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Digital Service Possibilities for Foreign Investors and Entrepreneurs

Case study: Imatra Region Development Company Ltd.

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Abstract
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The main aim of this Master's Thesis is contributing into development of customer-centric digital business advisory tools, which will help a business advisory companies around Finland to increase level of satisfaction of foreign entrepreneurs and investors, aiming to establish a company in Finland. The objective of the research included integration of the definition of digital transformation process in providing more customer-based processes in business advisory organizations. The research is to examine the ways in which Imatra Region Development company could manage the digital transformation and provide customers with better customer experience by using digital tools.

In the respected research the background study of theoretical background and case study were used, which allowed to examine the phenomena itself and to come up with recommendations for real-time conditions. Research of theory background in four main directions: digital transformation, customer-centricity, customer journey and experience management. Business advisory services are analysed in the study, as well for better understanding of the whole process. The purpose of the empirical research is to examine opinions on digital transformation from business advisor’s perspective, and also from foreign entrepreneurs and people interested in establishing own business in Finland. In order to examine the phenomena, both customers and business advisors were interviewed, and their opinions were analysed in this qualitative research.

The main empirical outcomes have proved findings, related to digital transformation process affecting customers' journey and experience, proposed in theoretical part. Digital transformation of business advisory services in case of foreign entrepreneurs could be made to some point, not yet fully. The set of recommendations and guidelines are given as a result of this research.

Keywords: Knowledge based services, business advisory services, digital transformation, customer-centricity, customer experience management, customer journey
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1 Introduction

Digitalisation, Experimentation and Deregulation are the main objectives of Juha Sipilä’s Government. The ten-year objective of the government is that Finland will achieve a productivity leap in public service and private sector by benefiting from the opportunities offered by digitalisation. Finnish society is supported by the management culture preliminary based on trust, interaction and experimentation, so that tools provided by digitalisation could be applied in right direction. (Strategic Programme of Prime Minister Juha Sipilä’s Government 2016).

Globalisation and internationalisation of firms and societies lead people to the understanding that humanity is living in a global environment, which is now supported by digitalisation. The world is changing and becoming more digital. Finnish state officials have recognized the situation, as well, and have executed the study on marketing and sales in digital environment. The study shows the importance of changes and necessity to adapt to them. (TEM 2015).

The process of digitalisation is followed by different organisations. The Ministry of Finance of Finland has published a series of publications and analyses regarding this process. Digital Barometries, an analysis of digitalisation process in Finland, has been published starting from year 2014 and measured since then with different parameters and indicators. (Lehti & Rossi 2017). Possibilities of digitalization of business advisory and relocation services are not researched enough, yet possible benefits of new tools which could be used in order to serve foreign investors and entrepreneurs are necessary to be analyze.

The purpose of this work is to research the phenomenon, which has not been widely studied, would be beneficial for the partner-company, and which is in the high interest of the author. All the above-mentioned combines in the proposed topic for the Master’s thesis.

The topic of the respected research is: “Digital service possibilities for foreign investors and entrepreneurs”. Case study: “Imatra Region Development Company Ltd”. Main concepts, which will create the theoretical framework for the research, are digital transformation, customer-centricity and customer experience management as well as customer journey mapping, and theoretical background
of business advisory services, and entrepreneurship by foreigners in Finland will be analysed in order to fully integrate empirical findings within theoretical background. The topic of the research is realistically formulated, and will be also interesting and useful for the researcher society. The partner-company will benefit from the research and the author of the work will deepen the knowledge regarding presented concepts.

The main reasons for choosing this topic is that the partner company and the colleague organisations around Finland would benefit from the respected research by unleashing the hidden potential of digital strategy and digital transformation in the field of business advisory. Entrepreneurs with a foreign background are representing a group of customers, who could most likely benefit from the application of digital tools and services. The result of the research would be a clear guideline on how digital strategy and principles of customer experience management could be applied in case of KIBS companies. Customer-centricity, customer experience management and digital transformation issues are the areas of authors interest. In the Bachelor’s thesis an area of concentration was service quality and customer behaviour, which highly correlates with customer-centricity and customer experience. The concept of digital transformation provides a new perspective for the previous research perspective and will enrich the understanding of customer-centricity, and customer experience management in era of digital transformation.

2 Digital transformation

The high speed of technological development accelerates the pressure on the companies in order to undergo the digital transformation. Competitors are adapting new technologies constantly, and those technologies improves customers’ expectations, but also empower customers to demand better and faster service anytime, anywhere and with any device. (Fitzgerald et al. 2013).

Digital transformation is an interesting phenomenon, customer-centricity, phenomenon of customer experience management, as well as Digital customer experience phenomenon has been studied for a while. The combination of these phenomenon forms a research gap for the research of possibilities of applying
digital transformation principles and digital strategy in the advisory services applying customer experience management and customer-centricity. Customer expectations are high and demands grow - the importance of customer experience is crucial. Customer-centricity is applied already in a lot of different areas of the business, yet it has to be consistent, and thoughtful, that is why knowing of the aspects of customer experience management is valuable.

Digital transformation is generally defined as “the use of technology to radically improve performance or reach of enterprises”, thus it usually comes with many challenges (Bonnet et al 2012). Digital transformation is a development of performance, increasing of the operations efficiency by benefiting from digitalisation of processes, services and others.

Digital transformation is, not only about the IT technologies and their application in the business process, but it is more about the changing of the ways of thinking, changing the strategy of the company. Digitalisation gives companies a possibility to interact with their customers, to collect data, to generate profit, and to make testing better, faster and cheaper. Digital transformation itself is not related to the introduction of the new technologies, it is more related to the adapting to the new situation and changing the strategy of the company. Digitalisation gives companies access to the new markets, forces them to think bigger and either “take it or leave it”. Rapid experimentation are the keys to easy and cheaper way of innovations – convergent experimentation, minimum of viable prototypes, and ways of scaling up – are the keys to success. (Rodgers 2016).

Digitalization, by all means, is the usage of digital technologies to change a business model in order to provide new revenue and additional value-producing opportunities; it is the process of moving to a digital environment. Digital services are used actively by the new – digital generation of people. Currently, entrepreneurs, tourists and all others are searching for the information on the internet, looking for the ways of benefiting from the digital environment. If the service is not available in a digital format, it could be a disappointment for the customer. Digitalization changes customer’s behavior and affects in customer expectations, customers become aware of the information existing and are being more demanding. Today’s economy is a value-based economy and knowledge exchange
is crucial. The increasingly informed customer will lead to greater demand for expertise from the service providers and suppliers.

Saku Mäkinen (2015) states that digitalisation fastens the birth of new processes, as well as deaths of those. By applying even small innovations in the processes, it is possible to achieve great results and change traditional processes. Digitalisation is a longer process than it is possible to imagine, the change started already over fifty years ago. In the year 1970 growth of productivity by applying process automation has started mainly in the field of logistics, production and finances processes. This changed followed by the growth of personal productivity by adapting mobility and IT processes empowering middle management to become more efficient by increasing their ability to work within processes in the year 1990. In 2010 the new reach of development of new business processes based on integration and application of IT technologies in all spheres of business became crucial affecting mainly strategic and business management, as well as owners. (Manninen et al. 2015). At present, many companies are born with those skills, introducing the term of Born-Digital. This category of companies builds their services on integration of digital platforms, processes and strategy.

Digitalisation provides companies with ability of ongoing experiments and mainly with the connection to their customers through the whole customer experience journey. Digitalisation is more than digitalising of blanks, or other necessary documentation, or self-service concept meaning that undone work is being customers’ responsibility. Digitalisation is about foreseeing bigger picture, and applying new ways of thinking one’s business processes. This change could not be done straining from other processes within organisation. (Manninen et al. 2015).

Digitalisation provides with a possibility to adapt new real-time phenomenon with digital applications, transform real-time communication to digital world and adapt new tools in one’s operations. In the same report, the author states that creative destruction changes businesses, mainly by allocating their resources for different services. Creative destruction has been existing for a long time, yet due to digitalisation, it is accelerating. Digital economy is customer-driven, a lot of services
and businesses could work more effectively and find their market niche by choosing correct customer group. The value chain is changing, and each step should be analysed separately in order to satisfy the needs of all parties. (Jungner 2015).

2.1 Process of digital transformation

In the Master's thesis work of Jesse Nieminen (2014) a new model has been proposed. The model further breaks down digital transformation into five stages to help understanding the phenomenon by breaking it down to the concrete pieces. The stages of the proposed model are:

- denial
- confusion
- first steps
- re-organisation
- systematic execution

This clear model has been based on the realization that the challenges of digital transformation were different for business units that were in different stages of adapting principles of digital transformation. In order to accomplish the vision of digitalisation, one organisation is running into implementation challenges before noticing that re-organisation of the organisation and processes and IT systems is required. (Nieminen 2014).

The process of digitalisation of services and processes could affect employees and other stakeholders of the organisation. Changing of business processes could be seen as a threat. According to Siegel (2010), it is necessary to encourage all stakeholders of the organisation to let go of the illusion of safety, and encourage interaction and participation, this action will lead to realistic understanding of the changes and involvement into the process with positive attitude towards changes (Rauhala at al. 2013).

