

Accounting Services for Russian Entrepreneurs in Finland

Case Company: Rantalainen Accounting
Services Ltd

LAHTI UNIVERSITY OF APPLIED
SCIENCES LTD
Faculty of Business and Hospitality
Management
Degree Programme in International
Business
Bachelor's Thesis
Spring 2018
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Degree Programme in International Business

HAGMAN, KARINA: Accounting Services for Russian
Entrepreneurs in Finland
Case Company: Rantalainen
Accounting Services Ltd

Bachelor's Thesis in International Business, 55 pages, 4 pages of
appendices

Spring 2018

ABSTRACT

Amount of business immigrants from Russia is rapidly growing from year to year in Finland. At the present, they present the biggest and the most active group of foreign entrepreneurs. Every entrepreneur has the liability of accounting records when operating business in Finland. On the one hand, it brings a lot of challenges to Russian entrepreneurs, and, on the other hand, a lot of opportunities to Finnish accounting companies. In order to establish a good and long-lasting relationship with Russian customers, accounting companies have to understand how Russian customers differ from Finnish customers.

The aim of the study was to help the case company, Rantalainen Accounting Services Ltd, to find ways of delivering exceptional accounting services to its Russian customers. The study was conducted by implementing inductive approach together with qualitative methodology. The secondary data were gathered from latest academic and semi-academic publications and trusted electronic sources. The primary data were collected via structured interviews. The conclusions based on primary and secondary data analysis were introduced in the form of guidelines on delivering exceptional accounting services to Russian customers.

The results of the research showed that delivering exceptional services to Russian customers require a special customer service strategy and that Russian customers differ from Finnish customers culturally. So, in order to ensure that Rantalainen successfully achieves its business goals with Russian customers, the company has to design its services with consideration of cultural differences between Russia and Finland.

Key Words: accounting services, accounting service provider, intercultural customer service, intercultural competence, customer experience

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1 INTRODUCTION

The first chapter is an introduction that aims to explain the research topic of the thesis. The chapter starts with the explanation of the research background. After this, thesis objectives, research questions, and possible limitations of the research are introduced. A theoretical framework sub-chapter describes main theories that were used in the thesis. They are followed by research and data collection methodology. Finally, the structure of the thesis is explained.

1.1 Research background

During the years 2006-2015 amount of Russian immigrants has grown in Finland by 70 per cent (Uusi Suomi 2016). The number of Russian immigrants is expected to double during the next decade (Cultura Foundation 2018). The type of immigrants has changed as well. In the late 1990's and the early 2000's, the biggest part of immigrants from Russia was presented by returnees, in other words, people who have had Finnish ancestry. But during last years there was a rapid growth in business immigration. (Utso 2018.)

Russians present the biggest and the most active group of business immigrants in Finland. Usually, they start small or medium-sized enterprises or establish their businesses as sole traders. Younger generations are especially active in enterprising. Many young people come to study to Finland and stay here after graduation by opening their own enterprises. Most popular spheres of business among Russians are merchandise sales and service sphere. (Utso 2018.)

According to the Finnish legislation, all enterprises in Finland are defined as accounting entities (Vero 2018). An accounting entity is a business unit that is obliged to have its own set of accounting records (Accounting Tools 2017). After every new enterprise is established, it is a company management's duty to organize an accounting for the company (Talouhallintoliitto 2018a).

Accounting is a very wide area of knowledge and requires a good understanding of legislation and taxation. Finnish accounting regulations allow entrepreneurs to handle their accounting by themselves. But there are several reasons why entrepreneurs search for other ways to get their companies' accounting done. Often small-sized businesses, such as most of the Russian enterprises in Finland, do not have enough time and resources for accounting activities. When start-up money is limited, there is no extra left to employ an accountant. (Tasanen 2017.) Also, most of the Russian businessmen in Finland are unfamiliar with Finnish legislation and do not speak the Finnish language (Utso 2017).

In such circumstances, one of the most available ways to get accounting done is to outsource it to an accounting firm (Tasanen 2018). According to Taloushallintoliitto's (Financial Management Association in Finland) statistics (2018c), the competition between accounting firms in Finland is quite high. There are 800 of authorized accounting companies and uncounted amount of unauthorized. In order to differ from competitors, a company has to create services that bring an exceptional value to customers. To build a long-lasting relationship with foreign customers, a company has to look at its products and services through its customers' eyes. A company has to get to know its customers well: what they are and what they want. (Horovitz 2004, 1.)

The cultural background of Russian customers defines their customer service expectations in Finland. Foreign customers always compare their experience in a foreign country to their experience in a home country. Most often foreign customers expect their experience to be the same like at their home. The more foreign service providers behave like customers' domestic service providers, the more trusted and long-lasting relationship can be established between them. (Nieminen 2014, 33.)

The case company presented in the thesis is Rantalainen Accounting Services Ltd. Rantalainen is one of the leading accounting service providers in the Finnish market. The company provides a wide number of

services in the sphere of financial management and payroll administration all over Southern Finland. Rantalainen has an international team that operates in Myyrmäki and serves its clients in English, German, Spanish and Russian languages. (Rantalainen 2017a.) Russian entrepreneurs that outsource their accounting in Finland compose one of the target groups of the company. Knowledge of Russian customers will help the case company to understand what Russian customers are and what they want, how they differ from all other groups of customers and what the best ways to win their loyalty are. Answering these questions will help Rantalainen to manage a long and reliable relationship with Russian customers.

1.2 Thesis objectives, research question and limitations

The main objective of the thesis research is to help the case company to define main factors that affect Russian customers experience when they buy accounting services from Finnish accounting companies. The second objective is to provide a list of guidelines for customer service design strategies for Rantalainen. It will ensure that the company successfully achieves its business goals with Russian entrepreneurs.

According to Tharenou (2007, 5-6), the first step in every research project is to define a research question. The research question is a question about the problem that will be studied in the research. The research question should generate new insights into the subject. Research questions define the whole research process because they affect the choice of research methods and theoretical frame of the research (Eriksson & Kovalainen 2008, 27).

In the thesis, the main research question is:

How to deliver exceptional accounting services to Russian customers?

In order to answer the main research question, sub-questions for the research are composed:

1. Why is accounting important for an enterprise?
2. What are benefits of accounting outsourcing to an accounting company?
3. What are the main components of an exceptional service delivery?
4. How does culture affect customer experience?

There are numbers of limitations of the research in question. First of all, customer service is a very wide subject that includes many different aspects. The research is concentrated on serving customers that purchase accounting services from accounting companies. Secondly, only one group of the case company's customers, potential and present, will be studied in the research. They are Russian entrepreneurs that operate their businesses in Finland. So, all the findings of the research will be limited to the one customer group. Thirdly, the case company provides different types of financial administration services, but the research concentrates on accounting services alone. Summarizing, the research aims to study only one specific group of customers that purchase one type of service from one certain company.

1.3 Theoretical framework

In order to answer the research question, it is important to understand theoretical concepts that are related to the research topic. Working with the theory is an important part of every research. Theory supports the research process. The theory is a basis on which researchers formulates their findings and conclusions. (Saunders, Lewis & Thornhill 2009, 38-41.)

Chapter 2 introduces accounting services. It covers the definition and main characteristics of accounting as a service. The chapter describes different types of accounting service providers, compares them and discusses their advantages and disadvantages. The final topic of the chapter goes into details of accounting outsourcing, gives its definition and opens its benefits and disbenefits.

Chapter 3 starts with a description of customer service and experience, and factors affecting them. Next, it covers the importance of intercultural competence in communication with foreign customers. The chapter also describes main cultural differences and similarities between Finnish and Russian nations. Both chapter 2 and chapter 3 are the basis for empirical part of the research.

1.4 Research methodology and data collection

The thesis research is a case study for Rantalainen Accounting Services Ltd, the financial administration services provider located in Finland. The research topic and goals were advised by a company's representative during the author's internship in Rantalainen.

Generally, there are two types of methodological approaches that can be applied in the research. They are deductive and inductive approaches. Deductive approach is concerned with building and testing hypotheses that are based on already existing theory. Inductive approach, on the contrary, identifies patterns from collected data and uses them as a basis for building new theories. (Hair, Celsi, Money, Samouel & Page 2011, 276.) Considering the topic and objectives of the research in question, inductive research approach is used.

There are two types of data: quantitative and qualitative. Quantitative data uses numbers and figures to represent the characteristics of something or to provide summary information on many characteristics of something. Qualitative data is presented by descriptions of things in form of words, sentences, and narratives. Qualitative data is discovery-oriented and provides a deeper understanding of few characteristics, recovers hidden motivations and values. (Hair et al. 2011, 145.) In the present research qualitative data gathered from qualitative interviews are collected and analyzed.

Data can be primary and secondary. Secondary data are data that were previously collected for different purposes. They are usually retrieved from

written and electronic sources. Primary data are data that are gathered straight from their source. (Saunders et al. 2009, 256-258.) Primary data for the qualitative research can be collected through interviews, observations, and documents and archives (Blumberg, Cooper & Schindler 2008, 377- 379).

An interview is a talk presented by series of questions and answers. Interviews can be done with one person or in groups. Generally, interviews aim to collect empirical materials for the study and in qualitative research they are called qualitative interviews. (Eriksson & Kovalainen 2008, 78.) Interviews were chosen as a method of primary data collection in the research because, as Hirsjärvi and Hurme (2010, 34-35) stated, they allow exploring views and opinions of interviewees and provide a deeper understanding of the topic.

