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HUMAN FACE OR INTERNET INTERFACE?

Actualizing the potential of service portal

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HUMAN FACE OR INTERNET INTERFACE: ACTUALIZING THE POTENTIAL OF SERVICE PORTAL

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ABSTRACT

E-business and digitalization is becoming part of our daily lives. Banking and the travel industry have been leading in Self Service Technology (SST) for many years. In other businesses the use of SST is increasing every year. Companies are establishing “My Page” or a Customer Service Portal (CSP) for their clients where they can serve themselves and get all the information they need. Instead of having to contact customer service representatives, customers go online and find a solution to their problems or do the work themselves spending the same time or less than before. This paper focuses on the customers’ view on CSP but also on the view of portal users and owners. User friendly and well-designed CSP that saves time and gives customers control is seen as advantageous to customers. Poorly designed and unreliable CSP is likely to annoy customers. When implementing CSP, companies need to take into consideration the fact that people are different. Some customers prefer contact with employees and the level of Technology Readiness (TR) differs greatly. Customers need to be educated about the advantage of CSP and taught how to use it. The best mix seems to be when CSP is a supplement to service, not a replacement.

Keywords: Customer Service Portal, Self Service Technology, e-business, digitalization, online service.

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1. INTRODUCTION

Societies are changing as digitalization is becoming a larger part of our lives. In general, people want to have access to information instantly. If people are discussing a topic they need more information about, they just “Google it” to get the answer. We are getting used to instant access to information and if we need answers that are not readily available online, we expect that our requests are dealt with immediately.

I have been working in Customer Service within the pharmaceutical industry for 15 years and seen many changes within the business environment. The environment has become more complex every year, the complexity is mainly because of new rules and regulations that are introduced to the pharma business but also because of mergers and complexity within the company. New rules and regulations from the authorities are mainly to protect consumers. Authorities want to be certain that companies trading with pharmaceuticals are fit to do so and have all required licences as it reduces the possibility of falsified medicine amongst other things (“The Falsified Medicines Directive”, 2011). This complexity calls for more resources to serve the customers.

Human interaction is needed to serve customers in complicated matters but it is my belief that one should use technology when possible for routine tasks and information. If technology is used to its advantage, more time is available to serve the customer in more complex matters. Also, working with customers in different time zones where interaction on working hours is not possible, access to online information would be an advantage.

It has been my dream for some years to establish an e-portal or web solution for the customers. This would be a SST also known as CSP: a web based solution which customers can log on to, place orders on, get overview of orders, get access to invoices and much more, without having to send e-mails or make a phone call. Customers would have access to this information 24/7.

As preparation is one thing Icelanders are said to be lacking I thought it would be good to investigate what customers thought of CSP and what kind of service they want. Is CSP the future and seen as additional service by customers or do they prefer the human face over the Internet interface, or maybe both; also to learn from CSP users and companies that have already implemented CSP.

The questions of this research paper are:
  a) What is the customer view on the CSP?
  b) What is the experience of portal users?
  c) What is the experience of portal owners?
2. LITERATURE REVIEW

From early on most service encounters took place between customers and employees. Today growing numbers of customers interact with technology instead of a service firm employee to create service outcomes. Technological interfaces that enable customers to produce a service independent of direct service employee involvement are called Self-Service Technology (SST) (Meuter, Ostrom, Roundtree, & Bitner, 2000).

2.1 History of self-service

The concept of self-service goes back to 1916 when Clarence Saunders founded the world’s first self-service grocery store, called Piggly Wiggly, in Memphis, Tennessee. What is considered the norm today was unheard of in 1916, as it was revolutionary to have the customers serve themselves. This idea was patented and franchised to hundreds of grocery retailers (Salomann, Dous, Kolbe, & Brenner, 2007).

Self-service technology is already common in online banking, automated hotel checkout, online investment trading and the travel industry and is becoming more important in other businesses as well. Technology is therefore having impact on the traditional service that relied on close personal contact between customers and employee, dramatically changing how services are conceived, delivered and developed (Meuter, Bitner, Ostrom, & Brown, 2005). Also, as mobile technology has developed, people are using mobile phones more and more for online services.