According to Rodgers (2016), there are five main domains, which are involved in the process of digital transformation: customers, competitors, data, innovation and value – CCDIV strategy. The strategic assumptions should be changed in the way that all of the above-mentioned domains are taken into the consideration.
The understanding of customers should be changed from the thinking about the customers as a mass market towards seeing them as a dynamic network. Communication should go both ways; customers should be heard and even more importantly involved into the development process. Marketing is not a promotion tool only anymore, but it is a way to inspire purchase, loyalty and advocacy. In the case of customers, the value flows are to be considered as well: earlier one-way value flow and nowadays reciprocal value flows are taking place. Competitors should not be seen as a major threat any more, but as a possible partner in the key areas. Competition has changed by definition from competition within defined industries to competition within fluid industries. Exchange of values with key partners leads to winner-takes-it-all situation due to network effect. At present, data is easily generated through many different channels, it is no longer expensive, because this is a key intangible asset possible to imagine. Data is useable, valuable and could become a connection between different silos. In sense of innovations, testing became cheaper and easier to launch, faster and more reliable – experiments are conducted constantly. Value proposition has changed a lot as well, it used to be defined by industry, yet now it is changing according to the customer’s needs. Values uncover the new opportunities for interaction with customers. If considering digital transformation as a process, all the above mentioned should be taken into consideration, it is important to harness customer networks, by reinventing marketing funnel, creating a path to purchase, and also analysing core factors of customers network. (Rodgers 2016).

In order to succeed on organisational level in digital transformation process, it is necessary to integrate all parties in the process. Successful change could be achieved by taking following steps:

- awareness – providing with an evidence of change and justifying the need for changes
- empowerment – establishment of a workgroup responsible for preparation, managing the change
- vision and strategy – analysing how future is different from the past and strategy of further actions
- clear checkpoints – analysis of difficulties and successes, possibility for reward
- systematic execution – proceed with change, new culture of managing changes. (Kotter & Rathgeber 2008).

Rauser (2016) argues that each and every company should have digital strategy, which will include concrete and clear definition of challenges, guidelines and should be rolled up in achievable steps. Digital strategy should consist of all existing challenges company has, including increasing sales, providing better customer experience, enchaining of the value-chain and increasing customers’ brand awareness. All the challenges listed should be followed by guidelines on how to achieve goals and objectives. Strategy should be executed in achievable steps. It is also important to adapt the culture of experimentation – plan, execute, check, correct, execute etc. Rauser emphasises that all organisational levels are involved in the process of the strategy of digital strategy execution, such as management, HR department, sales, marketing, IT department – all are involved in the process and are vitally important. (Rauser 2016, p. 11-13).

David Rogers (2016) has also illustrated types of strategies related to successful development of business models engaging with the customer’s networks:

- Access strategy – being faster, easier, everywhere and being always on.
- Engage strategy – becoming a source of valued content for clients.
- Customize strategy – adaptable offering to the customer’s need.
- Connect strategy – participating in the conversations of the clients.
- Collaborate strategy - interacting and co-creating with the customers, making them participate in the enterprise’s development.

The difference between the competitive value train vs understanding competition as advantage, where the divisions within the upstream towards final customer, has always presented a line from the originator – producer – distributor – towards the customer. If the company starts to see the competition differently, it might find the powerful rules of value creation in this value train, which are according to Rogers – power of the unique value creator, which may come from the intellectual property, brand equity, network effect and other variety of sources. The second
principle comes from the power to the ends, where the power of competition is moving toward. All the digitally advanced companies seek to secure the final interface to the end customer, because here is where from their competitive advantage is formed from. (Rogers 2016).

Digital transformation itself is a very complicated phenomenon, because technology can fundamentally change the traditional value chain, and traditional ways of doing business. Digital transformation brings with it challenges that should be carefully considered on the organisational level, but digital transformation also brings new opportunities and new business models. (Westerman et al. 2011).

In the empirical part of the respected research, the company’s perception of the digitalisation of advisory services will be analysed. The purpose of the research is to examine the ways in which Imatra Region Development company and other advisory bodies could manage the digital transformation, and provide customers with better customer experience by using digital tools.

Integration of digitalisation to a company’s operations, depending on a company’s field of business, includes main six concepts – big data and data-analysis, mobility, cloud services and information networks, digital communications and marketing, Internet of Things and development of programming. (Manninen et al. 2015).

The existing myths about the Big Data are three common myths that algorithm will detect everything. A lot of data exists, but in order to make sense of it, a skilled person is required. Correlation is all that matters in terms of the Big Data, while data correlation is important, if making predictions, still in case when it is necessary to change preconditions, a knowledge of causation is needed. The myth that all good data is a Big Data. The data should be prioritized and used with the purpose. The point of the data is to create value for the company and for the client. (Rogers 2016).

Big Data and data analysis are important in digital world in context of building long-term relations with your customers, knowing their previous behaviour, and having the ability of predicting future trends. Data-analysis is currently crucial in marketing. Technological development has the ability of transforming relationship between customers and companies (Belleghem 2015). Data-analysis makes
longer customer relationship with important insights possible and data-analysis is widely used in digital marketing. Customers could easily change the service provider or the product behind, if the communication with the company seems not to please them. The digital-first relationship strategy is mainly customer-first relationship. (Belleghem 2015).

2.2 Digitalisation in Finland

Digitalisation in Finland is an intensively growing trend among governmental institutions and in private sector's companies. According to Digibarometri 2018, Finland is in top three in benefiting from digitalisation. Digibarometri is a yearly performed analysis on how countries around the world are managing and benefiting from digital transformation. According to the analyses from 2014-2018, Finland performs well and has never left top 3. In year 2016, Finland has performed the best way and received the best score. Comparison of the counties is presented in the Figure 1. (Etlatieto Oy 2018).

![Figure 1: Digibarometri 2018 (Etlatieto Oy 2018).](image-url)
In digibarometri 2018 CIO Soili Mäkinen (2018) from Cargotec has stated that the main difficulty of digital transformation is not the lack of technology, but the organization attitudes and unwillingness to change the way it used to be (Etlatieto Oy 2018). In matters of benefiting from digital transformation companies are divided into pioneers and followers. Mostly pioneers are presented by innovative companies, which benefit fully form the possibilities digital age is providing and due to this fact, these companies are growing faster. Digital marketing and digital sales automation could be divided in five main dimensions, which are presented in Digibarometri (2018). The main 5A dimensions are:

- access – usage of digital platforms, ease of finding company online and ease of communication
- analytics – analytics tools, used in the company’s operation and are they fully benefited from
- assets – relevant, working content, suitable for the customer needs
- audience – usage of customers information and targeting of the content, strategic usage of data
- automation – automation of different marketing processes, personalization of the content. (Etlatieto Oy 2018).

In this sense quality is what matters and if a company is putting an effort into understanding the factors listed above, they could reach competitive age and serve customers better. According to the research, Finland takes the third position in the ranking of reachability of citizens with online and digital communications tools, within the frame of activity in social media Finland is on the seventh position and in online and digital services usage by citizens only on 11th position. (Etlatieto Oy 2018).

South-Karelian innovation strategy amplifies the necessity of smart specialization in the region. Innovation strategy also emphasizes the power of digital services. Digipower, or in other words digital solutions, creates the conditions for better interaction, efficiency and for new business models, which are changing industries. In the strategy report ongoing change and experiment culture, solution centricity and constant learning are important. As a part of the list of suggestions, the term of smart services in the industry has been introduced and one of the main
measures is digitalisation and software-knowledge, innovativeness in applying and developing smart services and providing customers with customer-centric services. (Etelä-Karjalan Liitto 2018). Innovations and unitisation of knowledge and communication technology, global networks and user-orientation are presented as a part of regional innovation activity. Companies will increasingly facilitate endurance of competitive growth by developing demand-based services and solutions bolstering innovation environment. (Kavonius et al. 2010).

Already in the year 2004 in the research prepared by Ministry of Trade and Industry of Finland (2004), the scope of development of services of integration digital tools and business models for the companies has been presented. According to the list of goals, included the necessity of increase in the number of companies interested in development of business operations benefiting of digital tools. Development of digital strategy and operations is important to insure by providing up-to-date information and required support. During the whole process support and business advisory services play an important role in helping companies understand principles of digital transformation and in developing IT skills of companies, so that new business models could be developed. Development of integrated IT processes has been introduced and has covered suggestions of integrating different tools into daily operations, such as warehouse management systems, CRM and CAD systems as well as project management tools. (Berg 2004). The process of introducing IT systems has started long ago and support services has evolved since then.