1.5 Thesis structure

Below, Figure 1 introduces the thesis structure:



FIGURE 1. Thesis structure

The thesis starts with an introduction. It familiarizes the reader with the research topic by presenting the background, objectives, research questions and possible limitations of the research. Theoretical framework sub-chapter discusses main theories on which the research is based. Research methodology and data collection sub—chapter goes into details of the research methodology and introduces the choice of data collection method.

The theoretical part of the research follows after the introduction. It includes two chapters that introduce theories on which the research is based. Chapter 2 familiarizes the reader with accounting services and their providers. It also discusses outsourcing with its advantages and disadvantages in reference to accounting services. Chapter 3 describes main aspects of customer service and ways of achieving customers' engagement. It also covers intercultural customer services, intercultural competence and gives a detailed description of cultural differences between Russians and Finns.

Chapter 4 focuses on the case company, Rantalainen Accounting Services Ltd. A special attention in the chapter is given to vision and mission of the company because they define company's strategy towards its customers. Also, company's services portfolio is presented in the chapter.

The empirical part of the research, gathered in chapter 5, is the next part of the thesis. It comprises data collection and analysis. Finally, chapter 6 finishes the thesis. The results of the research are summarized in the guidelines that can be used as an additional tool for the future service design strategy process. Also, answers to the research question and sub-questions, validity and reliability together with suggestions for the future research are presented in the chapter. The last Chapter 7 summarizes the thesis.

2 ACCOUNTING SERVICES

The chapter introduces accounting services. It starts with definition of accounting. The chapter continues with describing accounting as a service and covers main groups of accounting service providers, their advantages and disadvantages. Finally, the chapter gives an insight into outsourcing, its advantages and disadvantages in relation to accounting services.

2.1 Definition of accounting

Accounting is a process of systematic recording, measuring, summarizing, analyzing and communicating financial information. It is one of the most important functions of any business enterprise regardless size, type or sphere of operations. Accounting is important because it provides quantitative financial information that is used as a basis for economic decisions making. (Edupristine 2015.) For example, accounting influences decisions about development of new products and services, changes of production capacities, pricing strategies, investment policies, etc. At the same time, accounting predicts and analyzes financial consequences of such decisions. (Atrill & McLaney 2011, 2-3.)

Accounting Act (Kirjanpitolaki) regulates accounting liabilities in Finland (Leppiniemi & Kykkänen 2013, 18-19). In Finland, all legally registered entities (general and limited partnerships, limited liability companies, cooperatives, foundations, associations, registered religious communities, etc.) and legal persons exercising professional or business activities under private law have an obligation to keep accounting records. Also, foreign companies that have continuous operations of their businesses in Finland can be obliged to keep accounting records. (Accounting Act 1336/1997, 1 §.)

Accounting is considered to be a business-related term that refers to companies and organizations. However, accounting affects everyone. On the everyday basis, people from both inside and outside of business life need accounting information to make decisions about investments, loans,

budgets, debts, incomes, etc. They all need accounting information. People using accounting information are called users of accounting information. (Atrill & McLaney 2011, 3-5.)

There are two distinct strands of accounting based on different groups of accounting information users: financial accounting and management accounting. Financial accounting covers the preparation process of financial reports for stakeholders outside the business. They are competitors, lenders, suppliers, investment analysts, community representatives, government, employees, and customers. Management accounting provides accounting reports to the owners and the management of a company. (Mott 2006, 6-7.) Both groups of accounting information users are presented in Figure 2:

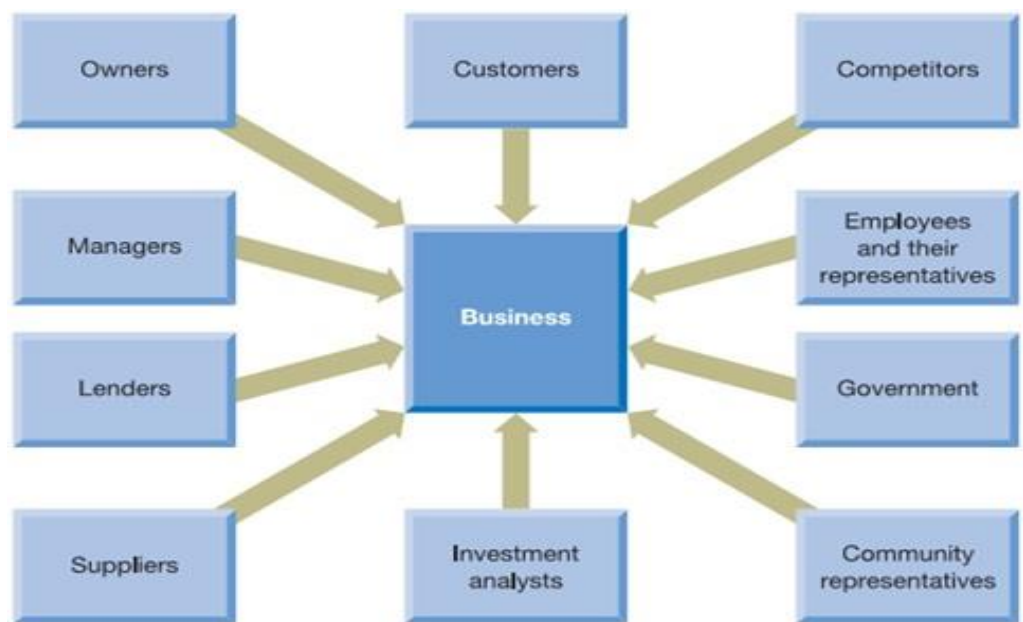


FIGURE 2. Main users of financial information relating to business (Atrill & McLaney 2011, 3-5)

Financial accounting and management accounting differ in their nature, the extent of details given, regulations used, timing, range, and quality of information reported. Only managers and owners of an enterprise have access to its detailed and wide-ranged accounting information. They need it to make future decisions and check influence of past decisions. Information given to the public is restricted and limited in order to save competitive advantage of an enterprise. (Atrill & McLaney 10-12.)

2.2 Accounting as a service

There are many definitions of services. For example, according to Zimmerman and Blythe (2013, 207) services are any activities, satisfactions or benefits that are offered to customers and do not include an exchange of tangible products. Accounting is a service because it fulfills characteristics of services. It can be described as a series of activities that are produced and consumed simultaneously to some extent with customers' participation in it (Grönroos 2007, 53).

As a service, accounting covers several processes. The first process is data recording. Part of accounting that covers recording of accounting transactions is known as bookkeeping. (Wood & Sangster 2008, 6-7.) Bookkeeping is a very monotonous process and requires a systematic approach. There are two systems of bookkeeping: single entry bookkeeping and double-entry bookkeeping. (Mott 2006, 18.) Double-entry bookkeeping system is used in Finland (Accounting Act 1336/1997, 2 §).

After data has been recorded, accountants organize and summarize it. Consequently, different kinds of accounting reports are created. These reports are accounting information. There are three main types of reports generated by accountants. They are income statements (also known as profit and loss accounts), balance sheets and cash flow statements. (Edupristine 2015.)

Income statements measure and report how much profit or loss enterprises generate during specific period of time. Balance sheets are

divided into two parts. The first part shows value of assets that an enterprise possesses. The second part illustrates from which resources assets were financed and what company's liabilities are. Cash flow statements are documents that show which amount of cash flows in and out of a business. They also contain reasons and purposes of that flow within a certain period of time. (Mott 2006, 29-58.)

The third process of an accounting service is communicating what has been learned from the accounting data. Walker and Johnson (2006, 9) claim that since accounting is the primary source of information, high quality of that information is essential for a company. To be effective, information provided by accounting has to have four key qualities defined by Atrill and McLaney (2011, 5-6).

The first quality is relevance. Accounting information influences decisions. It should be relevant in order to check if past decisions were right, help analyze present decisions and evaluate possible outcomes of future decisions. The second quality is reliability. Accounting information should be correct and free from errors or bias. The third quality is comparability that helps users to follow and react to changes happening with a company over a certain period of time. The fourth quality is understandability. Accounting information should be clear to all users (Atrill & McLaney 2011, 5-6.)

2.3 Accounting service providers

There are several types of accounting service providers. The first type is a full-time employed accountant. It is one of the most trusted accounting service providers because an employee is loyal and interested in the success of employer's company. At the same time, it is the most expensive way to get a professional accountant in enterprise service. An employee requires a full-time salary. In case of employment a company has obligations to pay different payments and fees to the state. An employee has right to paid leave, sick leave and maternity leave.

Additionally, an employer has to provide all necessary equipment as a computer with licensed software and programs required for accounting activities. (1C, 2018.)

The second variant is a visiting accountant who provides accounting services as a sole trader. Sole trader usually has accounting software, computer, and all other equipment because he or she provides services to several clients at the same time. Such professional is beneficial in terms of lower than a full-time employee payment costs. But on the other hand, a sole trader can be incompetent in some spheres of business and limited in certain knowledge or experience. Since sole trader's core interest is his or her own business prosperity, he or she can easily switch for better or more profitable clients. Also, as a human being, a sole trader can get sick or finish providing services due to unpredictable reasons. (1C, 2018.)

