. *"It should be clear, simple and you shouldn't have to get stuck in any corner. One must easily get out of there, if one enters the wrong corner then one should still easily get out and be able to continue"* (Pers.com.,

Anonymous, A, 2019). According to the respondents this is also something that affects the user friendliness of an SST and one respondent called it the “*tolerance level*” of an SST.

Except user friendliness, other attributes were also affecting the quality of an SST in the banking sector. According to some respondents they valued the ability to be independent as an effect of using an SST “*The positive thing about self-services is that you can do it when you want, that you are not dependent on office hours*” (Pers.com., Anonymous, I, 2019). It saved them time and facilitated their work as they can do their errands when they have time and do not have to be dependent on someone else “*I can't try to get hold of a person who is only available two hours a day, it doesn't work*” (Pers.com., Anonymous, B, 2019). The respondents also expressed a need to quickly get support if problems occurred and is essential to be independent and save time using an SST.

“If I encounter problems, you should call support and there is always a queue. Now, of course, I speak in general terms, but in many cases, it is often queues. As a small business owner, I think it takes a lot of focus from what I really should do. I should actually do that service, that I have put myself at the desk to do, instead I have to seek out a support or similar and then it will take the time it should really have taken to do the service” (Pers.com., Anonymous, H, 2019).

Problems that occurred in an SST was something that annoyed the respondents and was connected to the dimension functionality of the SST. If the SST work and no problems occur the respondents do not get annoyed and there is no need to get support. “*When it works, it is great, because then it goes quickly and smoothly*” (Pers.com., Anonymous, I, 2019), another respondent mentioned that it is important that an SST is better than the service it replaces:

“It is the simplicity that is the most important aspect, because it should not have to take several hours to do something that had taken five minutes on a phone call, because you are an unexperienced user of the self-service. To use it more, they must be simple” (Pers.com., Anonymous, D, 2019).

The convenience of an SST affected the respondent’s ability to be independent. Many respondents highlighted the ability of an SST to be used around the clock and used on several devices as important, where the mobile telephone often was mentioned as the most important device for the convenience of an SST. The ability to easily log in on an SST was mentioned by two respondents as a factor that also affected the convenience of an SST. They were positive using mobile bank ID as a “tool” to log in on an SST since it was easy, and they always carried their phones with them. One of the respondents mentioned that the security of a self-service was important” *It becomes insecure when people write their passwords everywhere. But bank ID is a good part of self-service*” (Pers.com., Anonymous, J, 2019), and explained that the mobile bank ID was something that contributed to the security of an SST. In Table 7 all dimensions identified in the result is described.

Table 7. Respondents perception of which dimensions affecting the quality of an SST in the Swedish banking sector

No	Dimensions	Attributes
1	Design	easy to use and understand, simple, intuitive to use
2	Functionality	user friendly, simple, save time, support
3	Security	mobile bank identification
4	Customization	customisations by user
5	Convenience	independent users, accessibility

The attributes in Table 7 describes the charactersitics of each dimension from the perspective of the respondents.

5.2 Customers perception of the corporate package quality

The result shown in Table 8 could indicate that most of the interviewed customers has a positive perception of the corporate package. All dimensions except security/privacy and customization got the majority of the rating on positive, security/privacy got four on positive and six on neutral, customization got five on positive and four on neutral. Functionality is the only dimension of the corporate package where all respondents had a positive perception about. On second place comes convenience which eight respondents perceived as positive and one respondent as neutral and one as negative. The dimension design, customization and convenience all got one rating as a negative dimension in the corporate package

Table 8. Present the result of ten forest and agriculture customers perception of the corporate package. Seven dimensions of the corporate package were rated as either positive, neutral or negative depending on the respondent's answers for each dimension

Attributes	Positive	Neutral	Negative
Functionality	10	0	0
Enjoyment	7	3	0
Security/Privacy	4	6	0
Assurance	7	3	0
Design	6	3	1
Convenience	8	1	1
Customization	5	4	1
Total respondents	10		

Below respondent's perception of each dimension of the corporate package is described.

5.2.1 Functionality

The respondent's perception of the corporate package functionality was positive. All respondents get their errands resolved within the time they expect when they use the corporate package. Several respondents think that the corporate package is easy to use and trouble-free. Two of the respondents compared the corporate package with similar self-services they have used, and they experienced that the corporate package was smoother and easier to use.

5.2.2 Enjoyment

Seven out of ten respondents express to have a positive experience using the corporate package. The rest of the respondents are neutral, they think that the corporate package fulfills their needs but do not contribute to any enjoyment for them as users. As one of the "neutral" respondents put it "It works, no big ovations, it fulfils my needs" (Pers.com., Anonymous, D, 2019).