Mikael Jungner (2015) argues that in international analyses Finland is doing better than average in terms of digitalization, yet there are not that many internationally acknowledged examples. In 2013 a report regarding process of digitalization has been published and well noticed by governmental institutions. In 2014 the Parliament of Finland has adopted the resolution for establishing national identification system Suomi.fi, to which a lot of public services have been transferred or linked to each other. This initiative shows how many processes could be digitalized already. According to the report, the main goal is not in electrification of existing services and processes, but in establishing operations in more effective, cheap and smooth services basing on digital approach, and in creating processes
suiting to the digital environment starting from the early beginning. A good example of governmental platforms benefitting from digital environment is “Veroehdotus” (tax system), where the process has been planned from scratch and the procedure was made using customer-centric approach, so the service would be convenient for the end-users. Mostly difficulties regarding digitalization in Finland are based on the attitude and lack of knowledge on the issue. The service industry employers “Palta” has made an analysis according to which 63% of leading managers in this industry do not see the need in allocating more efforts in digitalization process. On the other hand, the highest growths expectations were in companies, benefitting from digitalization fully. (Jungner 2015).

3 Tools and strategies for managing customer experience

3.1 Customer-centricity strategy

A customer-centricity is a relatively new term, defined as a company culture built around the customer and their needs. In many company’s customer-centricity is a belief and if an employee is not devoted enough to the company’s policy based on customer-centricity – an employee, who is not suitable for the job, will most likely be fired. The importance of being customer centric continues to grow.

Customer-centricity is not a trend, it is a company’s strategy and set of values, the concept has been developing over the year and now the main dimensions of it are:

- a client is the most important person in the company, understanding of customer’s expectations, attitudes and experience of services are in a highest value
- each employee of the company is a brand ambassador of the company and apply existing knowledge to analyze and predict customer behavior
- employees of the company are responsible in providing high-quality service to the client. (Prokofjeva 2010).

Customer-centricity is based on the ability of the company to define and understand needs and desires of their target groups and to create and develop best
communication, pricing and product in accordance with customer’s needs (Vuokko 1997).

In case of customer-centricity, it is also important to realize that if a company would not take care of its clients – competitors will. Understanding of the customer, why, what and how they purchase/use services and what should be done, so that one-time purchase became a long-lasting relationship beneficial for both the company and the client. The main strategy of the company within customer-centricity framework should be value-adding to the customers needs. Placing customer needs in the center of operations, is the main principle of customer-centricity. (Prokofjeva 2010).

Customer-centricity is a new level of organisational strategy. Over the time companies struggled to succeed in the market and to develop operations. Previous development stages are production-centred strategy, product-centred, sales-centred and now customer-centred strategy. At this development stage companies are not concentrating on production, products or sales, but first analysis of customer’s wishes has been done. In this case a company may adapt its own operations to the actual demand within customers. (Vuokko 1997). Reasonable thinking – why produce black cup if according to customer analysis, the demand is for a white one? In table 1 differences between organisation-centred and customer-centred operations are presented:

<table>
<thead>
<tr>
<th>Organisation-centred strategy</th>
<th>Customer-centred strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>The product of the organisation is seen as a best possible of the origin</td>
<td>A product is made according to the target groups needs</td>
</tr>
<tr>
<td>Reasoning for a failure is that customers do not have enough information about the product</td>
<td>Reasoning for a failure is that a company does not have enough information about the target group</td>
</tr>
<tr>
<td>Researches are not fully benefitted from marketing</td>
<td>Researches guide marketing and are an important tool</td>
</tr>
</tbody>
</table>
Marketing stands only for promotion, difficulties hides in improving of communications  | All parts of marketing mix are used as a competitive advantage for the companies
---|---
One good strategy is enough | Different strategies for different target groups
Competition is analysed narrowly | Competition is defined widely, from the perspective of each group

Table 1. Organisation- and customer-centred marketing thinking. (Vuokko 1997)

The building blocks of Phillip Kottler’s marketing 3.0 theory are presented by environmental, cultural and spiritual values. First of all, values should be understood and accepted. In different companies’ values are divided in different layers. (Kotler 2016). Aspects which are applicable in Era of digital transformation are still concentrated on customers and their relationships:

- love and respect for the clients
- change is unpreventable, and it is crucial to prepare for it
- brands should be individual and diverse, reputation is important
- value for the customer is playing an important role, begin from the customers for whom the product is in the most value
- quality and price – clients have an unlimited access to the information currently, and they easily may check the price in other places, and read the feedbacks on the products
- being open for communication with the client and other stakeholders, and respect their feedback in order to develop own operations and, keep good relations with them to maintain good reputation
- suppliers, clients – all the stakeholders of the operations are equally valued. It is important to take into consideration all the parties when making the decisions. (Kotler 2016).

Company operates according to principles of customer-centricity, if the five main aspects of customer-centricity have been taken into consideration on the organizational level, giving customers and company possibility for continuous dialogue.
Aspects presented by Vuokko (1997) are: clear system of gathering and processing customer feedbacks and complaints; customer satisfaction surveys and investigation; taking into consideration customers preferences and needs; customer-centric staff and customers are highly committed to the service provider/company (Vuokko 1997, p. 42).

In general, key elements of the analysis are to determine a product-market fit, which includes simultaneously various competitors, stakeholders, suppliers, and distributors of services or products. The identification of behavioural insights by becoming the part of community and being involved with the clients. The drafting of a products strategy, which framework prepared with using right insights. And then include acquired information to the product details, by simplifying complex ideas. One should become a part of the community of the clients and truly being involved. The most important idea is to interact with the customer, gather insights by selecting right signals inside the community and then solve customers’ problems. It is also important to remember that people, who share the various qualities are usually sharing the same values. By studying market signals, it can be highlighted how common or broad technological change is in the attitude of the clientele. (Parker 2016).

Figure 5: Thinking about organisational culture in the digital age, which characteristics do you think are most important in establishing a truly ‘digital-native’ culture?

According to Graph 1, presented in the Ecoconsultancy recent report – in order to establish truly digital native business culture more than 58% of the respondents have said that customer-centricity is the priority number one. (MacDonald 2016).

In case, when company applies principles of customer-centricity, yet staff is not committed to it, many obstacles may appear on the way towards customer-centric strategy application. The most important criteria for measuring customer-centricity level in the company is the analysis of whether the staff of the company is applying those principles. Vuokko (1997, p. 47), explains the main obstacles applicable to every level of the organization, which are knowledge, attitude and behavior obstacles. Knowledge obstacles are related to the understanding of the main principles of customer-centricity and their meaning to the company. Attitude obstacles are about staffs, or company’s attitude towards customers in general. Customers are seen as obligation, and good customer service, or customer-centric way of thinking is not a priority. This type of attitude would be stalling introduction of customer-centricity in the company. Behavioral obstacles could be seen directly in customer service, customer needs are not important to the staff, and staff is not working to help and understand clients. (Vuokko 1997, p.47).

Customer-centricity stands for the strategy of the company, where putting customer needs at first, at all the levels of operations, and being at the core of the business are crucial. Customer-centricity is not just offering a great customer service, but it means offering of a great customer experience from the awareness stage, stage of purchase and post-purchase phase - through the whole customer journey. Customer journey mapping is an important way to achieve customer-centricity. All the touch point with the customer in the different stages are important in order to understand customers’ behaviour and try to predict customer experience.

### 3.2 Customer journey mapping

The customer journey map is an important graph for any kind of business, the graph describes the journey of a user by representing different touchpoints, which characterize customer’s interaction with the service. Visualisation of such kind provides a service provider with the important information on how the service
could be developed, and how customer satisfaction could be increased. The customer journey map describes a step by step interaction process.

The customer journey map according to Christensen (2017) is an essential tool in the process of creating customer experience; it shows all communication touchpoints with customers from each department of the organization in a clear visual way. In order to benefit from the customer journey mapping, all the participants of the process should have clear understanding of the used terminology. The customer journey map is including terms of a persona - referring to a customer group (demographics and psychographics); touchpoints – interaction with the customer before, during and after; moment of truth – crucial point of a customer experience; the customer journey mapping – process of understanding a customer’s experience with product, organization and brand in different touchpoints. (Christensen 2017).

According to the Econsultancy report, the clear majority of companies are receiving profitability and revenue increase as a major benefit from the understanding of customer journey. Approximately 47 % of the responded companies have stated that the digital part of the business is driving customer journey initiatives, twice the proportion of companies that say that offline drives this. (Econsultancy 2015).

The customer journey, according to Halvorsrud et al. (2016), is a method used by companies in order to analyse services and understand processes from the customer point-of-view. The concept is also used to analyse customer-centric services and to design new ones. Zomerdijk and Voss (2010) state that the customer-journey is a strategic tool, which can be used in the service design process, helping understand customers desires and expectations, motivations and attitude though the whole journey (Leinonen 2017). The customer journey mapping as a tool should be used by all companies, so that customer relations would be long-lasting and beneficial for all parties.

Christensen (2017) argues that a successful customer journey map should be prepared with the participation of all departments and stakeholders. Before starting with the drawing of the customer journey map, it is vitally important to conduct
the preliminary analysis including possible insights form the customers about their actions, motivations, feelings, expectations and needs. Actions taken by the customer, touchpoints and channels should be correctly visualized and designed by the professionals. All the gaps in customer experience, difficulties and complications between stages should be identified, and responsible stakeholders should be assigned to cover the gaps during the process. (Christensen 2017).