The third option is more a tool than a service provider. It is presented by online services that allow an entrepreneur to conduct online bookkeeping and send all necessary reports to taxation officials. Such services are not high priced. A computer and an access to Internet are enough to use them. But such services require good understanding of taxation and bookkeeping legislations. They are very time-consuming. Also, online services rest responsibility for correct data input and in-time reporting on entrepreneur's shoulders. (1C, 2018.)

Finally, the fourth option is an outsourcing of accounting services to accounting companies. Outsourcing of accounting services means the complete transfer of accounting operations to a specialized accounting company. Accounting firms or accounting companies are most widely presented providers of accounting services. (1C, 2018.) The next sub-chapter gives more detailed information about this type of service provider.

2.4 Accounting services outsourcing

Over the past decade due to the globalization and technology development, outsourcing, also known as Business Process Outsourcing

(BPO), has become a major trend among management techniques. Outsourcing is a practice of permanent purchasing of business processes and operations from other companies instead of performing them in-house. Outsourcing is a strategical tool that allows companies to access more qualified skills and save time for concentrating on their core business activities. (Auzair et al. 2013.)

Core activities are business operations that are critically important for a business and most closely related to a company's strategy. Concentrating and investing in core activities facilitates a business to develop its main strengths and strategic advantages, called core competencies. Core competencies allow company to achieve a competitive advantage and increase its profitability. Core competencies are strategically important for every enterprise. They cannot be outsourced. But all other operations outside of core activities can be purchased from the outside. (Kiiha 2002, 3-5.)

An accounting firm (or company) is a company which specializes in providing accounting services for its customers. The range of services provided by accounting firms varies depending on size and resources of any particular firm. Accounting outsourcing is done for several reasons. The first and the most common reason is when a full-time accountant is not required. Usually small-sized businesses, start-ups or sole traders do not have need in their own employee. Inability of companies to find a well-skilled accountant at an affordable price is the second reason. Finally, sometimes an accountant is only needed to help with some temporary tasks or replace an employee for a short period of time. (Baltic Assist 2016.)

Marty Pine (2007) claims that outsourcing has more benefits than disbenefits. Outsourcing maximizes usage of internal resources for other purposes, increases efficiency for time-consuming functions, reduces operating costs, and gives access to better-qualified experts and professionals. Pine underlines that financial operations outsourcing is a

strategic tool for the risk management. When an accounting firm becomes a partner, it is more secure to share all responsibilities and risks with it.

Accounting firms guarantee a high-quality expertise in all spheres of accounting (1C 2018). Accounting companies have all resources to educate and provide their own personnel with the latest information of the accounting industry. Accountants from accounting firms are never alone in their work. There is always a team of professionals with different experience and different fields' knowledge. Accountant companies use big resources to invest in the development of more advanced softwares and automation processes. It usually results in increased efficiency and reduced errors. At the same time, accounting companies offer flexible pricing systems, and their services are often cheaper than employing employees. (Martinez 2017.)

On the other hand, there are also disadvantages of accounting outsourcing. Distance and time related problems are the most significant of them. Visiting an accounting company or call to an accountant can be time-consuming. Getting answers to questions can take even longer when asking them by email post. Outsourcing of accounting leads to losing full control over accountant and accounting. Even service providers thrive to achieve perfect customer service, it is still possible to get an accountant with unpleasant personality. Some accountants do their job in their own way without conformity with the customer preferences. (Gramiqna 2012.)

When outsourcing accounting services, security risk can become a serious issue. The accounting information can be hacked while it is sent by email or lost by post service. When outsourcing accounting in a foreign country, there is always a risk of the language barrier. If a business owner does not communicate in a service provider's language, there is a big risk of misunderstanding and inability to explain needs. (Gramiqna 2012.)

In Finland accounting firms' services can be divided into four groups. The first group is providing financial statements and current accounts. It comprises continuous bookkeeping and month and annual reporting to

authorities. The second group of services is payroll services. They include salary payments to employees, reporting to authorities, making all necessary applications to Kela and Finnish Statistics Office, etc. The third group of services is financial accounting services. They are payment transactions, payroll, accounts receivable and payable, public reporting to stakeholders. The fourth group is presented by management accounting services. These services deal with preparation and monitoring of budgets, calculations of products, services and customers' profitability, reporting detailed accounting information relevant for decision-making. (Taloushallintoliitto 2018b.)

3 CUSTOMER EXPERIENCE AND INTERCULTURAL COMPETENCE

The chapter starts with the insight into customer service strategy and its impact on customer experience. It is discussed how culture influences them. Definition and importance of intercultural competence are the following topics of attention. Finally, differences between Finnish and Russian cultures based on Hofstede's model are given.

3.1 Customer service and customer experience

In a competitive business environment, the only way to be different from competitors is to gain competitive advantage. Competitive advantage means delivering services and products that differ from competitors' services or products to customers or delivering them in a different way (Järvenpää, Partanen & Tuomela 2001, 33-34). In order to gain a competitive advantage in customer service, companies place their customer service strategy. Customer service strategy is a plan of actions that concentrate on delivering exceptional value to the customers. (Zimmerman & Blythe 2013, 40.)

Any service strategy starts with an insight to customer expectations. The best way to know what customer wants is to look at services through customers' eyes. Understanding customers' needs gives the basis for the creation of excellent customer service and the customer service improvement. (Horovitz 2004, 1-4.) Customer service is an assistance that the company offers to its customers before, during and after they purchase company's services or products (Gautam 2017). Usually, customers define good customer service as an ability of a service provider to provide meaningful information, understand their needs and find solutions to their problems (Nieminen 2014, 18-19).

When discussing customer service, it is important to pay attention to customer experience. Customer experience is the way customers perceive their interactions with a service provider. Customer experience is affected the emotional engagement of customers to a service company. (Dodds

2016.) As Cook (2015, 5) states, in order to deliver an exceptional customer experience a company needs to consider three parts of the service pyramid illustrated in Figure 3 below:

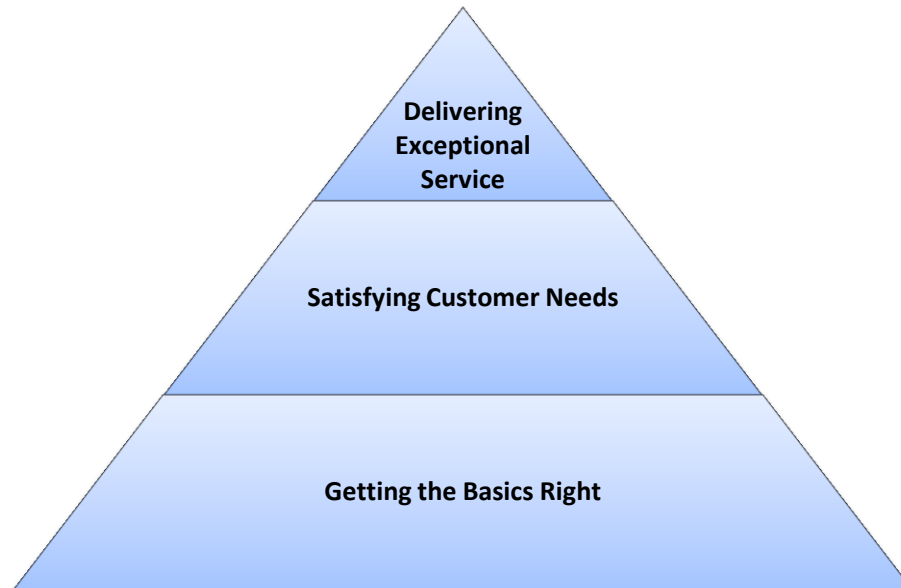


FIGURE 3. The service pyramid (Cook 2015, 5)

To start with, a company has to get basics of services right. Basic elements of services differ from enterprise to enterprise, but they all aim to provide a fast and comfortable access of potential customers to the services. They do not affect customers' satisfaction, but can easily lead to customer dissatisfaction. For example, such basics as opening hours, locations of offices, dress code of employees, internet page interfaces give the first impression about a company on customers before they acquire the service. (Cook 2015, 6.)

The middle layer of the service pyramid is the next step towards customer experience. It comprises understanding and satisfaction of customers' needs. Customers expect services to be efficient and reliable,

implemented with high quality, accuracy, and expertise. It is important for customers to get services on time and with less possible efforts. However, when customers' needs are satisfied only within the middle part of the pyramid, it does not bring any additional value to customers. Customers are satisfied but not excited or delighted. Only delivering exceptional services creates customers' emotional engagement and, later, their loyalty to a company. (Cook 2015, 6-7.)

Delivering exceptional services is a top part of the service pyramid. It is the only factor that leads to customer emotional connection to a company. (Gautam 2017.) There are three ways to contribute to customers' engagement. The first way is to personalize services. It is done by offering services that are adjusted to customers' personal needs and wishes. The second way is to provide more than customers expect. For example, it is good to add unexpected services without changing the price. The third way to get customers emotionally engaged is a service recovery. In cases when mistakes or misunderstanding happen during service delivery, it is important to react fast and correct them. Customers value when a service provider is able to admit their own mistakes and take proactive action in correcting them. (Cook 2015, 7-9.)