Done right, self-service creates value for the customer and the company. Done wrong, it will fail as the customers will not like it. After the successful launch of the self-service grocery stores, Clarence Saunders designed a completely automated store in 1937, called Keedozla. Too much emphasis was placed on high-tech, that proved unreliable, instead of on high-touch and the store failed (Salomann et al, 2007)
2.2 The Internet

The number of internet users is growing every year. Figure 1 (“Internet users in the world”, n.d.). In 1995 less than 1% of the world population had access to the internet, today about 40% have access to the internet, or over 3.6 billion people.

![Figure 1 - Global internet users per year since 1993](image1.png)

Internet penetration per European countries is highest in Iceland (“Internet penetration per European country”, n.d.) or 97%. Other Scandinavian countries along with the Netherlands and Luxemburg have over 90% penetration, Figure 2.

![Figure 2 - Internet penetration per European Country](image2.png)
Online banking is widespread in Iceland (“Online banking penetration in Iceland from 2005 to 2014”, n.d.). Figure 3 shows the online banking penetration: over 90% of all individuals used the internet for online banking in 2014. It is not so widespread in other countries. In the European Union in 2014, 44% of all individuals used the internet for online banking compared to 91% in Iceland and only 19% in Greece.

Figure 3 - Online banking penetration in Iceland from 2005 to 2014

### 2.3 Users background

Implementing SST with users in different countries can be a challenge as TR can be different. A cross-cultural comparison of self-service technology between Sweden and Estonia (Nilson, 2005) showed that the penetration is quite different. In the age group from 16–74, internet users in Sweden are 82% versus 52% in Estonia. In Sweden, users were found to be demographically heterogeneous where Estonia users can be divided into segments according to age, gender, education and income. Firms intending to expand into other markets must be aware of cultural differences and differences in usage of the internet.

In the paper of Meuter, Ostrom, Bitner, and Roundtree (2003) their finding was that respondents with a higher level of technology anxiety (TA) use fewer SSTs and that TA was a better and more consistent predictor of SST usage than demographic characteristics such as age and gender.
2.4 Customers’ attitudes towards SST

Many service providers are asking themselves if customers need interaction with employees in order to have quality service experience as implementing a self-service technology can reduce labour cost and increase service availability. But why should customers want to perform a service themselves? How do they benefit? A study (Collier, & Kimes, 2013) showed that convenience, the time and effort needed to do a transaction as well as where and when, is the driving force for customers in self-service experience. Customers must be convinced of their value, so service providers need to educate customers of the advantage of SST, as it is not natural for customers to change to SST unless motivated to do so. If customers need fewer resources to perform a transaction that is also faster and more accurate, customers’ satisfaction will improve. The need for human interaction is one of the main reasons customers will not adopt an SST. When experienced users are satisfied with an SST they have less need for human interaction. For non-users, trust was the greatest influence on the need for human interaction.

Changes in service are to benefit the customer but often it requires increased work and involvement of the customer. The customers might therefore not be too enthusiastic to try new technology. They might have no special reason to try it, might be uncomfortable with it as they see it as a threat that causes them anxiety and stress. Others prefer to deal with people and want to continue doing business as usual. Many customers will still see this as a great benefit as it is time and cost saving, easy to use, there is less waiting time and more control (Mick, & Fournier, 1998).

Research shows (Curran, & Meuter, 2005) that one explanation for widespread adoption of SST is that it has to be both useful and easy to use. Simply being useful is not enough and resistance is foreseen if it is not easy to use. Key to long-term success, when implementing SST, is the proper design and the education of the user. The targeted consumers need to be educated in how useful and easy the SST is to use. However, getting customers to use new technologies in service is generally more challenging than getting employees to use new technology. Companies need to focus on how to design, manage and promote new technologies for best consumer acceptance.

To get customers to try SST for the first time can be the most prominent obstacle as it can involve a significant behaviour change in which ingrained patterns must be altered (Meuter et al, 2005).
2.5 Balance of human face and Internet interface

Companies need to find the optimal mix of e-service versus human service they want to provide. It is quite common that order tracking, product inquiry and bill payment are delivered through e-service today. The benefits are access 24/7, customer control and speed of service. Other services that are rare or too complex might be better served by human interaction. Another issue to consider is that human service builds relationship with customers and some people prefer human contact for completion of their process (Ba, Stallaert, & Zhang, 2010).