Jon Kolko puts an effort to encourage companies to plan and design the products according to the needs of the clients. There should always be a space for new discoveries and the design should evolve. Customer centric companies identify needs and expectations of the customers in order to create better customer experience. The customer journey mapping is an important tool for the companies to identify customers and to understand the touchpoints, to develop operations and to create customer-centric company strategy. (Kolko 2014).

Customer journey is a dynamic process conceptualizing total customer experience, which is usually divided into three main sections – pre-experience, experience and post-experience. Figure 2 represents the clear guidance over the customer journey, when customer experience could be examined. Pre-experience stage, according to Hoyer (1984) and Pieters et al (1995), shows clients’ journey from identifying need towards decision making on satisfying the need. Purchase stage covers customers interaction during the experience and purchase itself, including processes of choosing, ordering and paying. Post-experience stage includes customer experience, followed right after the purchase/communication, encompasses interaction with the company and the environment. (Lemon & Verhoef 2016). The Mindspace Experience theory is divided into the process in the same stages, yet it is including psychological factors within stages. The pre-experience stage considers also emotional baggage a customer brings to the experience, affecting creation of one’s perception of the experience (Shaw 2010). Experiencing stage comprises actual needs and desires a customer is willing to fulfil through experience. Post experience stage, or remembering the experience, shows how experience is socialized and remembered. (Shaw 2010, p. 18). Customer journey map is an essential tool in process of understanding, identifying and attempting to include into operations both customers and companies’ perceptions of the customer experience (Lemon & Verhoef 2016).
Åkesson et al. (2014) highlights that customer journey is covering the entire process of value creation before, during and after the experience, and is not referring only to the touchpoints and interaction throughout customer journey (Leinonen 2018).

Customer journey mapping is providing companies with a possibility of creating truly customer-centric operations and strategy, developing better commitment within customers segments and a company’s own staff. This change is crucial to conduct with the participations of all departments, committing to customer experience modifications through the whole customer journey, in order to receive competitive advantage by adapting customer-centric operations.

3.3 Customer experience management

According to Aaker and Keller (1990), company image reputation, or brand related, is defined as a perception of quality associated with the name. On the company level it could be defines as “… perceptions of an organization reflected in
the associations held in consumer memory” (Keller, 1993). The days when a company could determine its own quality and service are gone, now business is more customer-oriented. (Kandampully, 1998, 186).

A customer is the king, meaning that a customer should feel valued and respected no matter what. If taking into consideration web-pages’ activities of visitors – due to high speed of life at present, visitors of the web-pages are “trying to find a reason” to leave the page, therefore the marketer has only about five seconds of visitors’ attention to make an impression. The main page is of a great value, and has to have the main aspects of the company’s activities presented in an interesting way. (Pyhäjärvi 2015).

The importance of customer experience has become worth analyzing. Creating of a good customer experience is a complicated process, but should be the goal of the SME’s currently. For instance, the respondent of the Digital Trends 2015 survey has identified the situation so that everything is about the customer experience and everything else is just a tool for achieving this goal. (Digital Trends 2015).

According to Quality Dimensions (2010), presented in the previous research of the author of the respected research conducted in year 2010, customer satisfaction, which is the result of customer experience meeting expectations, could be achieved by applying RATER model - reliability, assurance, tangibles, empathy and responsiveness. (Makeeva 2010). Parasuraman, Zeitham and Berry (1988) stated that the set of proper quality standards, supporting employees in service providing and avoiding over-promising could affect positively customer experience (Makeeva 2010). Concepts of customer experience management, customer satisfaction, service quality measuring are a part of the bigger picture, and should be analyzed together. In the era of digital transformation customers are well aware of the existing services, and are empowered by social media to affect the reputation of service providers in both, positive and negative ways. That is why knowing managing customer experience, and providing customers with best possible service, is at present, the number one priority in any industry, but especially in service industry.
According to Timo Rope (2015), a Finnish well-known marketer and business trainer, who said once that the only truth we have is our perception - we are selling the illusions. We do sell the idea of something, and more attractive the idea is – more sales you will get. People do not buy what we sell, they buy why we sell it. Value proposition is crucial, as well as the way one positions himself on the market. All the touch points with the customers have to be analysed, and customer’s needs, as well as, perceptions of the brand recognised. (Pyhäjärvi 2015).

Suppliers and customers manage relationships, and long-term results must be prioritised. Value selling emerged as the new selling and service models with the increased buyer centricity and constantly progressing approaches to solving a buyer’s problems. The company has to know their customers well enough, and establish an individual approach to the customers, and also analyse how receptive they are to digital initiatives, and who they are not. It is not possible to achieve personalisation of services solely by using digital tools, yet the digital tools assist in providing more personalised solution. (Olsson, Uhlin 2015).

When considering marketing in the digital era, Kotler identifies the main key concepts involved in the process of delivering customer satisfaction through customer experience. Those concepts are: needs and wants; value, costs and satisfaction; exchange, transaction and relationship; marketing and marketers. (Haverila 2004). Kotler’s customer concept identifies that without the existence of customers, company’s assets have a little value. The process of the creation and holding customers are the key task for the company. In advertisements and marketing, promises attracts customers, yet satisfaction is what keeps them loyal to the service provider. Marketing is also needed to define promises according to customers’ target groups and to insure delivery of customer satisfaction. In the process of communication with the customer - customer’s satisfaction is affected by other departments as well and in order to ensure customer satisfaction, marketing department should be involved in operations of all other departments. (Haverila 2004).

The American research company Forrester introduced “Age of the Customer-model” in the year 2011, which summarizes changes happened in the last decades in companies’ strategical decisions. Importance of exceeding customers’
expectations and getting supporters within each of customer segments is growing. Löytänä and Korkiakoski (2014), argue that value creation for customers is one of the main principles of customer experience management. Each customer creates value from a product by him-/herself, the same way companies may create conditions, but a customer creates his/her own customer experience him-/herself. (Löytänä and Korkiakoski 2014). Table 2 shows the model of value creation presented by Löytänä and Korkiakoski (2014) is adapted from Kuusela’s and Rintämäki’s model.

<table>
<thead>
<tr>
<th>Economical value</th>
<th>Emotional value</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Price is in focus</td>
<td>- Customer experience in focus</td>
</tr>
<tr>
<td>- Cost guided</td>
<td>- Attention to the touch-points</td>
</tr>
<tr>
<td>- Sales as a bonus</td>
<td>- Personalized experience</td>
</tr>
<tr>
<td>- Competitive advantage from</td>
<td>- Competitive advantage from meaningful experiences</td>
</tr>
<tr>
<td>lower prices</td>
<td>ang and exceeded expectations.</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Functional value</th>
<th>Symbolic value</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Operational certainty in focus</td>
<td>- Stories and images in focus</td>
</tr>
<tr>
<td>- Operational effectiveness</td>
<td>- Tribal</td>
</tr>
<tr>
<td>- Time saving and avoiding discomfort</td>
<td>- Premium-way of thinking</td>
</tr>
<tr>
<td>- Competitive advantage from</td>
<td>- Competitive advantage from brand</td>
</tr>
<tr>
<td>quality</td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Value creation formats (Löytänä & Korkiakoski 2014, p.18).

All the above-mentioned values are combined in each case, but some of them are losing importance. Economical value is not enough to create competitive advantage by itself; functional value is difficult to keep on an adequate level; symbolic value is not enough for create diversity. Emotional value is not befitted enough, this value is important for each client, and could give a lot to company’s operations. (Löytänä & Korkiakoski 2014).

Customer experience management is beneficial for the companies in maximizing created value for the customers and by that maximizing company’s profits. Main benefits from customer experience management, according to Löytänä & Kortesuo (2011) are the increase in customers commitment to the company and the growth in number of promotors (within customers), as well as, committed staff. The customer experience management has an effect on the increase in customer
satisfaction and it creates possibilities for additional and cross-sales to the customers. The positive effect is also in the increase in number of customers willing to give positive testimonials and increase in brand value, as well as, it decreases number of customers leaving to other companies. Decreases number on negative feedbacks and decreases in the expenses on attraction on new customers are also the benefits from customer experience management. (Löytänä & Kortesuo 2011).

Customer experience is influenced by the whole process of service/product delivery, that is why it is important to cover all levels of the operations while making the strategy. Value delivery process is multi-dimensional and according to Figure 3, designed by Jonker (2014) and new perspective gives organization possibility to analyze the whole process instead of one particular operation. Mieras (2015).

![Figure 3: Organization of New Business Models by Jonker J. (Mieras 2015).](image)

Löytänä and Kortesuo (2011) justify customer experience as a combination of core experience, extended experience and expectations exceeding experience. Core experience means concrete benefits and values a customer receives from the product or service. Overpromising could be a dangerous strategy, because higher customer expectations are, more difficult it is to deliver the service as promised. Extended experience provides a customer with additional value, extra service, which goes beyond core expectations. Extended experience is presented by advancement, for example, a flight company provides customers with media centres including music, movies etc; and enabling – adding new features to the original product, for example. iTunes gave customers a possibility to legally
browse through wide music library in addition to core experience of enjoying one’s favourite music. (Löytänä & Kortesuo 2011). Expectations exceeding experience is more related to emotional aspects of customers perception of the service. In customer experience management, value delivery plays crucial role. As presented in Table 2, Löytänä and Korkiakoski identify that emotional value is important, yet not well benefited from. Emotional perception of the experiences is in cross-point of awareness and irrationality; at this point customer reaction is mainly a reflection of feelings and emotions regarding experience (Rope & Pyykkö 2003). Expectations exceeding experience is been created when extended experience is added with unique features, which are personalized, unique, genuine, clear, appropriate in a time frame, valuable before and after, refers to emotions, surprising and productive for the customer (Löytänä, Kortesuo 2011).