It is worth noting that there are two critical factors that affect customers' experience. They are corporate culture and employees of a service provider. (Wilson, Zeithalm, Bither & Gremler 2012, 247.) Service provider should establish a service-oriented culture inside the company. It means that employees have to be trained to deliver the best of the customer service and understand why customer satisfaction is important for the company. Customer orientation in company culture enhances mutual understanding between customers and employees, increases customer satisfaction and employees' productivity. It makes business more efficient and profitable. (Zimmerman & Blythe 2013, 212-213.)

3.2 Intercultural customer service

Due to globalization, cross-border and cross-continent businesses are growing in their numbers all the time. More and more service providers have to deal with customers from different countries. In the case when a service provider and customers have different cultural backgrounds, the term of intercultural service is used. (Kenesei & Stier 2017, 307-308.)

People, involved in intercultural services, have common human features but different cultural backgrounds and communication manners. Even though the definition and content of customer service differ from nation to nation, eventually, people from different countries expect the same thing from customer service. They want their needs to be satisfied appropriately, legally, fast and in a friendly way. (Nieminen 2014, 31-33.)

Culture is a very wide notion that has a lot of definitions. Nieminen (2014, 31-32), referring to Hall (1983), defines cultures as different groups of people that are united by some features. These features are languages, values, symbols, stories, taboos. Kenesei and Stier (2017, 309), as well as Nieminen (2014, 31), have concluded in their studies that Hofstede's model of culture and its dimensions are the most accepted attempt to describe culture among researchers. According to Geert Hofstede (2001, 9), the culture is "the collective programming of mind that distinguishes the members of one group or category from others". Culture defines the way of thinking and moral values of the group of people. Culture influences persons' attitudes, behavior, and emotions.

Features of one culture can be known or unknown to representatives of other cultures. Culture always affects the way people perceive or deliver services (Figure 4). Differences in cultures generate different expectations and perceptions of service experience. (Nieminen 2014, 31-32.)

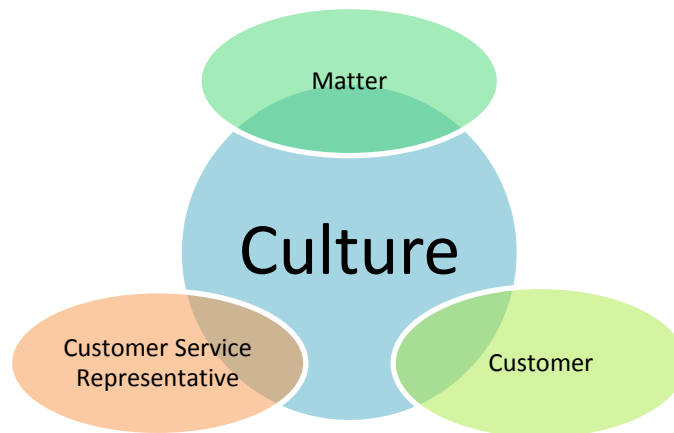


FIGURE 4. Influence of culture on service perception (Nieminen 2014, 32)

Daily everyone is unconsciously influenced by previous experiences and features from one or more cultures he or she comes from. Culture background also influences what services or products customers want to buy. Usually, customers expect the same level of customer service that they have experienced in their home countries. If customer service in a foreign country exceeds customers' expectations, it enables customer satisfaction. Good customer experience leads to a long-lasting and trustful relationship between customers and service providers in the future. (Nieminen 2014, 31-33.)

Going into details, customer satisfaction is affected by the quality of the service. The better is the quality of the service, the higher is customer satisfaction. Culture defines what high-quality service means or should include for representatives of different cultures. (Nieminen 2014, 22.) The same service implementation can result in different levels of customers' satisfaction depending on the culture of the customers. (Kenesei & Stier 2017, 307-308.) Naturally, the more people travel, the more open-minded they usually are to service quality. It means that their expectations of the service quality are less demanding. (Nieminen 2014, 22-23.)

If customer services together with communication habits differ too much from customers' culture, customer satisfaction cannot be evolved. Stauss and Mang (1999) have named two major problems in intercultural services. The first problem appears when service performance is at the lower level than foreign customers expect. The second problem arises when customers do not reach the level of service provider's expectations in terms of their behavior and roles. (Kenesei & Stier 2017, 309.)

In order to decrease misunderstanding and dissatisfaction during intercultural communications and actions, intercultural competence should be developed for both customers and service providers. Intercultural competence is defined as an extension to which a person is opened, respectful and non-judgemental towards the other culture. (Kenesei & Stier 2017, 310.) Especially, intercultural competence is an important skill to develop for service providers' employees. Managers of international service providers should create corporate cultures that encourage and motivate employees to work open-mindedly with representatives from different cultures.

Interculturally qualified customer service providers are interested in other cultures and flexible to adjust to different ways of service implementation. They appreciate cultural differences and are able to see things from customers' points of view. It is worth noting that, in Finnish international enterprises, customer service representatives are often aware of customers' culture differences. Serving customers according to their cultural expectations is a part of Finnish professionalism. Finnish service provider is likely trained to be first of all a representative of Finnish culture but with very wide intercultural competence. (Nieminen 2014, 26-28.)

3.3 Cultural differences between Russia and Finland

As it was mentioned before, Hofstede's model is one of the most popular tools to describe cultures. Hofstede's model allows comparison of Finnish and Russian cultures, and finding their similarities and contradictions.

Hofstede has studied that people of all nations have the same similarity: the score of problems do not change from nation to nation. But cultures differ in their reaction to problems. Persons from the same culture react to problems in the same way. (Hofstede 2001, 15.)

Hofstede's first model had four dimensions: power distance, individualism, masculinity and uncertainty avoidance. Later, two more dimensions were added due to Misha Minkov's research: long term orientation and indulgence. (Hofstede, Hofstede & Minkov 2010, 29-45.) Scores of Finland and Russia in all six dimensions are illustrated on Figure 5:

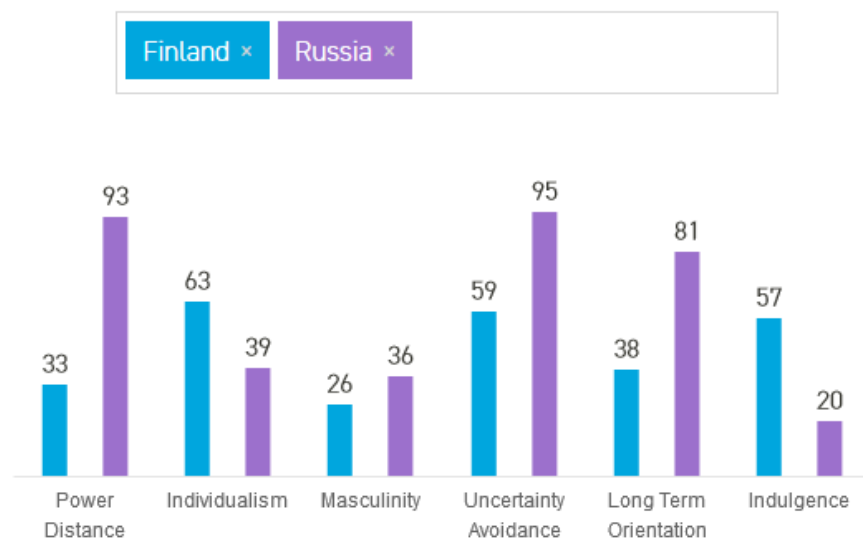


FIGURE 5. Country comparison (Hofstede Insights 2017)

3.3.1 Power distance

The first dimension of Hofstede's model is a power distance index. This dimension defines the attitude of less powered society members towards

hierarchy and unequal distribution of power. Finland and Russia have a big difference in their power distance indexes. Russian score is 93 while Finnish score is 33. (Hofstede Insights 2018.)

Such a big score for Russia means that there is a big difference between powerful and unpowered people there (Hofstede Insights 2018). Status roles are presented in all spheres of life. Power is based on family relationship or friendship, charisma or use of power. Superiors expect their subordinates to obey their decisions unquestionably and report afterward. (Parikka 2010, 20-27.)

The same principle is applied in the business life as well. Employees always expect their managers to do decisions for them. Lower ranked managers always ask decisions approvals from their superiors. Also, power distance affects the attitude of business owners towards their companies' money. Most often Russian entrepreneurs consider their enterprise's finance to be their own money and use them for their personal expenses. (Honkanen 2011, 39-40.)

Finnish score is low on power distance dimension – 33. Finns are independent in their decisions and equal in their rights. They have low hierarchy within organizations. Control from superiors is not accepted. (Hofstede Insights 2018.) Subordinates and superiors consider a hierarchical system as inequality of roles. These roles are established for convenience and can be changed at any moment. (Hofstede et al. 2010, 73-75.)

3.3.2 Individualism

Individualism (often called individualism versus collectivism) dimension defines a degree of interdependence between members of society. Russia's score is 39 in individualism. It is a quite low score and means that Russians tend to collectivism. In collectivism, people see themselves as a part of the group but not as individuals. In collectivism a group shares responsibility for its every member actions. (Hofstede Insight 2018.) Group

members are expected to do their best for the group. Saving their own face and being accepted by the group is the most important. (Parikka 2010, 28-39.)