5.2.3 Security/Privacy

The majority of the respondents have difficulties to express if they feel safe or not using the corporate package. Many of them are doubtful, they are not sure if they are secure, but they trust the system, the bank box (bank-ID) are a source that contribute to the respondents trust in

the system. An answer from one of the respondents that are doubtful about the security/privacy put it as follow:

“Yes, so far it has been good, but you do not know, when there is any attack or hijacking, you can only speculate, but it has been trouble-free so far” (Pers.com., Anonymous, H, 2019).

A similar answer from another respondent regarding the security/privacy of the corporate package:

“I assume it is good, you are always worried about the security, but the other day I talked to the bank about it and they said as long as you do not lose the codes and log in, there is no danger. But you are always worried when you go online, I think” (Pers.com., Anonymous, A, 2019).

or as another respondent put it:

“I do not really know, I assume it is good without knowing” (Pers.com., Anonymous, D, 2019).

These quotes differ from the respondents that are positive about the security/privacy:

“I think it is good, has never been any oddities. I have never been hesitant about it” (Pers.com., Anonymous, I, 2019).

“It is good, I have never encountered any fault. You rarely read that it is wrong with Handelsbanken’s service, it is rather other banks who have problems. I think that the bank is in a good position and it feels like they update their security system” (Pers.com., Anonymous, C, 2019).

The last quotes from two respondents do not express any concerns about the security/privacy and they feel safe using the corporate package.

5.2.4 Assurance

Seven out of ten respondents are positive, they believe that their confidence in Handelsbanken affects their choice of using their service (the corporate package). Where they highlight the personal contact as an important contribution to their confidence in Handelsbanken. Some respondents claim that their confidence in Handelsbanken is decisive in their choice of using the corporate package. Two of the respondents do not believe that their confidence in Handelsbanken affect their choice of SSTs, instead they think that the quality of the SST itself that determines if they have confidence in the SST or not. Making these two respondents neutral because they do not think that assurance affect them in their choice of SSTs. The last respondent which also is classified as neutral believe that he did not choose the corporate package actively:

“It is not that I personally choose a service, rather I think you are more or less assigned a package, when I want to do something or ask them about something. Then you get this package, it is not something I am searching for. I have not chosen Handelsbanken because of this platform. We have chosen Handelsbanken as a bank long time ago, then we ended up in this system. So, no I have not chosen the system, the system only follows in our choice of bank.” (Pers.com., Anonymous, A, 2019).

Why this respondent choose Handelsbanken from the beginning is not clear.

5.2.5 Design

Six out of ten respondents are positive and think that the design facilitates to navigate in the corporate package. Three of the respondents are neutral, one of them has not reflected about the design *“No strange things, nothing I thought of”* the other two think that the design is functional but it does not appeal to them as one of them expressed it *“Yes, what should I say about it, it is functional, it may not be super appealing, but it is functional and it is easy to find”* (Pers.com., Anonymous, A, 2019). This question was followed up by a question to clarify what this respondent thinks about the design, where the respondent explained that the design works but it is not so “sexy” and if he used a scale he would rate the design in the middle of the scale.

One respondent expressed the design as something negative in the corporate package *“It is pretty boring it does not appeal to me at all. The background is grey and dull and Handelsbanken is blue, no it is boring, it does not appeal to me”* (Pers.com., Anonymous, C, 2019). The respondent experienced the design as boring and not appealing at all.

5.2.6 Convenience

Eight of the respondents were positive and think it is easy to access the corporate package, they find it easy to log in on the corporate package and find it convenient to be able to access the SST around the clock on their mobile telephones. One respondent was neutral, and one was negative about the convenience of the corporate package. When the respondents compare the convenience with the internet bank and the mobile application, several respondents' experience it more difficult to log in on the internet bank since it requires more steps than to log in on the mobile application. Some respondents think it would be an improvement to be able to log in on the corporate package (internet bank) with their mobile bank-ID. Three of the respondents point out that they have access to more functions in the mobile application when they log in privately. They wish it also was possible to access these functions when they log in with their corporate in the mobile application. One of the respondents who think that the convenience could be improved in the corporate package are quoted below:

“I think it should be developed, that it is possible to use mobile bank-ID also for companies. Because it makes it undemanding. It is easy to forget the bank-box if you go somewhere. At home, it does not matter, you have it in your computer at all time. For example, if you go somewhere, you have to bring your card, cables and the bank box and if you want to log in without the cable you need to have batteries and cross your fingers that the batteries have enough power. So, the best would be if you also could log in with the mobile bank-ID with your company” (Pers.com., Anonymous, B, 2019).