Löytänä & Korkiakoski (2014) presented nine main factors affecting customer experience: people, customer strategy, operation model, channels, expectations, brand, processes, measurements, culture and management. Each of above listed factors affect customer satisfaction at different stages. Customer experience management should be embodying in company’s strategy, this is why application, and forming of customer centric culture with an emphasis on customer experience management could be seen as a huge change within organizations. In Finland many companies leave development half-way, yet companies applying innovative approach have found competitive advantage from customer-centricity. (Löytänä & Korkiakoski 2014, p.167-169). The successful customer relationship will be built in the future basing on rational, standing for digital perfection and emotional, presented by human touch. Rapid change in relations between online and offline as a part of fast digitalisation process have an impact establishing digital customer relationships, which would be commodity in the nearest future. (Belleghem 2015).

3.4 Customer experience in digital era

In digitalized world emotional intelligence EQ plays a more important role than intelligence quotient IQ. Information is accessible at any time from any locations and is at all times under fingertips of users. Emotional Intelligence is defined as
a process of achieving one’s goals through managing feelings, emotions of others, being sensitive and influence key people and drives behavior ethically. Emotional intelligence involves process of defining, acknowledging and understanding feeling of others, and provide appropriate response to them. The concept of emotionally intelligent services and web-pages, where sites generate emotional responses to the inquiries, proposed by Cocoran in the year 2007. Emotionally responsive services would be created with possibility of personalizing content to high degree, and would take advantage of emotional states to perform designed outcomes. (Cocoran 2007).

Customer experience and customer communication in digital era should include understanding of the experience psychology concept, presented by Shaw (2010). Customers tend to make decisions, basing on the preconceives expectations of what the experience would be and only the most noticeable elements of the experience are considered. The experience psychology is mainly considering the psychological theories, which could be used for customers experience perceptions management, meaning relation to the emotional and subconscious design, for example, tone of the voice of operator, friendliness of the representatives of the company etc. (Shaw 2010). This leads to the concept of humanized digital customer experience, standing for the customer experience where human benefits are more visible in the interaction, than the technology. Digital customer experience in this process in more emotional, tactile and creates the feeling of belonging to the community. (Cocoran 2007). Bellegem (2015), includes a necessity of belonging to the community feeling in to the process of concept when digital becomes human.
In the Figure 4 theory presents that at some point human becomes digital and digital becomes human, states Steven Belleghem in his book “When Digital Becomes human?” that relationship between digital and human is rapidly changing, and human digital will play an important role in future (Belleghem 2015). Most profitable and succeeding companies are in when digital becomes human square. The example of Airbnb vs. booking.com is showing that users are more enthusiastic and more passionate in case of Airbnb, due to the fact that there is more human contact, because the room is rented from the individuals and there is more interaction, than in case of booking.com. (Belleghem 2015). Both services are digital in the first-class, but human interaction is closer and creates the perception of group pride. A customer comes first and service providers in many spheres have already noticed this tendency. Consumers rely on the opinions of other customers of the company, yet they also tend to enjoy communication with companies’ service desk when provided. As a conclusion of the literature review, it could be noticed that customer experiences in digital era are built on the three main blocks: pre-experience – process before customer recognises the need,
incl. marketing; digital experience - ease of communication and, for example, purchase; human or emotional experience – customer service and communications during the process; and post-purchase experience – customer relationship management after the process of service/product delivery. Therefore, all the parts of customer journey are covered in customer digital experience management through customer journey. Only companies, which are able to adapt to the era of digital transformation quickly, and will develop clear vision on how to provide digital-first customer experience, would survive the tough competition (Bellegem 2015, p. 188).

New digital tools and applications of possibilities provided by digitalisation are various and affordable. Differences between digital and physical experience of communication are huge, and the main difference could be seen in the easiness of operations. Digitalisation of the operations still should be done as a whole, not only technical innovations should be applied, but transformation should include also all factors of customer experience, because 70% of customer experience comes from emotions and only 30% of technical solutions. (Gerdt & Korkiakoski 2016). Digital approach changes the sales process and process of communication with customers, because communication starts often before even meeting company's representative. Communication is richer and more productive, when all appropriate channels are included in the process simultaneously. Customer experience could be enriched through benefiting of existing data on previous communication. (Manninen et al. 2015).

The literature review provides the evidence that digitalizing customer experience should be managed in correlation with the concepts of emotional intelligence and management of emotions. It has also identified the need for increasing emotional interaction with the clients for providing better customer experience and deliver expectations exceeding experience. All the departments of the organization should be involved in the process of identifying customers’ needs and creation of digital customer-centric strategy.
4 Business Advisory Services in Finland

Business services in Finland are versatile. Private and governmental or municipality owned organisations are helping entrepreneurs at each point of a company’s life cycle. All the companies working in the field of business advisory could be considered Knowledge Intensive Businesses, where the main asset of the organisation is the knowledge assets of company’s employees.

Knowledge intensive business services (KIBS) are generating new ideas and know-hows and spread new knowledge between organizations. Providing expert solutions, finding innovation sources, clarifying problems are the main tasks of KIBS companies. According to NACE classifications, KIBS term covers companies operating in the field of business expert services, research and development, consultancy and financial services. In Finland, the public sector research institutions such as VTT, Business Finland and Research centers in universities belong to this sector. (Tilastokeskus 2004). Business advisory services are representing
this sector as well, because main tasks of Enterprise Centers and business development companies are identifying the best practices, diagnosing problems and development needs in order to help client-company succeed. KIBS companies are growing demand due to changes in technological and managerial complexity. The resources of the companies are limited, and it is difficult to cope with changes in the operational environment. KIBS organizations are providing client companies with extension service regarding those challenges, and assist in realizing local and international competition, issues regarding processes of intellectual property and other intangible resources. Knowledge intensive business service organizations provide client companies with necessary guidance in developing operations. (Zieba 2013).

People, who are interested in becoming an entrepreneur, may receive confidential private consultation in one of 31 Enterprise Agencies, which are located in different regions of Finland, altogether in 85 locations. Enterprise Agencies provide entrepreneurs with necessary information about market situation in the area, evaluate potential of a business idea and provide companies with the support of local network of experts, best assistance during the whole process of establishing business in the area. All the services are provided free of charge and consultations are strictly confidential. Good start as an entrepreneur could be insured after consultation due to possibility of avoiding pitfalls and support from the regional expert. All services of Enterprise Agencies are certified and achieved ISO 9001/2008 quality certification. (Jokilampi 2016). According to Kehy’s yearly report 2016, around 88% of companies, established with the support from Enterprise agency in Imatra, are still operating after five years’ time. On the other hand, among companies established without consultancy, only 50% are functioning after 5 years’ time. (Kehy 2016).

Business Finland is a governmentally owned organisation, which combines development and financing services, as well as marketing activities. Business Finland has 600 experts in 40 offices around the world, consultancy services of Business Finland’s representatives under the brand of “Invest in Finland”, provide investors with comprehensive information about the market and gives their customers with the insights considering expansion of operations to Finnish market.
Internationalization, growth, export consultations and financial services provided by Business Finland are valuable for entrepreneurs. Nationwide Team Finland network contributes in providing companies with latest information on market opportunities and existing financial instruments.

Internationalizing and growing companies are provided with a scope of business advisory services within different organizations. Research centers in Universities and Universities of Applied sciences are providing companies with expertise services. Lappeenranta University of Technology offers companies tailored services in product and service development, researches and surveys (LUT 2018). Saimaa University of Applied sciences provides companies with specialist services such as, business development plans, research works and coaching (Saimaa amk 2018). The city of Lappeenranta and Lappeenranta Technical University established in October 2018, a new regional business accelerator for supporting technology- and knowledge-based companies being established and develop business operations and strategy (Etelä-Saimaa 2018).

Membership benefits for entrepreneurs in Federation of Finnish Enterprises included legal and business consultancy, courses and seminars for skills development, online services and documentation bank. The most important benefit for a member is yet the possibility to receive advisory services and wide network of experts. (Federation of Finnish Enterprises 2018). The wide network of experts is available in enterprise agencies as well.

The Centre for economic development, environment and transport provides regional companies with advising, financial and development consultancy, as well as consultancy, regarding available support instruments in Business Finland, and decides on financing regional projects, for example, when group of companies applies for financing. (Ely-keskus 2018). Financial support is available through Leader Suomi centers, which receive their financing from the EU, the Finnish government and municipalities. Financial support, in case of Leader financial instrument, is mainly available for companies operating in countryside; support percentage depends on the project and could be from 20% up-to 90% support. (Leader Suomi 2018). TE-services are helping companies in recruitment processes as well as with the development of operations through re-education of
employees. TE-services are also responsible for granting starting package for the companies, establishing operations. (TE-palvelut 2018).