In Russia, personal relationships are above business relationships. Networking is an important aspect of Russian business culture. Business deals are made between persons, not companies. Trust is built on references and close people's opinions. Family and friendship are important tools to get business connections and recommendations. (Honkanen 2011, 62-63.) Business partners most probably always become friends in order to get more connected and build a long-lasting relationship (Seppänen 2010, 217). When Russians make business with foreigners, they do not care much about the foreign colleagues. If something goes wrong in business, first of all, Russian will support Russian partners causing maximum damage to foreign partners. (Honkanen 2011, 40-41.)

As for Finns, they are an individualism nation with the score of 63. Individuals take care of themselves. Individuals do not depend on groups and do not need approval from others. Business deals are made between companies, not persons. There is no family or friendship relationship needed in the business life. Everyone is treated equally regardless of status. (Hofstede et al. 2010, 119-123.) Finnish business networking is based on a business relationship and is used only for enterprise's successful operation excluding any personal benefits (Haapaniemi, Moijanen & Muragjan 2003, 101-102).

3.3.3 Masculinity

Masculinity and femininity define gender roles and their distinctions in the culture. In the masculine society, men are supposed to be strong and providing for women who are tender and concentrated on homes and families. In the feminine society, there are no strict distinctions between

women and men. Both are expected to be concentrated on the quality of life rather than wealth. (Hofstede et al. 2010, 139-141.)

It is worth noting that twenty years ago Russia was described as a strongly masculine country. Russian man was supposed to take care of his family by earning material values. At the same time, Finland was strongly feminine country with equality between women and men. (Parikka 2010, 40-42.) At the moment Russia and Finland do not have big differences in their scores. Finland has 26 scores and Russia has 36. Both countries are considered to be feminine. (Hofstede Insights 2018.)

In feminine cultures, women are allowed to concentrate on their careers rather than home and children. In business, women are accepted as managers and business leaders. Also, in feminine cultures, opportunities for career growth are opened to everyone regardless of status or money. Conflicts are handled not by power but by negotiations and compromises. People value not wealth values but the quality of life. Everyone's well-being and good feelings are more important than status or role in the society. (Hofstede et al. 2010, 175-180.)

Shift from masculine to feminine in Russian culture has brought some changes in the business life as well. More and more women become managers of companies. Especially it concerns small businesses. Also, there is a tendency of women leadership positions growth in big enterprises and politics. (Haapaniemi et al. 2003, 144-145.)

3.3.4 Uncertainty avoidance

Uncertainty avoidance reflects people's attitude towards unknown situations. Russian culture has a very high score on this dimension: 93. Russians dislike very much situations they cannot control or understand. That is why Russians always need to get all background information in advance, prepare detailed plans and instruct personnel. High score in uncertainty avoidance explains one of the most recognized phenomena of

Russian life. Russians have one of the most complex bureaucracies in the world. (Hofstede Insights 2018.)

Bureaucracy is a term used to describe very long-lasting and complicated administrative procedures and a government system with the strict hierarchy of authority in which state officials take most of the important decisions (Business Dictionary 2018; Merriam-Webster 2018). Russians believe that continuous reporting and recording helps to avoid uncertain situations. Bureaucracy slows down business development and handling of everyday business routines. To get some documents, permissions, or other related papers from authorities could take up to several months in Russia, while in Finland it is a matter of several days. Power distance plays a big role here as well. People issuing documents could expect some respect to be shown to them and their power or some presents to be given. There is one method to minimize the bureaucracy in Russia. Good network connections or references as discussed before help a lot in the business life. (Honkanen 2011, 53-54.)

The second feature of the uncertainty avoidance is an importance of the Russian language use in business life. According to Seppänen (2010, 185-186), Russian businessmen prefer to make business with a foreign businessman who speaks and understands the Russian language. Even in spite of the fact that, due to globalization, the role of the English language in business life is growing, Russian entrepreneurs do not follow this world-wide tendency. Most of the negotiations with Russian entrepreneurs are still implemented in the Russian language or with the presence of professional interpreters. Communication in their own language brings to Russians sureness of understanding and possibility to react fast during the negotiation process. Haapaniemi, Moijanen, and Muradjan (2003, 207-209) add that it is also very important for Russian entrepreneurs to have all the documents and contracts made or at least translated into the Russian language and have all the stamps and signs on them required by Russian bureaucracy.

Finland with its score of 59 also tends to avoid uncertainty. The Finns love to establish rules and follow them undoubtedly. Finnish people are hard-working. Both Finns and Russians like to make instructions wherever it is possible. But the difference is that Finnish people follow established guidelines, while Russians do not necessarily follow. The higher a Russian person status is, the more probably this person will find reasons and ways not to obey the rules regardless of circumstances. A Russian person with a status will always find a lower status person to be blamed and take all the responsibilities. (Parikka 2010, 49-50.)

3.3.5 Long term orientation

The dimension of long term orientation shows if society members are short-term or long-term oriented. Short-term orientation is a characteristic of Russian people with their score of 81. (Hofstede Insights 2018.) Short-term oriented nations are pragmatical. For them personal loyalty varies by business needs; matter and spirit are separated. Differences between poor and rich are accepted because everyone gets reward according to their abilities. After hard work, there is always time for good rest and leisure. Leisure is important. Living with in-laws is a trouble. (Hofstede et al. 2010, 251.)

One of the features of short-time orientation for Russians is their inability to plan their long-term oriented budgets, both personal and enterprises'. Living in the Soviet Union for tens of years has taught Russian people that many things are coming free, as a help from the state. Families had been always supported by the government. They were giving free houses, vacations, medicine, and education. Many enterprises were state-supported and lack of the budget was covered by the state subsidiaries. The same principle was applied in personal life. People did not need to plan their future because the government had been deciding where they work and live after getting professional education. Summarizing, some generations of Russian people have never needed to plan their money in advance. It is still a quite strong belief for many businessmen that only

present year profits matter, no long-term budgeting is needed.
(Haapaniemi et al. 2003, 96; Honkanen 2011, 24-25.)

Finnish people are long-term oriented with their score of 38. They respect traditions. (Hofstede Insights 2018.) People in the Finnish culture work hard and honestly, with self – discipline. It is important to make long-term decisions and investments. Profit of this year is important for the next ten years. Social and economic differences in the society are not accepted. Disagreement is good, it motivates different opinions. Living with in-laws is a norm. (Hofstede et al. 2010, 251.)

3.3.6 Indulgence

Indulgence reflects the extent to which members of a society control their desires and impulses. This dimension is relatively young and not yet studied well enough. It was not described yet in Hofstede's studies in 2001 but appears in his book in 2010. Russians have a low score of 20 in the indulgence, meaning that they can be characterized as a more restrained nation. They have a lower percentage of happy people and tend to be pessimistic. Moral discipline and cynicism, the lower importance of having friends are characteristics of a restricted nation. (Hofstede et al. 2010, 291.) On the contrary, Finnish people are representatives of an indulgent nation. They value the quality of life and try to enjoy their lives. Finns are more optimistic than Russians and act freely, in accordance with their wishes. It is important for Finnish people to have friends, but not for the business networking but for enjoying life together. (Hofstede Insights 2018.)

4 COMPANY INTRODUCTION

The case company, Rantalainen Accounting Services Ltd, is introduced in the chapter. Firstly, general information about the case company is given. It is followed by the mission and vision of Rantalainen because they define the customer service strategy. Finally, an overview of the company's services portfolio is given to provide a more deep insight into company operations.

4.1 General information

Rantalainen Accounting Services Ltd is the third largest financial management and payroll administration services company in Finland. It is a family owned corporate group that operates in the Finnish market since the beginning of the 1970s. At the present Rantalainen provides its services to over 11,000 clients in more than 38 cities concentrated mostly in Southern Finland. (Rantalainen 2017g.)

The company offers a wide number of services in the sphere of financial management and payroll administration: bookkeeping, accounting, auditing, taxation and financial management consultations, payroll services. Rantalainen has a wide range of international customers. To serve their international customers, Rantalainen has an international team that operates in Myyrmäki, Helsinki area, and serves its clients in English, German, Spanish and Russian. (Rantalainen 2017a.)

One of the target customer groups of Rantalainen are Russian entrepreneurs. The company helps Russian customers to open and operate their business in Finland. On the other hand, the company helps Finnish companies to bring their businesses to Russia. In autumn 2016 Rantalainen has opened its branch in Saint – Petersburg, Russia. At the same time, the company has published an English language guide explaining to foreign entrepreneurs how to start a business in Finland. (Rantalainen 2017f.)

4.2 Mission and vision

Rantalainen's mission is to be a locally valued and most wanted financial administration services provider and partner. The company focuses on delivering best financial help using the most modern methods available in order to encourage and contribute to its customers' business success. (Rantalainen 2017h.)

Rantalainen has chosen its values that guide the company in its customer service and define its customer service strategy. They are self-initiative, service spirit, trustworthiness, and partnership. As it was discussed before, accounting is a very important function of every enterprise. Outsourcing of accounting is not just buying accounting services from outside the company. Accounting service outsourcing is getting a valuable and reliable partner for the successful business operations. (Rantalainen 2017h.)

Mikko Tuomainen (2018, 3), director of Rantalainen's West Department, defines partnership as caring both for colleagues and customers and enjoying the process of working and learning together. Partnership and moving towards common goals are essential for successful business. If a team shares the same values and goals, it will succeed, no matter whether the team consists of a company's own employees or external partners.