Most of the respondents think it is easy to log in and does not see any problem with the convenience of the corporate package.

5.2.7 Customization

The perspective of how the corporate package can be customized by the users differs from the respondents. Some of the respondents that are positive express a feeling that the corporate package is customized to their needs or that the corporate package gets their job done. How the corporate package can be customized is only mentioned by a few respondents and their perspective of the meaning of customization differs. For example, a respondent that was positive said that the corporate package was customized when the respondent signed the self-service *“Yes, I did consult with those at the bank office about what I needed for my company”* (Pers.com.,

Anonymous, C, 2019). Another respondent found that a tab named favorites could be used to customize the corporate package, *“I have not done it, but I can probably do it, I see there is something called favorites here. There I could probably arrange or so, but I have not engaged myself to do so”* (Pers.com., Anonymous, I, 2019). Also, the possibility to add additional services to the corporate package was seen as a form of customization by one respondent. Four of the respondents was neutral and could not express if they could customize the corporate package or not.

Common to all respondents is that they do not have use for all functions in the corporate package and their perspective on this determined how they rated the customization of the corporate package. Respondents that was positive saw the functions they are not using as a form of customization, other respondents that were neutral or negative wanted less functions in the corporate package since they are not using them.

6 Analysis

In this chapter the result is analyzed by the theoretical framework presented in chapter 2. The purpose of the theories is to analyze the dimensions and attributes identified in the result of this study. The chapter is divided into customers perception of dimensions affecting SST quality and how the customers perceive the corporate package.

6.1 Customers' perceptions of dimensions affecting self-service quality

The purpose of the SSTQUAL scale developed by Lin & Hsieh (2011) was to create a general scale that is able to measure the quality of an SST in all branches. Where the dimensions *functionality, enjoyment, security/privacy, assurance, design, convenience* and *customization* have an impact on the quality of an SST (*ibid.*). The result in this study indicates that forest and agricultural customers find *functionality, security, design, convenience* and *customization* as the primary dimensions affecting the quality of an SST in the banking sector. Which differs from the dimensions in the SSTQUAL scale (Lin & Hsieh 2011).

The dimensions *enjoyment* found in the SSTQUAL scale (Lin & Hsieh 2011) is not identified as a dimension in the result of this study. *Enjoyment* in the SSTQUAL scale refers to customers perception of using the SST, delivery and outcome of an SST, and includes attributes such as *interesting* and *feeling good* (*ibid.*). In the result, the respondent mention *user friendliness* and *easy to use* as important attributes for an SST in the banking sector. When comparing these attributes with each other, *interesting, feeling good* versus *user friendliness, easy to use*, it becomes difficult to identify any relationship. None of the respondents expressed *feeling good* as an attribute, but maybe that is how they feel when they interact with a *user-friendly* SST. If there is a relationship between the attributes *interesting, feeling good* and *user friendliness, easy to use*, it could indicate that *enjoyment* also is a dimension perceived as important for the respondents. Though, the dimension *enjoyment* was not identified in the result and it is not clear if the identified attributes have a relationship to the dimension *enjoyment*.

Assurance is another dimension in the SSTQUAL scale (Lin & Hsieh 2011) that also is not mentioned by the respondent affecting the quality of an SST in this study. The result indicates that no attributes or conclusions of the respondent's perception of the quality of an SST in the banking sector can be related to the dimension *assurance* in the SSTQUAL scale (Lin & Hsieh 2011).

Meuter *et al.* (2000) identified several sources of an SST that affect the user experience. Some of the sources contributed to customer satisfaction others to customer dissatisfaction (*ibid.*). One of the sources contributing to customer satisfaction was "*solved intensified needs*" (*ibid.*). Meaning that an SST should have the functions to solve customer needs quickly (*ibid.*). The study result indicates that the *functionality* of an SST in the banking sector is important. The respondents explained that an SST has to work, and it should also save them time which could describe the ability of a SST to solve customers need quickly. If the customer perceive the corporate package to solve their errands or needs quickly, the functionality of the corporate package could be a source of satisfaction.

Another source, identified by Meuter *et al.* (2000), was "*better than the alternative*", meaning that an SST has to be better than the alternative service in six different categories. Which are, *easy to use, avoid service personnel, save time, when I want, where I want* and *save money*. The

result indicates that the respondents express all these categories except *save money* as important attributes of an SST in the banking sector. Also, the result indicates that several respondents expressed it as important that an SST is better than other service options.