All the above presented organizations are just a part of services provided for the entrepreneurs, but all of them are representing knowledge intensive business services sector, and closer cooperation of these organizations could provide customers with better customer experience. Well-networked and correctly coordinated services would create additional value for the companies operating in the region, as well as startup companies would receive necessary information from multiple organizations at every step of the journey. Digital solutions could simplify service design, and combine existing services into one portal.

4.1 Digital tools and platforms supporting business advisory services

Gerdt and Korkiakoski (2016) emphasized that multichannel customer communication is growing popularity. Self-service platforms, messengers, chat-services and social media are involved in the process of delivering customer satisfaction. Self-service platforms are presented by knowledge platforms, where information is updating by using modern algorithms. This kind of platforms are easy to use and provide customers with the quick services within narrow problem scope, for example Q&A lists, which help customers, but on the other hand generates costs reduction and decreases staff’s involvement in routine processes. (Gerdt & Korkiakoski 2017).

Yritystulkki or Business Translator service is widely used by the members of Finnish Enterprise Agencies network. Business translator service has valuable tools and forms for preparation of business plan and profitability calculation, cashflow analysis as well as templates for documents needed in administrative work of the company. The service also has wide database regarding requirements and regulations in different fields of business. Business calculations and business plan templates are available in Finnish, English and Russian language. (Business Transator 2018).

Recently launched Suomi.fi – includes services for citizens and also for companies. The service provides with an extensive amount of information regarding
starting and developing of the business, recruiting, internationalisation, with information about the necessary permits and licenses for different businesses. Suomi.fi platform guides entrepreneurs further by using questionnaire, with the help of which it is possible to receive a list of necessary steps to take. (Suomi.fi 2018). The platform is well-design and number of services are integrated into it. It is also possible to exchange messages and documentation with authorities, when needed. The service works as a link between other services provided by different organisations and administrations, yet those services are not integrated into the platform, and requires, switching to different web-page as well as online-services.

My Enterprise Finland is a service developed by the Ministry of Economic Affairs and Employment and is tightly linked to Suomi.fi platform. The service is assisting in establishing a company and in developing already existing ones. Good tools for preparing a business plan, a development plan and a workplace development plan is possible to prepare with the help of the service. Different tests, such as suitability to be an entrepreneur, internationalisation and business idea tests are available. The service requires e-authorisation and business idea/company registration, and all the results could be saved in the platform. (Oma Yritys-Suomi 2018).

Finnish Patent and Registration Office, which admins the business information system ytj.fi, has developed services for online registrations of private trader and limited liability companies. The online application is convenient, clear and applying online is cheaper than on a paper blank. The company will be registered to the Trade register, and also the same notification form could be used for VAT register, employer register as well as prepayment register, owned by the Tax administration. (The Business Information System 2018).

Palkka.fi service assists companies in salary calculations, including all insurance and social expenses. The service could prepare necessary documentations for pension funds, unemployment insurance funds, tax administration. Official calculation will be provided by the service as well as required documentation for accountancy. (Palkka.fi 2018).
In the year 2006 Ministry of Trade and Industry has published the report about development of operational model of Yrityssuomi-platform. In the report, the main points, needed for development of regional business advisory services, were development of united processes and joint operational model, cooperation agreements and convergent marketing and public relations, integration of services in a joint process, increasing of service level by ensuring of needed resources. (Paasivirta & Immonen 2006).

According to Valtiovarainministeriö’s report (2017), there could be different types of ecosystems established, the main aspects and principles of the work should be described properly:

- owner of ecosystem and coordinator
- different laws and regulations, agreements
- operation models and operators
- services, provided by ecosystem
- information, data and other sources, ecosystem uses
- documents bank and joint tools. (Kääriäinen et al. 2018).

Ailisto et al. (2016) argues that digital ecosystems would be beneficial for Finland and could create competitive advantages. The main principle of this ecosystems work is seen “joint possibilities and joint surface”, meaning juridical, operational and regulation aspects, which all stakeholders should follow. Development of ecosystem should involve all the stakeholders into the process. According to Parviainen et al. (2017), a joint development of public services ecosystem should have concrete operational models, and also include experience exchange with representatives of different sectors. (Kääriäinen et al. 2018). According to Hannus (1994), clear description and analyses of the processes leads to possibility of measuring performance from customers’ perspective and point of view, where processes are not dependent on the service providing organisation, but the customer is the one who receives the results of the process. Generic description of the processes enables tailoring of the services according to the customer’s needs. (Patoranta 2016).
Loan-, financial support and other applications, provided by Finnvera, Ely-keskus and other, are transferred into digital format. There is a “jungle” of different online services for entrepreneurs in the internet, which could be quite confusing. Different organisations, provide companies with their own online solutions, but there is no existing joint ecosystem, which will combine all services in one platform with possibility to work by the principle of one window for ensuring smooth customers experience for the users.

4.2 Entrepreneurs with a foreign background in Finland

According to Statistics Finland people with a foreign background could be seen in two segments: people, born abroad (first generation) and people, born in Finland (second generation). According to the statistics, presented in Statistics Finland report, the number of people with a foreign background is rapidly growing over the years. In the year 2017 there were 384,123 people with a foreign background living in Finland. As it is shown in Figure 6, the amount of people living in Finland has grown about 1000% from the year 1990, from 37,618 to 384,123 people. (Statistics Finland 2018b).

![Population structure, Statistics Finland 2018](image)

Graph 2: Population structure, Statistics Finland 2018
The number of entrepreneurs within this group is difficult to estimate, since foreigners who have received Finnish citizenship are not included in the results. In the year 2005, the amount of companies established by foreigners was 6000 companies. (Lith 2007). In the year 2016 altogether 9736 companies were established by people with a foreign background, which in comparison to the year 2013 has grown by 700 companies. Overall turnover of companies was 3.5 million of euros, grown by 1 million, and number of employees in year 2016 was 29 000 people, grown by 9 000 people in comparison to year 2016. (Luomaranta 2018).

There are several categories of foreign entrepreneurs in Finland. Those who have a residence in the country already and would like to employ themselves though entrepreneurship, and those who are investing in Finland, or establishing a company and after that moving to Finland. Both categories are facing same issues and almost the same procedures performed before starting operations. The journey of an investor moving to Finland is longer than entrepreneur’s, who is already living in Finland, due to Migration formalities and residence permit application process.

According to Finnish Immigration office, in most of cases, a residence permit should be applied for after the registration of the company in Trade Register. The same regulation and definition of entrepreneurship is used for business immigrants and for Finnish citizens. A person is considered entrepreneur, if he/she is a general partner in a limited partnership (excluding silent partnership), private trader, or a so called individually-owned business, a member of cooperative, or a person is owning 30 percent or more in the limited liability company, and is a Board Member or a shareholder on a managerial position. (Migri 2018). According to Ylä-Anttila et al. 2005, FDI and foreign owned companies are highly beneficial for Finnish entrepreneurial society and economy. Due to this fact regions and cities are putting great efforts in attracting foreign FDI and foreign entrepreneurs to Finland. (Ylä-Anttila et al. 2005). Business Finland is a government owned agency, which is responsible for promotion of the country to foreign investors and entrepreneurs, and Business Finland also coordinated Invest In Finland operations, and the brand. (Invest in Finland 2018).
In the year 2018 the Finnish Government has introduced a new type of start-up visa for business immigrants. In case if entrepreneur is a start-up entrepreneur, there is a possibility of applying for a residence permit and receive necessary documentation faster. Business Finland in this case will provide immigration office with a statement regarding the possible profitability and preconditions for the business operations basing on the preliminary analysis of the business idea and profitability calculations. (Business Finland 2018b). Without the statement from Business Finland applying for start-up visa is not possible (Migri 2018).

Reasons for becoming an entrepreneur are different for both categories. Foreign investors usually have a company in their home country. These customer cases are so called Invest In cases, when a company is willing to transfer or extend their operations to Finnish market. This type of companies are usually well prepared, have resources for preparations and are well aware of the market situation, because relocation of the company or transferring of the operations are strategical decisions, made with a long-time perspective.

Reasons for becoming an entrepreneur for people with foreign background varies a lot, mainly entrepreneurship is seen as a possibility of making good out of own’s professional and language skills, social skills and experience. Activity of foreign entrepreneurs also could be coming from different attitude towards risks. According to Joronen (2005b, 161), entrepreneurs with a foreign background the attitude towards risk taking is better, due to the fact that moving to an other country and integrating into the society, has been already a great risk, hence entrepreneurship in their case is usually more innovative and potential. (Sjöblöm-Immola 2006). Observations of entrepreneurs from Russia has shown that the process of establishing one’s business in Russia is more complicated, risky and is not that secured as in the Finnish system, that is why risk taking is more common within Russian entrepreneurship society in Finland, as well. One’s observations support conclusions presented above.