As Salomann et al (2007) discussed, companies can avoid either/or approach and successfully combine high-tech and high-touch approach, as taken the best from both will lead to success. Swiss Re, the world’s largest reinsurer, established self-service intimacy and have been very successful. Even though this was driven by streamlining of processes and cost reduction, their guidance was to tailor the self-service function to the customers’ and market’s needs. The development team worked closely with the future users and the functionalities were tailored to the customers’ need. This leads to user-friendly design with high usability were all input requirements was kept to a minimum. Providing added value is the best motivation for self-service and you have to convince your customers, not persuade them, to use it. Self-service is a supplement, not a replacement.

2.6 Implementation

It is important to think of what approach will prove successful to companies implementing SST, and will add value to customers and companies. We want to avoid following in Saunders’ footsteps with unreliable technology that customers would not like.

Implementing and managing effective SST is more difficult than it looks (Bitner, Ostrom, Meuter, 2002). Some SSTs are very popular with customers like FedEx’ Internet-based package tracking, others take longer to adapt. What customers especially like concerning SST is when it saves them time and money, provides easy access and works. They dislike when it fails, not only when the web is down but also when the failure is later in the service delivery process. When the SST fails all of the advantages of SST are suddenly lost. When they are poorly designed and difficult to use or understand, customers don’t see the advantage of using them, it’s just not worth it.

In her thesis, Dr. Larusdottir (2012) discusses what is important for software users: “The usage of software needs to be easy for the users, especially when the software is new to them. If it is hard to use, the users could quit doing what they want to do; it could take too long time for them to achieve their goals and they could get irritated” (p.1).
Some customers are not ready to use SST simply because they don’t like to use it. Research has shown (Lin, & Hsieh, 2007) that people avoid technology they are not comfortable with. It is therefore very important for companies introducing SST to explore customers’ readiness to use new technology. TR refers to people’s ability and willingness to use new technology at home and work. TR is an important driver of SST satisfaction. The higher customers’ TR is, the higher is their satisfaction using SST. Customers that are satisfied in using SST are more likely to use it again, recommend it to others and be willing to try new technology services.

According to the research of Bitner et al (2002) there are six lessons to be learned from implementing SST:

1. Be very clear on the strategic purpose of the SST
2. Maintain a customer focus
3. Actively promote the use of SSTs
4. Prevent and manage failures
5. Offer choices
6. Be prepared for constant updating and continuous improvement

First comes the purpose introducing SST to reduce costs, to satisfy customers or build relationships with new customers for new market segments. Second, the design of SST needs to be for customers, not for technicians. Third, you need to actively promote the SST and educate the customers about the benefits. They need to know what to do and how to do it and be aware what to do if the technology fails. Fourth, as the failure of technology and services are the primary reasons customers stop using SST, it needs to be prevented as much as possible. The fifth lesson is to offer customers other choices if they want. Customers don’t like to be “forced” to interact with companies in only one way. It is better to offer choices and then give reasons for choosing the technology option. The sixth and final lesson is to prepare for constant update, to be able to evolve and adapt with the environment.

2.7 The future

The self-service grocery store was completely new in 1916, today we find it difficult to think of anything else but self-service grocery stores.

With the explosion of the Internet and other technology, SST has been growing every year. SST was mentioned as one of the 10 ideas that are changing the world (Kiviat, 2008). Already in the year 2000 Bittner, Brown, and Meuter (2000) concluded that companies cannot risk sitting on the side-line as competitors deploy new SST but also emphasised that management address the impact of technology on cost, loyalty and customer satisfaction.
Advance in the capabilities of information technology and decreased costs of implementation present companies with the potential to alter the fundamental methods in conducting business (Curran & Meuter, 2005). SST has already transformed the banking and e-commerce in the travel industry, resulting in better service and savings that are passed on to the consumers. Businesses and governments are not as advanced yet but as technology continues to become more efficient and convenient it is used more every year. SST has the potential to be a major force for growth in productivity and improvements in quality of life over at least the next decade. Most economies, especially Europe, Japan and the United States, will need the power of SST to avoid economic problems resulting from significant growth in the number of retirees (Castro, Atkinson, & Ezell, 2010).

3. METHOD

In order to get the customers’ view on CSP, we chose to interview customers, the potential users. We also thought it valuable to have information from existing users of CSP and portal owners, to ask them about their experience and main obstacles on implementation, so we interviewed them as well.