The last source Meuter *et al.* (2000) identified affecting customer satisfaction was “*did its job*”, meaning that the SST actually does what it is intended to do. According to Meuter *et al.* (2000) this was seen as enough for the user to have a pleasant experience and customers was impressed by the capabilities of an SST. The result shows that it is important that an SST in the banking sector works but the respondents did not express any reactions to be impressed if an SST in the banking sector did its job.

Meuter *et al.* (2000) also found factors in an SST contributing to customer dissatisfaction, namely *technology failure*, *poor design*, *process failure* and *customer-driven failure*. Technology failure can be related to the dimension *functionality* of an SST, respondents in the study were dissatisfied when the technology of the service did not work. Indicating that the *functionality* of an SST is an important aspect of the quality of a self-service according to the respondents. Also, the result indicates that the *design* of an SST is an important dimension which Meuter *et al.* (2000) found was a source contributing to customer dissatisfaction, if an SST was poorly designed. He explains that the design refers to the ability to navigate in the system, slow systems, restraints or other shortcomings that do not affect the purpose of the service (*ibid.*). Some of the respondent express similar examples when they described how the *design* affect the quality of an SST. As one of the respondent explained, if the interface of a SST not was adopted to the device it was intenden to be used on (mobile telephone) it was percieved as diffuclt, and irritating to use the SST. In other words, the respondent explained that poor design of an SST can contribute to dissatisfaction, which also Meuter *et al.* (2000) identified.

Process failure is not expressed by the respondents as a problem in SSTs in the banking sector. Meuter *et al.* (2000) indentified that problems that occur in the process after customer consume the service was a source of dissatisfaction. The last source contributing to dissatisfaction (Meuter *et al* 2000) was customer-driven failure and relates to customers own failings using an SST. Which also was found in the result. The respondents experienced their own failings using an SST as a source of frustration. Where they expressed a need for an SST to be able to easily correct their mistake.

6.2 Customers' perception of the corporate package

The result indicates that the customer overall has a positive perception of the corporate package, see Table 6 (chapter 5.2). Though, if the customers feel satisfied or dissatisfied with the corporate package is not clear. Therefore, the study conducted by Meuter *et al.* (2000) will analyze the result and put light on what dimensions in the corporate package could contribute to customer satisfaction or dissatisfaction. In that way, not only the author's perspective of how the customer perceives the corporate package accounts. Below the result of how the customer perceives the seven dimensions (from the SSTQUAL scale, Lin & Hsieh 2011) from the perspective of the author and Meuter *et al.* (2000) is analyzed.

6.2.1 Functionality

All respondent was positive regarding the functionality of the corporate package, see Table 6 (chapter 5.2) They think the corporate package is easy to use and trouble-free. Both these attributes expressed by the respondents (easy to use and trouble-free) are, according to Meuter

et al. (2000) sources contributing to customer satisfaction in an SST. Also, some of the respondents compared the corporate package with similar SSTs and experienced the corporate package to be more user-friendly. Which is found by Meuter *et al.* (2000) to be an essential source for customer satisfaction using an SST, that it is easier to use than other service alternatives.

Meuter *et al.* (2000) identified technology failure and process failure as sources in an SST contributing to customer dissatisfaction. These sources can be connected to the functionality dimension of an SST, reliability, ease of use, and responsiveness (Lin & Hsieh 2011; Meuter *et al.* 2000). Process failure relates to problems that occur in the process after customers consume the service. Since the processes in the corporate package occur directly, a process failure is not possible, but technology failure is, and could, therefore, be a source contributing to customer dissatisfaction (Meuter *et al.* 2000).

The respondents did not experience technology failures in the corporate package. It was troubling free, and therefore the functionality of the corporate package should not be a source of customer dissatisfaction, according to Meuter *et al.* (2000). Instead, the functionality of the corporate package should be a source that contributes to customer satisfaction (*ibid.*). This statement from Meuter *et al.* (2000), could indicate that the author's perspective of how the respondents perceive the functionality of the corporate package (positive) should be a source of customer satisfaction.

6.2.2 *Enjoyment*

The result indicates that most of the respondents have a positive experience using the corporate package. If the customer enjoys the corporate package, they should probably also be satisfied. However, the analysis cannot support this assumption. Meuter *et al.* (2000) do not mention enjoyment, entertaining, or similar attributes of an SST to contribute to customer satisfaction. A possible explanation could be the structure of the study conducted by Meuter *et al.* (2000). It relies on interactive incidents that contribute to satisfaction and dissatisfaction. Therefore, a dimension such as enjoyment based on customer's feelings rather than incidents, cannot be analyzed through Meuter *et al.* (2000) perspective.