4.3 Service portfolio

As it was mentioned before, Rantalainen provides different kinds of services in financial administration in the Finnish market for companies of all sizes and industries. The biggest part of company's services is presented by bookkeeping and accounting services. They cover all aspects of accounting: from recording accounting data to all necessary reports to Finnish authorities about VATs, insurance, exports and imports taxes, etc. (Rantalainen 2017b.)

The second group of services is payroll services. These services are also available for companies of all sizes and regardless the number of

employees. Payroll services cover human resource management, salary payments, employees and employers insurances, and collective agreements. (Rantalainen 2017d.) Rantalainen's sister company Rantalainen Auditing Services provides auditing services. They are not presented in all subsidiaries of the company but concentrated in Uusimaa and Häme regions. The focus of auditing services is on small and medium-sized enterprises. (Rantalainen 2017e.)

The last but not least services are financial administration expertise services. Modern business management requires guidance and consultancy in different spheres: taxation, changing legislation, internationalization, investments, digitalization, etc. Rantalainen has its experts in different offices that provide their expertise to customers. Rantalainen continuously publishes different business guides available on their LinkedIn page free of charge. (Rantalainen 2017c.) Moreover, some part of expert services concentrates on start-ups, especially for foreign customers. At the moment Rantalainen is the only accounting firm in Finland that has published a guide for foreign businesses called Starting a Business in Finland that is available online and it is a charge-free. (Rantalainen 2017f.)

5 EMPIRICAL RESEARCH AND DATA ANALYSIS

The chapter presents an empirical research that has been conducted in order to support the study. The research aims to answer the research question by gathering and analyzing the primary data. The first sub-chapter explains how the data were collected. The second sub-chapter is the analysis of the primary data collected from the interviews.

5.1 Data collection

The research question together with sub-questions aims to provide guidelines to the case company for the service design strategy for Russian customers. The research topic and goals were offered by one of the managers of the company. In order to provide comprehensive answers to the research question, primary and secondary data were collected.

The data collection process has started in December 2017 (Figure 6) by collecting the secondary data. In order to meet research objectives, documentary and multiple sources secondary data from written and electronic sources were used. (Saunders et al. 2009, 259.) After secondary data was collected, in March 2018 primary data collection process has taken place.

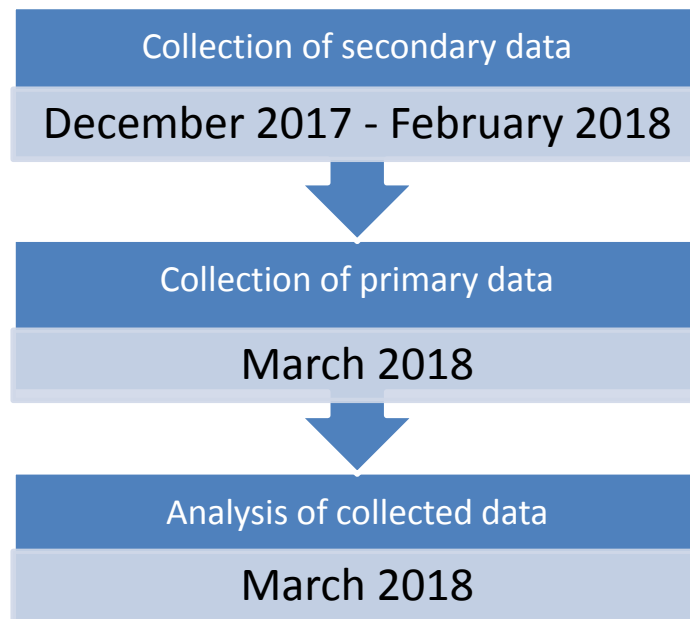


FIGURE 6. Data collection process

It has been mentioned before that the research is based on the qualitative approach. To provide the research with the primary data, interviews with Russian customers of the case company were implemented. Saunders, Lewis and Thornhill (2009, 318) define an interview as a process of discussion of some topic between two or more persons. An interview has a purpose of gathering data that would meet the goals of the research.

There are three types of interviews: structured, semi-structured and unstructured interviews. Structured interviews are interviews in which standardized lists of questions are used for all interviewees. In semi-structured interviews, an interviewer uses some list of questions to be asked, but in the process of the interview some questions can be changed or dropped. As for unstructured interviews, they do not have a ready list of questions, but some topic to discuss. Interviewees are allowed to speak freely about the topic in question. (Saunders et al. 2009, 320-321.)

Structured interviews were chosen for the primary data collection due to several reasons. Firstly, it was impossible to organize other types of interviews because all the interviewees live in different cities in Finland

and their schedules are very tight. Secondly, having a limited amount of the same questions for all the interviewees allows comparing of collected answers and drawing conclusions based on them. Also, such interviews ensure that questions are well-understood and easier to answer.

For the same reasons, interviews were implemented in the form of electronic interviews. Interviews that are conducted in real time or offline are called electronic interviews. Interviews held in real time refer to synchronous interviews. As in face-to-face interviews, interaction during such interview happens simultaneously. The only difference is that it happens online. Synchronous interviews are operated through chat rooms. One of the most common forms of chat rooms is instant messaging. Interviews that are held offline are asynchronous interviews. They are implemented via emails or internet forums. (Saunders et al. 2009, 349-350.) The interviews in the research were conducted via instant messaging services such as VKontakte, Skype, and Facebook.

The interviews for the research were organized during the first two weeks of March. Before the interviews, lists of questions with an introduction were sent to the interviewees, so they could think about answers in advance. The interviewees were informed in the introduction that the interviews are implemented in order to collect data for the student's graduation thesis. All the communication with the interviewees together with interviews was held in the Russian language because it is a native language of the interviewees. List of questions is presented in Appendix 1 and their translation in the English language is in Appendix 2.

Five interviews were implemented. Three interviewees are Russian entrepreneurs who purchase accounting services from Rantalainen at the present. Two more interviewees are not customers of the case companies. These two interviewees are Russian entrepreneurs who outsource their accounting to other accounting companies. It was decided to interview them in order to get more reach and varied points of view. These two interviewees could be considered as potential customers for Rantalainen.

All the answers from five interviewees are analyzed together in the following sub-chapter.

5.2 Data analysis and its results

In the sub-chapter there is an analysis of primary data gathered from interviews. The results of the analysis are used as a basis for providing a set of guidelines that should be considered while designing accounting services for Russian customers of the case company.

After data has been collected it was prepared for the analysis according to the procedure described by Hirsjärvi and Hurme (2010, 143-152) and illustrated in Figure 7. Since the data collection has happened via instant messaging, all the data collected were already in the electronic format. All the answers were copied to Microsoft Word documents and printed on the paper. Each interview was printed out. Then, interviews were read and anonymized as it was promised to the interviewees. As a matter of convenience, all the answers were given identifiers I1, I2, I3, I4, and I5. I1, I2, and I3 are the customers of the case company. I4 and I5 are interviewees that are not customers of Rantalainen. Since the author's native language is Russian, the answers were not translated before data analysis. They were analysed in Russian. Later, some of answers were translated into English for the citation in the thesis.

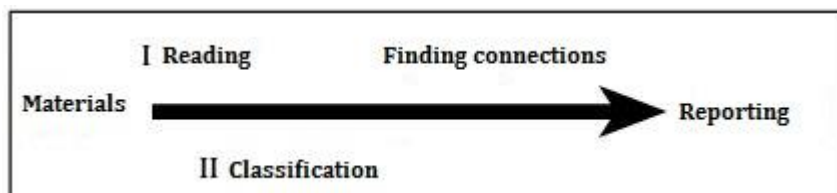


FIGURE 7. Stages of interview materials analysis (Hirsjärvi & Hurme 2010, 144)

Next, printed answers were cut to ten pieces, each according to numbers of questions. The top part of the service pyramid was used as a basis for the interviews' questions and their analysis. This part is called delivering exceptional services, as it was discussed in chapter 3. Delivering exceptional services can be done through services personalization, providing more than customers expect, and service recovery. Accordingly, all ten questions were divided into three groups that provide answers to the main topic: how to deliver an exceptional service to Russian customers. Finally, answers within each group were analyzed.

5.2.1 Service personalization

The first group of questions aimed to find ideas for services personalization. Shaw (2011) identifies personalized service as a service that adds value to customers' choices. In this group of questions interviewees were asked about their preferences. First of all, interviewees were asked about whether they prefer to communicate with their accountants in Russian. Two interviewees answered that it is critical for them to get service in the Russian language:

The Russian language is critically important because there is a specific accounting terminology that should be understood well. Also, sometimes there are situations that are difficult or even impossible to discuss in a foreign language. (I3.)

Of course, it is important, because only by using the Russian language there will be a full understanding between my accountant and me. I do not speak Finnish. But even my English is very good, I still would prefer to discuss my business in Russian. (I5.)

Two interviewees answered that it is important or preferable to communicate in the Russian language with their accountants. I4 claimed that it is not important to get the service in Russian. The interviewee has been living in Finland for many years. I4 underlined that Russian

entrepreneurs should try to integrate into Finnish society as soon as possible if they want to succeed in their businesses in Finland. One of the best ways to do so is to learn to communicate with accountant and authorities in the language of the country where businesses are held.