Primary data collection was done by interviews. We chose qualitative research methods, conversation with fewer participants over survey, because we wanted to go deep and get answers to open-end questions (Lazar, Feng, & Hochheiser, 2010). The method we used was in-depth semi-structured questions.

Questions were prepared to guide us in the interviews. We prepared three different questionnaires as the scenario was different for the potential users, existing users and portal owners. After we interviewed the first customer, questions were slightly amended and the introduction to CSP made clearer, as it took the customer some time to understand the concept. After we made some changes to the introduction and the questions, the concept and the purpose were clearly understood.

The concept of CSP was best explained to customers by using online banking as an example as it is similar to “My Page”. Most people are familiar with online banking and could relate to the concept of CSP with online banking.
Questions for the customers, the future portal users:

<table>
<thead>
<tr>
<th>Question</th>
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<tbody>
<tr>
<td>Do you have personal experience in using online services or CSP?</td>
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<tr>
<td>What do you think of CSP?</td>
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<tr>
<td>Is your company using CSP with other suppliers?</td>
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<tr>
<td>Who within your company would use CSP?</td>
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<tr>
<td>Would CSP be additional value to your company?</td>
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<tr>
<td>What would you like to have available on CSP?</td>
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<tr>
<td>Are you aware of the web solution for Quality documents?</td>
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<tr>
<td>Anything else you can think of?</td>
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Questions for the portal users:

<table>
<thead>
<tr>
<th>Question</th>
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<tbody>
<tr>
<td>What is your experience in using online services or CSP?</td>
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<tr>
<td>What are the advantages of having access to CSP and why?</td>
</tr>
<tr>
<td>What are the disadvantages of using CSP?</td>
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<tr>
<td>What would you like to change?</td>
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<tr>
<td>How long did it take to get used to the CSP?</td>
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<tr>
<td>Do you see CSP as additional service to your company today?</td>
</tr>
<tr>
<td>Anything else you can think of?</td>
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Questions for the portal owners:

<table>
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<th>Question</th>
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<tbody>
<tr>
<td>Why was CSP established within your company?</td>
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<td>What has been the main obstacle?</td>
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<tr>
<td>How was the implementation?</td>
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<tr>
<td>What is your experience of CSP?</td>
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<tr>
<td>What is the main advantage?</td>
</tr>
<tr>
<td>Anything else you can think of?</td>
</tr>
<tr>
<td>Is there any follow up?</td>
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</tbody>
</table>

The interviews took from 30–45 minutes. Five interviews were face to face, two in Germany and three in Iceland, and five over the telephone. Two interviews were recorded and a script made afterwards. Eight interviews were typed when the interview was made and reviewed straight after when the information was fresh. A script was made for all interviews.

People were asked to participate over the phone and via e-mails. Everyone that was asked to participate agreed. Interviews were scheduled according to the availability of the participants, one interview took place in January, eight in February and one in March this year.
The aim was to identify the customers’ need, to see if they had common issues or ideas; also to hear from experienced users and owners what their view on CSP is.

We took formal interviews with five customers. The customers we interviewed have all worked in the pharmaceutical industry for many years. They are based in Europe, are experienced people with good knowledge of the business and the need within their company. They were selected because of their experience and knowledge of the industry. With a semi-structured interview we could ask for clarification that led to examples of their problems and need. The example they gave added value to the understanding of their needs.

Two people we interviewed are current users of portals. One is a frequent user, uses different CSP on a daily basis but the other uses CSP infrequently. Three people we interviewed are working within a company that has CSP for their customers. We asked them about their experience in having CSP and the challenges in implementing one. All users and portal owners are based in Iceland.

People we interviewed:

<table>
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<tr>
<th>Type</th>
<th>Gender</th>
<th>Experience of Customer Service Portal</th>
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</thead>
<tbody>
<tr>
<td>C1</td>
<td>Female</td>
<td>Little experience, mainly personal experience of online banking</td>
</tr>
<tr>
<td>C2</td>
<td>Female</td>
<td>Experience of CSP from another supplier</td>
</tr>
<tr>
<td>C3</td>
<td>Male</td>
<td>Experience of CSP from other suppliers</td>
</tr>
<tr>
<td>C4</td>
<td>Female</td>
<td>Hardly any experience of CSP, personal or professional</td>
</tr>
<tr>
<td>C5</td>
<td>Female</td>
<td>Experience of CSP from previous employer</td>
</tr>
<tr>
<td>U1</td>
<td>Female</td>
<td>Regular user, uses many CSPs on a daily basis</td>
</tr>
<tr>
<td>U2</td>
<td>Male</td>
<td>Irregular user – uses CSP but not on a daily basis</td>
</tr>
<tr>
<td>O1</td>
<td>Female</td>
<td>Experience from work, has been assisting users</td>
</tr>
<tr>
<td>O2</td>
<td>Female</td>
<td>Experience from work, was involved in an implementation</td>
</tr>
<tr>
<td>O3</td>
<td>Female</td>
<td>Experience from work, is assisting users</td>
</tr>
</tbody>
</table>

C= customer, U= user, O = owner
4. RESULTS

The results are divided into three subsections, as three different groups were interviewed. The first one presents customers’ views, what they want. The second one presents users, what their experience is, and the third one presents owners, what their experience of usage and implementation is.

4.1 Customers

The concept of CSP was not clear to all customers in the beginning. After it was explained and a reference made to online banking the concept was understood by everyone.

Do you have personal experience in using online services or CSP?
Most of the customers had experience of SST/CSP, either personal or at work. C4 had almost no experience. She hardly uses online banking and isn’t ordering anything online but she understood the concept. C1 had little experience of CSP, mainly from online banking and online ordering of clothing, which she is doing more and more of. C2 is using online banking and one of her suppliers has had CSP for some years. C3 is used to online business and several of his suppliers have CSP. C5 has personal experience of using CSP and a previous employer had CSP.

What do you think of CSP?
Most customers liked the idea of CSP, especially the ones that are using it on a regular basis, although still they liked to be in contact with people for certain things. Two customers that are not so familiar with CSP, prefer to be in contact with people. C1 said: “The idea of CSP is a good thing but I think that in business I would like to contact a person”. She knows this is increasing “but I am still a person who likes contact with another person”. C3 is happy doing business like she is doing it today, having weekly teleconferences.

Is your company using CSP with other suppliers?
Two out of five customers have suppliers with CSP. C2 has one supplier with CSP and “likes it, when it works” but the experience is “not so good because the portal does not work every time”. You can download packing lists, batch documents and invoices from this CSP. “The company is not doing too good a service with it”. C3 says the CSPs are at different levels, various departments within their company are using it and they are happy with the service. They can e.g. access quality documents, shipping documents, packing lists, invoices, tax and VAT declaration.

Who within your company would use CSP?
People with different roles, within different departments, would use the CSP. The two customers that already had CSP established with their suppliers said it was mainly used by Supply, Purchasing, Packaging, Quality, Forecasting and Finance people.
Would CSP be additional value to your company?
All said CSP would be additional value to their company but not all said it straight away. C1 was not certain about CSP but when asked if she would like to have access to information she needs on a regular basis, instead of having to send a request and wait for response, she replied: “Yes, that would be great, it would be fantastic. I could look into it whenever I need it, don’t have to wait and ask for it. That is correct”. She saw the advantage of having CSP when it was pointed out to her but also said that “meetings are important in the future too, very important still”. We could say that C1 prefers the human face over the Internet interface but saw that CSP is an advantage for certain things. C2 thinks a CSP, that is working well, is an additional value to her company: “If you have one central place it is sure a good thing”. C3 said that CSP would “definitely be additional value to their company”, “One stop shop that would definitely make sense”. C5 thinks it is a “very good idea to establish CSP”.

What would you like to have available on CSP?
In general, all customers liked to see the status of their orders, order confirmation and packing lists. C2 mentioned delivery notes, invoices and batch documentation. Also the forecast, especially as there is “difference in how they enter the data and how it is presented to them”. They would therefore like to enter the forecast in the system. Art Work files would also be good to have central on the CSP, for them and the manufacturing sites to work with. C3 talked about supply agreements, to have everybody working with the same version of documents “as sometimes people are working with different versions of documents” that causes misunderstanding and confusion. Also, a tracking system for testing, to see at what stage the testing is, based on batch information. C4 talked about Dispatch Schedule, even better if they could see in which status the order is, just before the packing list has been issued. “Like the shipment of parcels, like DHL, that would be really good”.