6.2.3 *Security/Privacy*

Six out of ten respondents had difficulties in expressing if the corporate package was safe or not. They were not sure if they were safe but trusted the system. If this contributes to satisfaction or dissatisfaction among the respondents becomes difficult to interpret from Meuter *et al.* (2000) perspective. He does not mention if the security/privacy of an SST contributes to satisfaction or dissatisfaction. However, examples from his study, explaining incidents due to technology failure or poor design could be related to security as well. For example, one of the respondents described an incident "*ATM broke down. It kept my card. I had to have the card reissued.*" (Meuter *et al.* 2000 p. 56). He related this issue to technology failure of the ATM, which is true. The ATM broke down, but the reason why the ATM kept the card could be due to the security system of the ATM. Another similar example;

"I did not realize that some (ATM) machines put limits on how much you can get out. The machine did not tell me I went over my limit for the day. It just spit my card back out so I kept trying different amounts until I was able to get some cash out." (Meuter *et al.* 2000 p. 56).

The reason behind ATM limits is probably due to the security for the customer.

Nevertheless, the design is vital in this example. A better designed ATM could probably give the customer information about the limit. These examples from Meuter *et al.* (2000) could indicate that the security/privacy of an SST can affect the SST design or functions and indirectly make customers dissatisfied.

This phenomenon regarding security/privacy can be identified in the result of this case study as well. Some of the respondents perceived it as challenging to log in on the corporate package due to its security system. Harming the convenience of the corporate package, which is a source contributing to customer satisfaction, according to Meuter *et al.* (2000). Dimensions affecting each other puts the provider in a difficult spot, especially in the banking sector, where the security should be considered necessary. Though, it may be possible to design a security system that does not harm other dimensions in an SST and by doing so, not risk dissatisfaction among customers. Another possibility to prevent dissatisfied customers could be to inform the customer of how security affects the SSTs abilities and functions. As an example, one respondent mentioned payment restrictions hindering the accessibility of the corporate package. Though the respondent also explained the reason behind these restrictions. It was due to customer's security, hindering hackers from emptying their bank account. When the customer could see the reason behind the restriction, it was not considered a problem, rather it was perceived as a security function of the corporate package.

6.2.4 Assurance

Seven out of ten respondents believed that their confidence in Handelsbanken was affecting their choice in using the corporate package. Some of the respondents expressed their trust in Handelsbanken as crucial in their choice of using the corporate package. However, from the perspective of Meuter *et al.* (2000), assurance is not mentioned to affect customer satisfaction/dissatisfaction. Therefore, the assurance could be a dimension in the corporate package affecting customer's willingness to use it, rather than a dimension contributing to customer satisfaction.

6.2.5 Design

According to Meuter *et al.* (2000), the poor design contributes to dissatisfaction among users. Including difficulties to navigate, slow system, or other constraints that hinder the user from achieving the purpose of an SST. The respondents in this study who perceived the design of the corporate as neutral (three respondents) or negative (one respondent) did not express the design to hinder them using the corporate package. Instead, they criticized the design of the corporate package not being aesthetically appealing. Meuter *et al.* (2000) definition of poor design does not consider the esthetical design of an SST. Therefore, the analysis cannot determine if the neutral and negative rating of the corporate package design contributes to customer dissatisfaction. Nor can the analysis determine if the design of the corporate package contribute to customer satisfaction, even if more than half of the respondent (six out of ten) perceive the design of the corporate package as positive. Because Meuter *et al.* (2000) did not identify if "good" SST design contributes to customer satisfaction.

6.2.6 Convenience

The corporate package's convenience was perceived by most respondents (eight out of ten) as positive. They found it convenient to access the corporate package around the clock and on their mobile telephones. According to Meuter *et al.* (2000), the availability of an SST contributes to customer satisfaction and enables customers to use an SST when they want and whenever they want. The result of this study indicates that the customers perceive the corporate

packages to have these abilities. Therefore, the convenience of the corporate package could be a source contributing to satisfaction among the respondent in this case study.

6.2.7 Customization

All respondents except one experienced or believed that the corporate package could be customized by themselves or that it already was customized to their needs. The respondent that criticized the customization did not perceive it as possible to customize the corporate package, nor it fulfilled the respondent's need. How the customization effects customer satisfaction/dissatisfaction is not apparent in this analyze. Meuter *et al.* (2000) only describe the customization of SST as an opportunity for the service provider to adapt the SST to their customer's needs. And not an opportunity for the customer to customize an SST. The result indicates that most customers perceive the customization as good enough if the SST fulfills their needs. They do not express any need to have the ability to customize the corporate package themselves. One respondent believed it was possible to customize the corporate package but had not tried to do so. This discretionary perception among some of the customers regarding the customization of the corporate package could indicate that the respondents are not interested in customizing the corporate package. Instead, it is more important that the provider customizes the self-service according to the customers' needs, as Meuter *et al.* (2000) mention in his study.