Business is largely about a personal relationship. For many businessmen, any representative of the company is a company. (Zimmerman & Blythe 2013, 319.) In an accounting company the face of the company is an accountant that serves company's customers. Interviewees were asked what qualities they value most of all in their accountants. All four interviewees concluded that the most important qualities for an accountant are reliability, professionalism, and trustworthiness. Two interviewees also value experience and accuracy.

To get to know more about possible ways of services personalization interviewees were asked which factors should be considered when providing accounting services to Russian customers:

It is important to consider the possibility of distant work with customers. Most of my time I live in Russia and sometimes it is impossible to come to my accountant's office for face-to-face meetings. So, quite often I have to discuss my matters with my accountant by phone. As for me, the ability to use distant methods of work is important independently of what country your customers are from. (I3.)

I prefer to discuss my business with my accountant by phone. So I can underline one more time again that for me it is important that my accountant speaks Russian. (I5.)

One interviewee has answered that an accountant who serves Russian customers should understand Russian culture and business environment:

For example, in Russia, non-payment of taxes is not so big crime from many businessmen's point of view. So many entrepreneurs can hide a part of their income from a tax office

or not pay all the taxes. Accountant in Finland should understand Russian business specific character. He or she should explain to customers how Finnish tax and law work and what are circumstances of illegal acts. (I4.)

5.2.2 Delivering more than customers expect

The second group of questions covered possible ways of delivering more than customers expect. When Russians operate their businesses in Finland they face cultural differences sooner or later. When service providers know troubles and worries concerning cultural differences, they can help Russian customers to overcome them. It is one of the ways to deliver customers more than they expect.

When interviewees were asked what cultural differences they face in dealing with Finnish accounting firms, all of them answered that they do not see any cultural differences when dealing with their accountants. Also, the interviewees were asked which differences they see between Finnish and Russian business operations:

Russia and Finland have different accounting standards. It is an advantage and disadvantage at the same time. It is challenging to learn Finnish accounting standards, on the one hand, and, on the other hand, accounting process is much more simplified here. (I2.)

One of the most important differences is that in Russia there are a lot of illegal operations, corruption, and non-payment of taxes. Also, due to a large competition, many Russian businessmen have to use dumping as a sales rising tool. There are no such problems in Finland because state regulates business operations very strongly and because there is no such large competition on the market. (I4.)

The taxation system is more flexible in Finland. It is easy to get necessary consultations straight from a taxman. Tax returns and document flow processes are simplified. (I1.)

Besides cultural differences, there are also difficulties that foreign customers face when purchasing services. Interviewees named several difficulties they face in Finland. Most common problems are high taxes, differences in legislation and business culture. I5 stated that it is difficult to reach Finnish customers, mostly because of the language gap. I3 mentioned that political situation affects business a lot. For example, dealing with the custom office is more complicated as it was before. Finnish custom officers have more careful and sometimes even prejudiced attitude towards goods coming from Russia. I4 added "banks monopoly is a big trouble for Finnish business". As answers have shown, most of the difficulties Russian entrepreneurs face in Finland is based on the language incompetence and the lack of Finnish legislation and taxation knowledge and understanding.

Moreover, interviewees were asked how accounting companies could help them to overcome their difficulties. Four interviewees answered that they would like to get more advisory services in the taxation, customs law, during start-up periods. Two interviewees have mentioned that it would be very helpful to have a language help with some questions. Translation services during communication with some business partners, auditors or taxmen would bring them more value and simplify business operations.

The following question aimed to ask interviewees to name criteria of successful cooperation with their accounting firms. "Mutual understanding - being on the same wavelength and an affordable price" are important for I1. For I2 criteria of successful cooperation would include "professionalism, efficiency and productivity". Three interviewees confirmed that for them it is important that accounting is done in a high-quality manner. For two interviewees quality of accounting would be defined by implementing all

tax declarations in due time and passing tax inspections without penalty charges.

It is worth mentioning that all the interviewees were concerned about the price of services. They all noticed that it is important for them to understand pricing principles. They value work that accountants make for them but they do not want to overpay for it. Two interviewees claimed that they would prefer more flexible pricing, ability to choose whether they are charged monthly or hourly. Finally, when interviewees were asked if they get enough information about their accounting company's services, all of them answered positively. Only 12 wished that sometimes it would be useful to have some information about company's services in Russian.

5.2.3 Service recovery

Service recovery is an important way of delivering exceptional service as it was mentioned before. All interviewees concluded that methods of problems solving depend on the scale of the problem. If it is some small problems that do not cause any serious difficulties to an entrepreneur, then an accountant could have a free hand to solve the problem in the most suitable way. The only important factor is to discuss the matter first.

But if the problem is more serious, then four interviewees have answered that for them the best way to solve the problems with accounting company is negotiations. It is important to meet face-to-face and discuss the situation before taking any actions. Three interviewees would require that some manager of an accountant would be present during negotiations. Two interviewees mentioned that it is critically important to record and save all related to the case materials as evidences in case if they are needed in the future.

6 CONCLUSION

The chapter provides an overview of the findings collected by theoretical and empirical research. It presents answers to the research main question and sub-questions. The results of the research are summarized into service design guidelines. The chapter discusses validity and reliability of the research. Finally, it gives suggestions for the future research.

6.1 Answers to research questions

The research was organized to help the case company to get information about Russian customers' expectations from an accounting company when they outsource their accounting services in Finland. In order to answer the main research question, three sub-questions were established. Answering these sub-questions leads to the better understanding of the main research question.

The first sub-question is:

Why is accounting important for an enterprise?

Accounting can be described as a series of activities during which financial information is recorded, summarize, measured, analyzed, and discussed. The outcome product of the accounting, accounting information plays a critically important role in each business because it provides a basis for the decision making process in the enterprise. Additionally, in Finland accounting implementation is required for different forms of enterprises by the law.

The second sub-question is the following:

What are benefits of accounting outsourcing to an accounting company?

In spite of its importance, accounting does not present a core activity for all enterprises. Moreover, some companies, such as start-ups and small enterprises simply do not have resources for the accounting in-house. Because accounting consists of processes that fulfill characteristics of

services, accounting could be bought from accounting service providers as a service. Accounting outsourcing allows companies to concentrate on their core activities. It is beneficial in terms of time and resources saving due to several reasons.

First of all, accounting companies specialize in accounting services. They have a wide range of services they can provide for different scale and size customers. These services include accounting, payroll, auditing, law services, etc. Also, it is possible to buy services from accounting companies on the permanent basis or only for a certain period of time.

Secondly, accounting companies train their personnel. Accounting companies' employees continuously participate in different trainings and have an access to the up-to-date information about the accounting procedures, taxations, and legislation. Moreover, the high-quality expertise in accounting is provided due to the teamwork within the accounting company. One person does not need to know everything about accounting. There is always some workmates that can help to find solutions to problems or answers to questions. Thirdly, accounting companies have resources to invest in latest technologies. Good software and modern tools decrease time consumption for many processes making work more efficient, productive, and fast.

The third sub-question is:

What are the main components of an exceptional service delivery?

Customer service starts with customer service strategy. This strategy has to cover not only ways of getting customer satisfaction but encourage customer experience as well. Only customer experience makes customers emotionally engaged and loyal to the company. In order to achieve customer experience, the company has to deliver exceptional services. There are three ways to do so. They are personalization of services, delivering beyond customers' expectations, and providing efficient service recovery. In practice, these three ways would include different actions depending on sphere of service provider's operations.

The fourth sub-question is:

How does culture affect customer experience?

When a service provider and its customers have different cultural backgrounds the intercultural service takes place. Culture defines what services customers buy and what they expect from purchased services. Culture influences the way customers perceive services because, usually, people expect customer service to be the same as they are in their home countries. Unconsciously customers compare quality of the services received in a foreign country to quality definition accepted in their home countries. All these factors affect customer experience. If services are just the way customers expect them, customers are satisfied. If services exceed customer expectations, customers are delighted and become emotionally connected to a company.

Answers to sub-question contribute to the answering the main research question:

How to deliver exceptional accounting services to Russian customers?

Russian entrepreneurs chose to outsource accounting services because often outsourcing is more beneficial than other ways of getting accounting done. When dealing with Russian customers, first of all, Finnish service provider must understand how Russian culture and business environment differ from the Finnish. Though Russia is the nearest neighbor of Finland, cultural differences are significant in many spheres of life between them.

Secondly, the Russian language is important. Accounting has its own terminology that not everyone can understand, especially if it is given in a foreign language. So, knowledge of the Russian language often becomes a determinant when choosing an accounting company. Later, during cooperation between a customer and an accountant, it becomes a valuable asset that encourages customer satisfaction.

Thirdly, an accounting company has to become more than a service provider. It has to be an unreplaceable partner, member of a business

family, who contributes to achieving success in business. Such partner would teach how to integrate into Finnish business culture, help to get needed connections, assist in dealing with taxation, customs and legislation. Russian customers would appreciate a partner who is ready to give an advice or consultancy and charge a reasonable price for it.

6.2 Guidelines for the service design strategy

The research has shown how practice and theory correlate. Many characteristics of Russians that were described by Hofstede have found their practical reflection in the answers of the interviewees. Several examples can be given. To decrease misunderstanding, Hofstede's uncertainty avoidance, almost all interviewees expressed their wish in communicating with representatives of accounting company in Russian. In the term of service recovery, some interviewees mentioned that they would prefer all materials related to the reclamation case to be saved, signed and stamped. It is a typical demonstration of bureaucracy which is Hofstede's feature of uncertainty avoidance. The fact that two of interviewees were women, also suggests to some certain extent that there is a shift towards femininity in Russia.