Are you aware of the web solution for Quality documents?
The company established a web solution for customers some years ago, where Quality documents are uploaded and customers download them when needed. This was originally established because of a need from one of our customers that could not receive large documents via e-mail. After it was established we introduced it to other customers as well. Today all customers are using it. We asked the customers if they knew about this web solution and what they thought of it. All customers knew about it and it was liked within their company. When it was originally introduced there was actually some resistance in the beginning as this was new to the customers. They liked the way it had always been done before, now people like this new solution very much as it saves time. You are notified immediately when documents are uploaded and you have overview of all your documents in one place.
Anything else you can think of?
C3 said that instant access to information is extra valuable where there is much time difference. C5 said it is always complicated to work with new CSP. The company she previously worked for established CSP decade ago. Customers did not like it in the beginning but later on they liked it.

4.2 Users

What is your experience in using online services or CSP?
Both users are frequent user in their personal life. U1 is working in the Finance Sector and is a frequent user of three online banking portals. U2 is working in the trading business and uses CSP from transportation companies.

What are the advantages of having access to CSP and why?
U1 says the advantages of using CSP are “endless, it doesn’t matter if you are at work, at home or abroad you always have access, that is the biggest advantage”. Using the CSP is time saving, the only negative thing is when you need to enter information many times. One of the CSP U1 is using is clearly the best, the reason: “Everything is very easy to do, they are on top of things”, also they have more features so she doesn’t have to call their bank as often as the others, most is available on the CSP.
U2 thinks CSP is good for big companies when the same person within the company is using it on a daily basis and learns how to use it. If you are not working with CSP on a daily basis you aren’t certain what to do, especially when there are updates and changes. “If you have learnt to use it, it is an advantage as you can see all the invoices and view everything you have shipped, the whole story is there”. If you have a similar shipment it is fairly easy as you can copy the last shipment. When you have complex shipments it can be complicated, you can get stuck as you don’t know what to do.

What are the disadvantages of using CSP?
U1 says the banks CSP “have improved tremendously over the years” but there is quite a difference between the banks’ CSP. She is not happy with one of them, the reason: “It is too complicated, you need to enter the same information in many places. Also, you can’t move easily from one place to the other, without going back to home page first”.
U2 says the CSP is too often down, which is not good. The disadvantage of using the CSP is that even when you have booked the shipment there is more work to do and you don’t trust that everything is all right with the booking, that the shipment will be fine. Before he had booking instructions with the transportation company, he sent them an e-mail with the booking and they took care of it.
What would you like to change?
U1 would make CSP more user-friendly and easier to use. It is too complicated just to pay invoices but she mainly uses it for paying invoices and printing out various statements. U2 would also like a more user-friendly CSP and avoid too many updates as you need to learn new things each time.

How long did it take to get used to the CSP?
It took U1 some weeks to get used to the CSP. As U2 is not using the system on a daily basis he can forget what to do between bookings and need to seek advice about what to do.

Do you see CSP as additional service to your company today?
U1 said it was "definitely" an additional service to have CSP. Even though U2 is not too happy with the CSP he wouldn’t like to go back to previous business, he would like to try using the CSP more as it is an advantage that you can access the CSP wherever you are.

Anything else you can think of?
When U1 needs personal assistance from the banks she wants to speak to the same person. U2 is not too happy with changes in the business environment. Before he used e-mails and the telephone, today it is more impersonal with the CSP. Before, people within the companies took your bookings, today you need to do it yourself and it takes time. In order for CSP to work the system has to be “very user friendly” especially for smaller companies that are not using it on a daily basis. Also, he thinks the CSP should be more advanced as invoices are too often incorrect. When you receive a quote from the transportation companies it should be registered in the CSP and linked to your booking. Even though he doesn’t like the system 100% he would like to try harder to get used to it.

4.3 Owners

Why was CSP established within your company?
O3 said it was introduced because of available technology, something the bank decided to do. “To have CSP is part of the development, to follow the technology within the banking system”. O1 said it started internally but then it was introduced to customers. The company sees it as time-saving, they don’t have to provide general information to customers and all information is centrally located.