7 Discussion

This chapter discuss the result and analysis from the perspective of previous research presented in chapter 4. At the end of the chapter, the study's methodology is discussed.

7.1 How do the forest and agriculture customers perceive the quality of an self-service technology in the Swedish banking sector?

Previous research has shown that self-service quality and customer satisfaction has a significant relationship to each other (Floh & Treiblmaier 2006b; Sharaf & Lind 2011; Mango *et al.* 2017). Therefore, it could be argued that high quality SSTs would generate customer satisfaction. However, the analysis of this study based on Meuter *et al.* (2000) indicate that the functionality and convenience of the corporate package is the only dimensions contributing to customer satisfaction. Therefore, the analysis can only support how the respondents feel regarding the functionality and convenience of the corporate package. Even if the result indicate that the interviewed customers has a positive perception about all dimensions in the corporate package.

An example of a study that found a relationship between customer satisfaction and all seven dimensions in the SSTQUAL scale is a study conducted by Sharaf and Lind (2011). Their findings reveal a variation in the level of significance between the seven dimensions and customer satisfaction (Sharaf and Lind 2011). The security/privacy and assurance dimension had the lowest significant relationship to customer satisfaction. A possible explanation is how the customers perceive these dimensions. Sharaf and Lind (2011) found that customers expect assurance and security/privacy to be service prerequisites, and it could explain why these dimensions not were identified in the analysis. Rather, these dimensions could be necessary for the customer to use an SST in the first place. Several respondents expressed the trust towards Handelsbanken as crucial in their choice of using the corporate package. The same implied for the security/privacy as the respondent would not use the corporate package if they felt unsafe using the corporate package.

Similar to Sharaf and Lind (2011), a study conducted by Mango *et al.* (2017) also support a relationship between the SSTQUAL scale dimensions and customer satisfaction. Contrary to the analysis based on Meuter *et al.* (2000), this could strengthen the result of this study. Indicating that the respondents feel satisfied and perceive the corporate package to possess a high quality. Since the respondent's perception of the seven dimensions of the corporate package were interpreted as positive.

7.2 What dimensions do forest and agriculture customers think is crucial for the quality of an self-service technology in the Swedish banking sector?

The result of this study indicates that the interviewed forest and agriculture customers perceive the dimensions design, functionality, security, customization, and convenience affecting the quality of an SST in the Swedish banking sector.

Shamdasani *et al.* (2008) identified four dimension affecting SST quality, perceived control, speed of delivery, reliability, and enjoyment. All these dimensions can be identified in the analysis of the study, except enjoyment. However, the analysis can neither prove or disproof if

enjoyment is a dimension affecting respondents' perception of SST quality. Because enjoyment is never mentioned by the respondents affecting SST quality.

A dimension which differs from Shamdasani *et al.* (2008) and the analysis of this study is the attribute easy to use. Shamdasani *et al.* (2008) found ease of use to be insignificant to SST quality which is found to be an important attribute in the analysis. Several respondents expressed importance of an SST to be user friendly and was linked to the dimension functionality. This attribute can be identified in other studies, evaluating what dimensions customers perceive as crucial for an SST in the banking sector (Joseph *et al.* 2006; Lin & Hsieh 2011; Radomir & Nistor 2012; Mango *et al.* 2017). Shamdasani *et al.* (2008) were surprised of their findings and explained that ease of use was insignificant due to the experience of the customers. According to Shamdasani *et al.* (2008) the participants were familiar with internet banking, and therefore ease of use was not an issue for them when using an SST in the banking sector. Developing the same argument of the respondents in this study is possible though it does not support Shamdasani *et al.* (2008) findings. Similar to Shamdasani *et al.* (2008), it would not be controversial to argue that the respondents in this study also are familiar with internet banking. Because they are professional and use the corporate package regularly to run their businesses. Despite these similarities, respondents perceive ease of use as a crucial attribute for the quality of SSTs in the Swedish banking sector. However, claiming that Shamdasani *et al.* (2008) argument is false regarding ease of use and experienced users cannot be disproved from the findings in this study.

7.3 What similarities and differences can be identified between forest and agricultural customer's perception of self-service quality and the dimension in the self-service quality scale?

The analysis shows a difference in the dimensions identified in this study and the SSTQUAL scale (Lin & Hsieh 2011). Both similarities and differences can be identified. For example, all dimensions identified in this study (design, functionality, security, customization, and convenience) can also be found in the SSTQUAL scale developed by Lin and Hsieh (2011). However, the dimensions of enjoyment and assurance from the SSTQUAL scale are not identified in this study.