In the year 2005 an analysis of entrepreneurs with foreign background has been made in Turku. Results of qualitative research, where entrepreneurs were interviewed, showed that many entrepreneurs had both positive and negative experi-
ences due to their background. (Sjöblöm-Immola 2006). Understanding of principles of customer-centricity, and customer experience management, would be helpful for business advisory bodies in understanding backgrounds, cultural issues, fears and abilities of entrepreneurs with a foreign background. With this knowledge business advisory services would be adjusted and matching customer’s needs.

5 Empirical findings

5.1 Presentation of the case company

Imatra Regional Development Company Ltd. (Kehy) is a regional developer of business activities. Company is owned by the city of Imatra and municipalities of Ruokolahti and Rautjärvi, as well as regional companies. Kehy is responsible for business development in the region, and offers versatile services to the companies. The company participates actively in the regional promotion in order to attract new businesses to the area, as well as it provides internationalisation services and services related to company’s ownership changes. Imatra Region Development Company provides people, willing to establish own business in the region in business advisory services regarding to the issue. Kehy guides in establishing the business, helps entrepreneurs with the necessary documentation, business plans and financial consultations. Kehy provides companies, located in Imatra Region, with a free-of-charge consultancy concerning establishing of the business in the region, business development, expansion and internationalisation. (Kehy 2017).

Kehy represents a network of Uusiyrityskeskus (Enterprise Agency) and provides information support for the new and already operating companies in Imatra region. Foreign entrepreneurs can receive consultancy services in Finnish, Russian, German, Swedish and English languages. (Kehy 2017).

Imatra Region Development Company Ltd., provides relocation services for companies interested in setting up a business in Imatra region. A successful choice of the location and expanding operations to different areas and cities depends on the best operational preconditions available there. Experts of Kehy know the best
opportunities the region offers and are able to combine those with the needs of different businesses. Expansive network of experts provides the relocating company with the realistic and impartial view on the possibilities, which makes relocation decision easier for the companies. (Invest In Imatra 2017).

Imatra Region Development Company Ltd. has adopted the main principles of customer-centricity couple of years ago, yet digitalisation is not yet fully benefited. Kehy is a good example of KIBS-companies (knowledge-intensive business services). International companies are demanding regarding service quality; this forces KIBS companies to constantly improve their operations, and develop new forms of services (Toivonen et al. 2009).

Principles of digital strategy, basics of the digital transformation, and new way of marketing, delivering information to the target audience, reaching potential entrepreneurs – are important to be researched.

5.2 Objectives and delimitations of the research

In order to succeed with the study a clear objective should be defined, because it helps in defining the research question. The purpose of the study should be clear, and it should be wider than the research question. (Ikävalko 2016)

The purpose of the research is to examine the ways in which Imatra Region Development company could manage the digital transformation and provide customers, in particular customers with a foreign background, with better customer experience by using digital tools.

The limitations of the research scope of the research are quite complicated, but the main aspect which will be excluded from the research, is digital transformation from the organisational perspective, which it will be covered only slightly. Narrowing of the research focus group to investors and entrepreneurs with a foreign background delimitates the respected research.

The respected research contains both theoretical and empirical parts. In the theoretical part of the work, relevant concepts and studies are described; this part reveals current knowledge and information related to the topic. The main con-
cepts to lead through the Master’s thesis are: customer-centricity, including customer journey and customer experience management and digital transformation. Business advisory services and entrepreneurs with foreign background in Finland are analysed as well for perceiving better understanding of the whole issue.

5.3 **Research questions and research method**

The main research problem could be framed as a question “What are the possibilities of providing investors and entrepreneurs with a foreign background with a better customer experience in the field of business advisory services?”. Research questions, by answering which, the research will gain validity and help in order not to miss any important facts and points. Usage of research questions will help in structuralizing research as well.

The whole research could be broken down in four main research questions:

1. What does digital transformation mean?
2. What are the challenges and benefits for the company proceeding with digital transformation?
3. How principles of customer-centricity, experience management and customer journey apply in the era of digital transformation?
4. Business Advisory services in the frame of digital transformation – is it possible digitalize business advisory services?

The research questions are appropriate and suitable for the research and all the actual questions are set concerning the topic. By answering these questions, the conceptualisation of the phenomenon becomes realistic.

Systematic literature reviews, and appropriate delimitations are crucial for the study. Theoretical framework comes from the previous research and includes definitions, concepts and theories. Usually it is complicated to find one suitable theory, therefore several theories should be combined. (Ikävalko 2016).

Theoretical framework included four main concepts: Digital transformation, Customer experience management, customer-centricity and customer journey mapping. Each concept is analysed within the digitalisation transformation concept.
All above-mentioned has been studied before, and there are existing research papers related to each of the concepts, yet combination of the aspects is not year studied deeply.

For obtaining primary information and information supporting theoretical and empirical parts of the respected research, and desk study have been executed. By reading, analyzing and reviewing existing literature the author of the respected research became more aware of what research methods, techniques and procedures have to be used and it has helped in developing of one’s ideas and investigation in the right area. It gives a scientific understanding of the respected research subject and relative concepts.

Case study is suitable for this research. According to Yin (2009), case studies are preferred method when:

- “how” and “why” questions are being posed
- the investigator has a little control over the events
- the focus is on a contemporary phenomenon within a real-life context.

Due to the fact that Digital Transformation is a complex phenomenon and could be seen from different perspectives, in this particular research the main concentration is on the clients, but the organisational level will be slightly considered as well.

In the research qualitative methodology was used. Qualitative approach was used in order to analyse the customer journey of entrepreneurs with a foreign background, establishing a business or relocating operations. The main meaning in qualitative research is to understand the situation in its uniqueness as a part of a context. Qualitative methods are suitable for a case study like this, because it is impossible to isolate the phenomenon from the its context. Fellow colleagues will be interviewed in order to understand the perception of digital transformation terminology and the concept within the KIBS companies. Qualitative approach will be used as a part of investigations of customer’s behavioural patterns, customer journey and customer expectations.
5.4 Customer journey of Business Advisory centre’s clients

In order to get a better understanding of the clients of Imatra Region Development Company Ltd., a customer journey mapping has been done as a part of empirical research. The main delimitation of this analysis was that the focus group was narrowed to entrepreneurs, who are starting or developing business operations. As a difficulty in this work, may be mentioned the fact that the company is a non-profit oriented company and business operations, and ways of doing business, are slightly different for the profit-oriented companies’ style. A lot of templates for customer journey mapping are available, but the most valuable way of designing customer journey map is by adapting existing templates to own operations and processes. The discoveries of the analysis are presented in the Table 3.

![Customer Journey Map](image)

Table 3. Customer Journey Map of a client of Imatra Region Development Company Ltd., (based on template and adapted to the needs)

Application of customer journey mapping in business advisory services creates possibility of analysing touch-points with the customer and managing customer
expectations. Knowing a customer’s journey identifies issues needed to be highlighted. Especially in the case of customers with a foreign background, customer journey mapping could be suitable tool for generating necessary information for the clients at every step of communication. Digital environment enables application of new approaches and new tools, yet digitalisation of existing services and processes is not the correct approach in this case, due to the fact that customer journey of Finnish customers of business advisory bodies differs from journey of foreign entrepreneurs, yet it has some common elements. Creating of digital environment through which customers journey could be simplified and customer experience managed more accurately is necessary in order to created genuine customer-centric operations.

5.5 Application of digital tools in Enterprise Centres

Analysis of digital tools’ application as well as a way of benefiting from those takes into consideration seven Enterprise agencies, located within 200 km from Imatra, other colleague companies have been left out of the scope of this analysis. Findings, analyses and tables are presented in this chapter, such as used materials, prepared analysis tables, interesting findings and cases from the colleagues’ webpages are provided in this chapter. Desk study analysis benefited from existed online sources and prepared mainly by visiting web-pages, social media pages and analysing received information with the help of Excel program. The analysis provides with comparison of the usage of digital tools in colleague organisations and supports respected research’s goals and objectives. The analysis has been prepared in 2017-2018 in order to acquire better understanding of the application of digital tools by the colleagues of the case company.

In order to ease understanding of the findings two graphs, showing use of digital tools in organisations has been prepared. Table 4 shows that there is a considerable potential in digital tools which could be provided for the creation of a better digital customer experience. Only one organisation out of seven is using online reservation system. All the Centres for new Entrepreneurs are negotiation about taking into a wide use a joint online reservation platform.
WhatsApp mobile application is growing popularity and a new desk version of WhatsApp application has been launched. Many companies in different areas of business are benefitting from the service. The application gives a possibility to serve the client quickly and from any location. A very useful tool for customer service. In case of Imatra Region Development Company service could be used for customer service as well, for example, for providing quick answers for short questions, or for receiving reservations or for serving clients located abroad. Due to the fact that WhatsApp application is free, it could be used for many purposes.

Skype and chat services are working on the same purpose – better customer service. Chat services are growing popularity among business advisory services as well. As everyone knows, entrepreneurship – is not a specialisation or work title, entrepreneurship – is a life-style. An entrepreneur is working a lot, and usually it is complicated to find a window for attending a meeting, receiving consultation or attending a seminar. That is why there is a necessity for benefitting from an existing online and digital tools to simplify the process for the client. Skype could be used, for instance, in order to provide business consultations, it is also possible to use it while preparing business plan and business calculations.