Thus, when summarizing results of primary and secondary data analysis, both theory and practice were taken into consideration. Based on them, service design guidelines for delivering exceptional customer services to Russian customers were created. These guidelines could become a helpful tool in service design for the sales and marketing department of the case company.

Guidelines for service design strategy:

1. Customer service in the Russian language. Providing Russian speaking accountant to Russian customers will minimize misunderstanding and rise Russian customers' satisfaction. Additionally, it is necessary to have internet pages and advertisings

in the Russian language, so customers would get to know the company and its services better.

2. Understanding of Russian culture, in other words, being interculturally competent. A corporate culture that encourages and trains employees to work open-mindedly with Russian customers should be established. Gaining more knowledge about Russian culture would decrease misunderstanding and give employees more tools to serve Russian customers in the best possible way.
3. Explaining Finnish ways of doing business. Russian business environment differs from Finnish. Entrepreneurs often deal with corruption, power distance, and bureaucracy in Russia. Methods that work in Russia could make harm in Finland. Such a business partner as an accounting company could bring an additional value to Russian customers by explaining to them what are Finnish ways of doing business and how to integrate into Finnish business life.
4. Possibilities for a remote customer service delivery. Accounting is a service that can be delivered remotely to the customers. So, the company has to provide employees with all the necessary tools and encourage using remote ways of service delivery. It saves time and is comfortable for both sides, especially for international customers such as Russians are.
5. Service performance quality. As the research has shown, Russians value efficiency, accuracy and on-time delivery of accounting services. Russian would not be interested in the details of the accounting process, or sometimes maybe do not understand it completely due to their language incompetence. But they always expect the top quality of the results.
6. Advisory and translation services. Not all Russians that come to Finland can speak Finnish or English. It limits their ability to learn about Finnish taxation and legislation. Often it affects their communication with their customers and partners. So, there is always need for advisory and translation services for the Russians.

It is a good way to deliver some extra value, especially if customers are ready to pay for it.

7. Providing networking possibilities. References and connections are important for Russians. An accounting company could deliver an exceptional value to Russian customers by providing them help in finding potential partners or customers.
8. Clear pricing policy. Russian customers are very concerned about the money they pay. Flexible pricing policy is necessary to attract new customers and create a long-lasting relationship with present customers.
9. Efficient service recovery. In the case when mistakes happen, it is important to apologize for the problem and discuss the matter with the customer. For Russians, service recovery is efficient when it does not bring additional worries and expenses. Also, it is important to save all necessary documents for the history, with all stamps and signatures.

6.3 Validity and reliability

In the sub-chapter concepts of validity and reliability are defined. Both concepts are measurements of the quality of the research. Additionally, it is discussed to which level the research meets the requirements of these concepts.

Validity is defined as the extent to which research results meet research objectives (Saunders et al. 2009, 157). For the research, both primary and secondary data were collected. As a source of secondary data of the research academic and semi-academic books, articles from scientific journals related to the topic, companies' official reports and documentation, legal acts were used. Both printed and online sources were used with the preference of most up-to-date and credible sources. Primary data were collected through structured interviews. Interviews were chosen because they are a reliable way of gathering qualitative data such as interviewees' opinions and experiences. Data collection and

interpretations were implemented properly with adherence to data collection and interpretation procedures. Thus, it can be concluded that the research is valid.

Reliability is the second concept that measures the quality of the research. It is an extent to which the research in question is consistent and will generate repeatable results if similar researches will be implemented. (Saunders et al. 2009, 156-157.) All the interviews have taken place online, so they were recorded from the beginning. The language used for the interviews was Russian. It is a native language of the researcher, so there was no threat to the language misunderstanding. Moreover, such form of communication as an instant messaging allows asking additional questions if they are needed to understand questions or answers well. Interviewees of interviews could be biased to some extent. In order to get more opened and honest answers, it was promised to the interviewees that their names will not be revealed in the research thesis. The findings are reliable for the present period of time in Finland. In the case of the similar research, the results may vary due to the changes in Finnish accounting regulations. The research may give different results if interviewees of other nations will take part in it. Also, customers purchasing other than accounting services may answer differently to the same questions. Since the research is case-oriented, another company's studying can give different results. Summarising mentioned above, the research can be considered reliable.

6.4 Suggestions on further research

The research in question has studied only one target group of the company. In the same way, other target groups of the company could be studied. Accounting is one of the services that the case company offers to its customers. It would be useful for the company to research possible ways of delivering customer experience to the customers that purchase other services from the company. One important research suggestion, related to the research in questions, is to measure customer satisfaction

level. To maximize the usefulness of such research, it is necessary to implement it twice: at the present and after new customer service strategies will be applied. Such measurement would allow defining whether new customer service strategies work in real life or not.

7 SUMMARY

The aim of the research was to define how to deliver an exceptional value to Russian entrepreneurs that purchase accounting services in Finland. The second aim was to summarize the findings into the guidelines that can be used by the case company, Rantalainen Accounting Services Ltd, in its service design process.

The research started with the general introduction of accounting services, their providers, and outsourcing. The next chapter was dedicated to the customer service and ways of delivering customer experience. The intercultural aspect of customer service was the focus of the chapter. Cultural differences between Russian and Finns were discussed by using Hofstede's model as a basis. After the theoretical part, the case company, its mission and vision, and service portfolio were presented.

The empirical research aimed to find out Russian entrepreneurs' opinions about their expectations from accounting companies in Finland and effective ways of delivering customer experience to them. The results of the research together with answers to research questions were given in the conclusion. Based on the analysis of primary and secondary data, guidelines for the customer service design are part of the conclusion part as well.

The findings of the research showed that Russian customers differ in their accounting service expectations from Finnish customers and require a different approach to the service design strategy. Recommendations for service design strategies were given in the form of guidelines. Validity and reliability of the research were proven. The topics for the future research are offered and are related to other target customer and services groups of the company and customer satisfaction.

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APPENDICES

APPENDIX 1. Interview in Russian

Уважаемый получатель,

Я студентка Лахтинского университета прикладных наук и в настоящее время я собираю материал для выпускной квалификационной работы на тему «Оутсорсинг бухгалтерских услуг российскими компаниями в Финляндии». В исследовании основной акцент делается на сходствах и отличиях между финской и российской культурой и их влияние на обслуживание клиентов.

Целью данного опроса является сбор и анализ мнений действующих русскоговорящих бизнесменов в Финляндии об услугах бухгалтерских компаний и возможных способах их улучшений. Все ответы анонимны и личные данные респондентов не будут упомянуты в исследовании.

С уважением,

Карина Хагман

1. Насколько для Вас важно ведение дел с Вашим бухгалтером на русском языке?
2. Какими качествами, по Вашему мнению, должны обладать сотрудники бухгалтерского агенства?
3. Что, по Вашему мнению, сотрудник бухгалтерского агенства должен учитывать работая с российским клиентом?
4. С какими проблемами, основанными на культурных различиях, Вы сталкиваетесь во время сотрудничества с бухгалтерским агенством в Финляндии?

5. Какие, по Вашему мнению, главные отличительные черты ведения бизнеса в России и Финляндии?
6. С трудностями какого характера Вы сталкиваетесь в процессе ведения Вашего бизнеса в Финляндии?
7. Какую помощь сотрудники бухгалтерского агентства могли бы Вам оказать в ведении бизнеса в Финляндии? (В какой помощи Вы больше всего нуждаетесь при ведении бизнеса в Финляндии?)
8. Каковы критерии Вашего успешного сотрудничества с бухгалтерским агентством в Финляндии?
9. Какие методы и способы сотрудники бухгалтерских агентств должны использовать при возникновении рекламационных вопросов?
10. Достаточно ли информации об услугах Вашей бухгалтерской компании Вы получаете? Хотели бы вы получать больше информации об услугах компании и какого характера?

APPENDIX 2. Interview in English

Dear recipient,

I am a student of Lahti University of Applied Studies and at the present collect material for my graduation thesis that covers the following subject: Accounting Services for Russian Companies in Finland: Case: Rantalainen Accounting Services Ltd. My studies are concentrated on differences and similarities between Russian and Finnish cultures and their influence on customer service.

The aim of the interview is to collect opinions of Russian entrepreneurs that outsource their accounting services in Finland about their accounting company services and possible methods of service improvement. Your answers will be used for customer service improvement suggestions for Russian customers. All the answers are anonymous and personal information of interviewees will not be mentioned in the thesis.

With best regards,

Karina Hagman

1. How is it important for you to communicate with your accountant in the Russian language?
2. What are the most important personal characteristics of an accountant in your opinion?
3. What aspects should an accountant consider when providing accounting services to Russian customers?
4. Problems of what characters, based on cultural differences, do you face when dealing with an accounting company in Finland

5. What, in your opinion, are differences between Finnish and Russian ways of doing business?
6. What are major difficulties you face while operating your business in Finland?
7. How could an accounting company help you in your business operations in Finland? What information regarding business in Finland would you like to get from an accounting company?
8. What are criteria of successful cooperation between an accounting company and you?
9. What methods and ways of the service recovery should an accounting company use?
10. Do you get enough information about your accounting company's services? Would you like to get more information?