A study conducted by Radomir and Nistor (2012) in the Romanian banking sector also find dimensions in the SSTQUAL scale differ towards the Romanian banking customer's perception of SST quality. However, comparing this case study with the result from Radomir and Nistor (2012) does not either match. Convenience was found to be an essential dimension for the forest and agricultural customers in the Swedish banking sector, but in the Romanian banking sector, convenience was not identified. A possible explanation could be due to the characteristics of the customers in each study. The researcher Floh and Treiblmaier (2006) has shown that differentiation among customers could affect the outcome of how they perceive the quality of SSTs in an Austrian online bank. Age and gender are factors that could affect the result (*ibid.*). When comparing the customers of this case study and the customers in the Romanian banking sector (Radomir & Nistor 2012), differences in age are present. The majority of the customers in Radomir and Nistor's (2012) study are of a young age (18-40), but in this case study, the majority of the customers are older (35-65). However, Floch and Treiblmaier (2006) did not determine if the differentiation age among customers affects their perceived dimensions of the quality of SSTs. Instead, they found that the relationship between SST quality and customer satisfaction is more significant for the younger customer than older customers.

How the characteristic of customers could affect the result is also discussed by Shamdasani *et al.* (2008). In chapter 7.2, customers' experience of SSTs is argued by Shamdasani *et al.* (2008) to affect which dimensions or attributes, customers find important for the quality of an SST.

To find common denominators of why there is a difference in the respondents' perceived dimensions and the SSTQUAL scale dimensions is challenging. There are undoubtedly many different explanations of why customers perceive SST quality differently in the banking sector, such as the characteristics of customers (Floch & Treiblmaier 2006). Nevertheless, the variety of how customers perceive SST quality in the banking sector should be a breeding ground, questioning the validity of a multi-industry instrument measuring SST quality. Such as the SSTQUAL scale (Lin & Hsieh 2011). Vargo and Lush's (2004) view on services could support this criticism. They claim that a service should be co-created with the customer since it is the customer who determines the value of a service and not the provider. This view is also supported by Bitner *et al.* (2002), which emphasizes the importance of service providers to maintain a customer focus when implementing SSTs. The analysis could also support this view on services since it identifies differences in the SSTQUAL dimension and the result of this study. Other studies do also show that customers perceive SST quality differently. Therefore, advice for service providers is to develop an SST based on the provider's own customer's preferences. If not, an increased risk of developing the wrong dimensions of the SST is feasible and thereby harming the quality of an SST. Also, it becomes difficult for a provider to evaluate SSTs quality if the perceived dimensions of customers do not correspond to the dimensions of the instrument measuring SST quality.

7.4 Method

Factors to consider is how the result of the corporate package was interpreted by the author. Since the author rated the customers answer in three categories, positive, neutral or negative it was rated subjectively, it is possible that the result can be interpreted differently by others. Therefore, the result of the corporate package should only be considered as a finger point of the customers perception and not a definitive result. The same premise applies for the labelling of the dimensions used in the result of customers perception of SST quality. However, the attributes that the respondent express as important for SST quality is not interpreted by the author it only implies for the dimensions.

8 Conclusions

In this chapter the conclusions of this study are presented and suggestions for future research in this topic are introduced.

8.1 The purpose of the study

This study aims to identify which dimensions a group of forest and agricultural customers perceive as crucial for SST quality in the Swedish banking sector. The conclusion is that the respondents want a high-quality SST to be convenient, meaning they can easily log in and use it whenever and wherever they want. They want a high-quality SST to be functional; in other words, it should be easy to use and to understand how the SST works. The functionality dimensions also include an SST's ability to support the customer if they do wrong or need help. Design is another important dimension, and the respondents want an SST to be appropriately designed. This refers to the layout and interface of an SST; the layout and interface should be adapted to the SST platform, e.g., mobile, computer iPad.

Other identified dimensions in this study are security and customization. However, both these dimensions were only mentioned by one respondent each. The other dimensions, convenient, design, and functionality, were mentioned several times by the respondents. Therefore, it could indicate that the functionality, convenience, and design of an SST are critical dimensions for the respondents regarding the quality of an SST in the Swedish banking sector.

8.2 Future research

This study has evaluated how forest and agricultural customers in the Swedish banking sector perceive SST quality through a qualitative case study. Since this case study had few participants, future research, where larger samples are used, could give better data of how forest and agricultural customers in the Swedish banking sector perceive SST quality.