What has been the main obstacle?
O1 says it has been difficult to get the offices abroad to use the CSP. If customers don’t see the benefits of using CSP there will be a lack of interest, says O2. It has been especially difficult to implement CSP with smaller customers.
How was the implementation?
It has not been a smooth ride all the time but it has improved over the years according to O1. “It had limited features in the beginning”. Customers could only book shipments and send delivery instructions for simple shipments. Today it can do much more. To implement CSP is a big project like “long distance running”. New features have been added over the years. With some of the new implementation something else failed so they have had their ups and downs since they started. At some point they were not too happy with it but today “you don’t want to be without it”. It is very important that new customers get a good introduction and are taught to use the CSP for the first time. Customers often call the service centre many times in the beginning but “then you do not hear from them after some time”. It is a large project that costs a lot of money, says O2, but on the other hand you need less employees answering routine requests. The hardest part of the implementation was internally, to get all departments and management on board. O3 says everything that is new tends to be slow to start with but usage of CSP is always increasing.

What is your experience of CSP?
The CSP is not very complicated according to O1, it guides you onwards but if there is an error you are stuck and have to stop. “People have very little tolerance when that happens”. O3 says the “CSP needs to be user friendly, that is the most important thing”. There shouldn’t be too many “clicks” and everything has to be viable to the customer when he enters the CSP. When adding new features you have to test it properly as it is detrimental to implement something that doesn’t work properly. O3 says: “When the CSP is down we feel it immediately as the phones go crazy”.

What is the main advantage?
Most customers are happy if they can log in and get the information they need, instead of having to wait for a reply. O2 said that she has tried to make it user friendly by making templates for the customers. Her argument for using CSP is that it is more reliable as orders go straight into the company’s system. O3 says there is a huge difference between the CSP that was introduced over 20 years ago and the one today. You could only get your balance and transfer money between accounts using the first CSP but today “you can do so much more” like pay invoices, prepare phone payments, divide your credit cards, buy stock and much more. Today most of the business is done online, “the customers are happy with it, they can process everything when they like and they have a better overview of their finances”.

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Anything else you can think of?
O1 says, in order to get customers to use the CSP “you need to sell it to the customers, it is a bit complicated in the beginning but later on it is much easier”. You can still do business without using the CSP, by sending e-mails, but then you pay a fee but the CSP is free of charge. Some customers are happy using the CSP, some aren’t so happy. It can depend on their experience of using computers and their attitude towards new things. If implemented today, O1’s advice is to “test more before it is rolled out to the customers”, also to involve the customer in the design. If something isn’t working people are resistant to use it.

Is there any follow up?
O3 says you need people to implement and maintain CSP. Customers are demanding and bring new ideas for improvement. O2 says they are improving the CSP every year, based on suggestions from customers. A group of people meets bi-weekly to discuss the CSP. It is preferred to have a dedicated person working on this all the time, at least part time, even though the implementation was some years ago.

5. DISCUSSION

With a few clicks on your computer, you have access to “the world”. You can order almost everything you need online like clothing, equipment, groceries and fast food. When you want to travel you first “take a look” at the places on your computer and then you book everything online. Same goes for banking, you don’t need to go to the bank anymore, almost everything is available online. Within the business environment more and more SST is being implemented every year, but what is the view of customers, users and companies that have implemented one; is it preferred and useful for everybody?

5.1 Future users of CSP

When customers were asked if they would like to have access to information on CSP they all thought it was a good idea. They liked the idea of direct access to information without having to send e-mails and wait for a reply. Customers see it as an advantage because it saves time and gives them control. Reliable online information is seen as a great advantage to all of them.

Even though all liked the idea of CSP, some, especially the ones that were not used to SST, emphasised they would still need regular meetings and contact with people. Lin and Hsieh (2007) discussed that people avoid technology they are not comfortable with and Meuter et al (2003) discussed that people with higher levels of TA use fewer SST. We found that customers that weren’t using SST much had more resistance to CSP, probably as they were not comfortable with the technology and their TA higher than regular SST users. Customers from a country with Internet penetration below average (“Internet usage in the European Union”, n.d.) had little experience from SST and was therefore more sceptical about CSP.
We introduced SST to our customers some years ago. It was designed for a customer that couldn’t receive large documents via e-mail so instead we uploaded documents to a web based solution. This customer was very pleased with it, as it solved a problem for him. When this was introduced to other customers, we thought they would also be pleased as it not only saved time but also had overview of all previous documents. This was not the case in the beginning though all customers we interviewed now said it was perceived favourably within their company today. It actually took some time for all customers to see the advantages and some were actually quite resistant to its use in the beginning. This emphasises that customers need to see the advantage of SST and they need to be educated about its usefulness as the research of Curran and Meuter (2005) showed.