This study has also compared how forest and agricultural customers perceive SST quality in the Swedish banking sector with the SSTQUAL scale dimensions where differences were found. Therefore, it would be interesting for future research to evaluate the SSTQUAL scale in specific industries and segments. This research could give valuable insights of how well the SSTQUAL scale can be used as a measurement tool among other industries and segments of customers. Information that not only would be valuable for the business but also among researchers in the field of service marketing.

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Appendicies

Appendix 1. Interviewguide

Inledning

Hej mitt namn är Simon Winter jag studerar vid Sveriges lantbruksuniversitet och skriver ett examensarbete med uppdrag från Handelsbanken. Har handelsbanken varit i kontakt med dig? Har de berättat vad arbetet handlar om? Intervjun är uppdelad i två delar, där den första delen tar upp generella frågor om självbetjäningstjänster inom banksektorn och den andra delen handlar om företagspaketet. Har du tid att ställa upp på en intervju nu, det tar ca 25 minuter?

Om nej – Bestäm ny tid

Om ja – Påbörja inspelning

Del 1 – Självbetjäningstjänster

Är du bekant med begreppet Självbetjäningstjänst?

Hur upplever du utvecklingen av mer självbetjäningstjänster inom banksektorn?

Vad motiverar dig att använda självbetjäningstjänster?

Hur tycker du en bra självbetjäningstjänst ska vara inom banksektorn? Kan du ge exempel?

Vilka är det viktigaste aspekterna/egenskaperna enligt dig?

Vad tycker du karakteriserar en dålig självbetjäningstjänst inom banksektorn? Kan du ge exempel?

Del 2 – Företagspaketet

Inledande frågor

Vilka delar inom företagspaketet använder du mest?
av Internetföretag (internetbank), Handelsbank-appen (mobilapplikation), företagskortet.

Har du tilläggstjänster kopplade till företagspaketet?

Tillgänglighet

Hur tycker du att det fungerar att logga in på företagspaketet?

Svar: Enkelt eller svårt. Fråga: varför?

Upplever du att det är enkelt och smidigt att komma åt företagspaketet?

Svar: Ja/Nej Fråga: Varför?

Hur viktigt är det för dig att du kan komma åt företagspaketet 24/7?

Funktionalitet

Upplever du att det uppstår problem när du använder företagspaketet?

Om problem uppstår, vad beror det på? (information, teknik, tillgång till hjälp)

Om problem inte uppstår – tycker du att företagspaketet förenklar för dig som kund, på vilket sätt? Varför?

Vad anser du om användarvänligheten i företagspaketet? (Handelsbank-appen och internetföretag)

Får du dina ärenden lösta inom den tid du förväntar dig när du använder företagspaketet?
Svar: Ja/Nej Fråga: Vad tror du det beror på?

Design

Vad tycker du om designen/layout av företagspaketet? Hur tilltalar den dig?

Upplever du att designen underlättar eller försvårar förmågan att navigera i företagspaketet?

Säkerhet/integritet

Vad är din upplevelse av säkerheten i företagspaketet?

Känner du dig trygg eller otrygg när du utför transaktioner med företagspaketet?

Förtroende

Hur tror du att ditt förtroende mot handelsbanken påverkar ditt val av deras tjänster?

Anpassning

Vilka behov är det du upplever företagspaketet är anpassad efter?

Upplever du att företagspaketet är anpassat efter dina behov?

Svar: Ja eller Nej Fråga: Varför? Vilka är dina behov?

Upplever du att du själv kan anpassa företagspaketet efter dina önskemål/behov

Svar: Ja eller Nej Fråga: Kan du beskriva hur du upplever det?

Upplevelse av att använda tjänsten

Vad är din totala upplevelse av att använda Företagspaketet?

Svar: Bra, dålig sådär, okej *etc...* Fråga: Varför?

Är det något du saknar i tjänsten?

Har du några förslag på förbättringar?

Avslutning

Har du några frågor om det vi pratat om eller något som du reflekterar över?

Jag kommer att skicka en transkribering/sammanfattning av intervjun till dig, som du kan läsa igenom. Då har du möjlighet att ändra eller lägga till formuleringar om du inte tycker att transkriberingen stämmer överens med vad vi pratat om idag. Jag kommer även att skicka med en samtyckesbiljett som du måste skriva under för att jag ska ha möjlighet att använda telefonintervjun i min studie. Samtyckesblanketten kan antingen skrivas under, scannas in och skickas via epost, alternativt skrivas under digitalt och skickas via post.

Kom ihåg att intervjun är frivillig och du kan dra dig ur om du vill utan att uppge anledning.

Något du funderar över?

Då får jag tacka så mycket för att du tagit dig tid och svarat på mina frågor

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