Getting customers to try new SST can be very critical for companies (Bitner et al, 2002). Customers will ask, what’s in it for me; are there any benefits for changing the way I do business today? Even though all customers liked the idea of CSP, two actually stated that they liked the way they were doing business today and they liked doing business with people. It might be more difficult to get those customers to use the CSP unless they clearly see the benefits in the changes. The main benefits need e.g. to be time-saving and easy access to information. Motivation as a result of perceived benefits is the key factor in deciding on trying new system.

5.2 Portal users

Both users we interviewed mentioned that CSP should not be too complicated, they need to be user-friendly. U1 is using many CSPs provided by the Icelandic banks, the portal she liked the least wasn’t well designed. U2 wanted the portal he uses to be more user-friendly, especially as he is an irregular user. Bitner et al (2002) found that if CSPs are poorly designed, difficult to use or understand, customers think they are not worth using. Dr. Larusdottir (2012) also discussed the users view on software; they want a user-friendly system that is easy to use and reliable.

Even though the users had their opinion on the portals design, they wouldn’t like to go back to a previous set up, e-mailing and calling, if they can process their request on their own. For them the benefits are greater than the disadvantages. When you know how to use the CSP the advantages are many, even though it was mentioned that the business becomes impersonal and U1 mentioned that sometimes she needs to speak to a person. Companies should avoid either/or approach and successfully combine high-tech and high-touch approach, as taking the best from both will lead to success as Salomann et al (2007) defined.
5.3 Portal owners

CSP was introduced within the companies because of available technology and time-saving. Online banking is probably the most advanced in SST and as Bitner et al (2000) concluded, companies cannot risk sitting on the side line as competitors deploy new SST so it is important to be in the game.

SST is becoming part of their daily lives for most people and its use is increasing every year, especially as technology becomes more advanced and implementation more affordable every year. A small privately owned pharmacy in Iceland, Garðs Apótek (“Appótek Garðs Apóteks”, n.d.) has even established a web based SST were you can use your computer or phone to view you prescriptions and order medicine, with the option of home delivery.

To introduce CSP is a challenge that takes a long time, it is like long distance running. You need to sell the customers the idea of CSP and help them in the beginning but later on they will get the hang of it and become independent users. You also need to take into consideration the TR of the users (Lin & Hsieh, 2007) as people avoid technology they are not comfortable with.

Internet usage and use of online banking is more widespread in Iceland than most other countries. Therefore people in general are used to SST. Internet usage is not as widespread in other countries and this needs to be taken into consideration when introducing CSP to people in different countries. One of the difficulties O1 had was e.g. getting the offices abroad to use the CSP.

All portal owners said that the CSP had developed much since originally introduced, becoming more advanced every year. They always try to make it more user-friendly as they know that when it is hard to use and not working properly people get irritated and don’t want to use it.
6. CONCLUSION

People are getting used to instant access to information. When you get used to buying goods online with the ability to “track & trace” you want to have this for other services as well. With advanced technology and increase in Internet usage every year, SST will be the norm in the future for all businesses just like self-service grocery shopping is today.

Customers see CSP as an advantage if they can access reliable information whenever they want. If companies want to be in the game, not sitting on the side line when other companies introduce new technology, they have to start thinking about their strategy now.

For successful implementation of CSP, companies need to design them with the customer in mind. If they are not user friendly and to the advantage of the customer, they are doomed to fail. Even though the Millennials will soon be the biggest part of the working force, people that have grown up with the digital technology, TR of the customers has to be taken into consideration as customers might not be ready to use CSP straight away. It is important that customers are not forced to use CSP, rather it has to be actively promoted and customers need to be educated about the use and the advantage.

Customers need to have balance between the human face and the Internet interface. Service that is complex should be taken care of by the human face, simple and repeated tasks are optimal for the Internet interface. Companies should not look at CSP as either/or service; CSP should rather be seen as supplement, not a replacement.

Companies introducing CSP need to be ready for a long distance run and to be ready to put resources into updates and adaption within the environments. If they want to be in the game, they need to start now, if they have not already started. Companies advanced in technology are in many industries taking the lead, leaving the others in the dust.

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8. REFERENCES