Table 4. Analysis of digital tools for customer service and Social media and other Digital channels used in the colleague organisations.

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Online reserve</th>
<th>Webinar</th>
<th>Chat</th>
<th>Videos</th>
<th>Online tools for business analysis</th>
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Digital tools for customer service etc

Social media and other social channels

46
Graph 3. Digital tools for customer service.

As could be seen from the Graph 3, online tools for business analysis, such as different forms and calculations are provided in each organization, and 5 organisations are benefitting from the videos uploaded to the webpages with different useful materials for the entrepreneurs, starting from the materials on how to establish the business and how to prepare business calculations, or even telling on how the company has managed to assist entrepreneurs in business development, partner search, with investments and so on. A good example from the use of Videos on the companies’ web-page could be seen on the Figure 6. According to the recent researches on the customer’s online behaviour, marketer/company has only 8 seconds to attract client’s attention when he first visits the webpage. If the content of the front page is not attractive, customer will find a “reason” to close the window.

Figure 6 represents the webpage of the colleague organisation – Ladec – Development agency in Lahti region. A webpage is attractive and immediately gives the most important information: service provider is reliable and helps entrepreneurs; provides services so that client is recommending them; are there for the entrepreneurs.
Interactive ways of communicating with the customer in the digital environment could be different kinds of test or analysing tools for idea testing. Figures 7 and 8 shows the way how Cursor Oy and Wirma Lappeenranta contact and communicate with the clients in the digital online environment, creating of the positive digital customer experience.

Figure 7. Entrepreneurs test, screenshot, Cursor Oy webpage (Cursor Oy 2017).
Webinars are widely used nowadays, yet not benefited from enough in case of regional development companies. Webinars are popular because it is possible not only join the online session and be “present” during the seminar, but also watch the saved video later on, even a few times if needed. Generations are changing, we are facing this change at the moment, successful entrepreneurs are becoming younger, and younger and more and more innovative. This generation of new “entrepreneurs” are not searching on the internet for the company providing the answer to their question, but for the answer itself. Companies’, such as, Imatra Region Development Company Ltd, have to answer this challenge and modify services, so that there will be a suitable approach for each client in every segment. In order to grow up new generation of entrepreneurs, one should speak their language and approach them in the right channel.

Such channels as YouTube should be used in customer service and business advisory process as well. Different materials, seminars and important information could be provided for the clients through the channel. Currently, Googling is changing to YouTubing. People are not willing to read that is why visual approach through videos is a good possibility in business development as well.
5.6 Analysis of interviews with Business Experts and Clients

In the empirical part of the research, qualitative approach has been used. In order to understand the phenomena of digital transformation in business advisory services both experts and clients of business advisory were interviewed. The lists of general questions for clients and experts were different, and are attached to the research report, and could be found in Appendix 1 – client’s questions form and Appendix 2 – experts question form.

Altogether 5 (five) persons/clients with a foreign background were interviewed in person – three of them are planning to establish own company and two are already working entrepreneurs. Nationalities of the respondents are Russian, Ukrainian, Taiwanese and Turkish, therefore international background of respondents ensures reliability of research findings.

Representatives of partner/colleague organisations we interviewed mainly by Skype. Altogether 5 (six) business experts from different organisations in different parts of Finland were interviewed, as well as 4 representatives of other interested groups were interviewed.
The transcript of received answers has been analysed manually according to the main four categories. Categorizing of the data is necessary in order to relate received information with already existing theoretical framework. Categories, which are suitable for analysing information: the process of digitalisation and possibilities of adaptation of digital tools in business advisory services, face-to-face versus digital consulting and special features of entrepreneurs with foreign background.

Analysing of application of digital tools in business consultancy is made preliminary from the perspective of entrepreneurs with foreign background, yet it is necessary to underline that all the empirical findings are applicable to Finnish customers as well.

5.6.1 Digital transformation and digital tools in business advisory

In the last few years, no significant changes in the process of business advisory services in scope of digitalisation has been noticed (Oravuo 2018). Digital transformation could not be the goal itself, but digitalisations of processes of digital transformation should be made in accordance to customers’ need, and for providing better customer service (Patoranta 2018). Digitalisation provides with many possibilities for optimization, streamlining and increasing of the performance (Siik 2018). At present, customers are looking for the information online and younger generation are digital natives (Jokilampi 2018). Online sources and publications provides with preliminary information on the issue, which then should be structured and classified according to the needs of the customer (Patoranta 2018). Digitalisation provides organisations with resource efficiency, and service could be provided any time from any place (Oikarinen 2018). There are a lot of possibilities we can not even imagine yet (Patoranta 2018; Siik 2018). Communication with the client became faster and more efficient. Even though customer may be in 200 kilometres, he could receive service straight away.

Applications for grants in Regional centres for Economic development, transport and environment (Ely-keskus) are processed digitally through Hyrrä-system. There is no need to meet client at the application stage, procedures became more visible to the customer. The expert may contact a client company and ask for
additional information or attachments, when needed. (Peltola 2018). Start-up visa application process is optimized and digitalized to such an extent that in some cases Russian customers go through the whole procedure themselves, without contacting advisory body, however, face-to-face consultation remains still the most common practice. (Makeeva 2018). Ideanappi is a service, provided for people, interested in becoming an entrepreneur. The main idea of the online service is that a customer introduces in a few of sentences own business idea and it is promised that feedback on the business idea will be provided within one day (Jokilampi 2018).

In Ylivieskan technology park a new service, Vainu, has been recently taken into active use. The service provides with efficiency of services and possibilities for better planning of more customer-centric services. In the Vainu service, it is possible to get information on any change, which has happened in the company in the area specified. For example, if company is recruiting or in stagnations, business expert will receive notification and may contact company straight away. Signal indicators could be adopted to the needs of Business advisory unit and this empowers experts with ability to provide right information on the right issues at the right moment. (Siik 2018).

Process of digitalisation and new tools and possibilities provided by IT-technologies are developing very quickly, and many services available are not yet fully benefited from. At present, digital tools and digital solutions are not expensive and developing of such is quite easy (Oravuo 2018). Introduction of Digiassistant, ChatBot, and service in Ylivieska took approximately two months from the first meeting to initialization of the use (Siik 2018). Possible digital tools and services, mentioned during interviews, are listed below:

- online consultation service for quick message exchange, for example through WhatsApp (Tikka 2018)
- service with the market situation analysis and tools for analysing competition, risks, needed investments (Anttonen 2018)
- tools for hand-on consultations in digital form – online business courses in different languages, where information about taxation system, society norms, business models, market analysis, pricing
and costs of production would be introduced in easy language and would be easy to use (Oravuo 2018).

Digitalisation of existing tools and materials should be approached from the point of view that services and processes should be equalized and standardized. Different platforms could work well for some organisations, but customers could benefit and appreciate united joint processes. (Patoranta 2018). The same approach and recommendation has been given by Rogers and discussed in Chapter 2.1. Digitalisation of existing templates, services etcetera will only lead to neglecting the change and in some cases digitalised services without a real need just add extra operations and additional processes (Siik 2018).

Business cycle of companies has changed a lot, typical business cycle of a Finnish company has been earlier approximately 25 year, when in USA it was 5 years. Now the same tendency came to Finland. According to quality handbook of Enterprise Agencies, customer is promised with two weeks guaranteed response time and appointment with an expert. At present, two weeks is too long period of a time. It is important to use “think out of the box”-approach in order to succeed. Well-networked digital environment leads us towards one joint organisation. Usage of AR/VR technologies at some point will make it possible that hologram business expert would be consulting customers. (Oikarinen 2018). Interviewed entrepreneurs see the change in the same way. It is difficult to wait for many days or a week in order to get an appointment time, sometimes response is needed within couple of hours (Tikka 2018).

Business advisory services could be digitalised only in case when local market knowledge will be present in the digital environment (Oravuo 2018). General information about establishing business, and even profitability calculations and business plans, is easy to guide through by using digital tools, yet knowledge of specific market situation, uniqueness of the case should be considered. Without consultation with the expert, some mistakes could be made, for example, choosing correct location of the premises would be difficult without knowledge of this specific area (Turanli 2018).
Chat services are widely used in business advisory already. Customers are able to introduce own ideas though the service and receive informational or schedule an appointment. Even though customers are looking for the information in the internet and may receive additional information quickly business experts see the necessity for personal appointment and encourage customers to meet face-to-face. Chatbot, or so-called Digiassistant, service has been recently launched in Yliveska, and well accepted by entrepreneurs and experts. The service automatically replies to customer’s questions and leads the discussion towards an appointment with the expert. Pilot project Digiassistant 1.0 is now in the testing stage and will be developed in accordance with received feedback from clients and experts (Siik 2018). The process of adaptation of Chatbot to business advisory services could be describes as follows:

- defining the need
- defining the operational model
- developing and testing
- gathering of feedback
- developing and testing (Siik 2018).

Prizztech - business advisory agency, operating in Satakunta region, has developed application for smartphones called Yritysvalmennus.AI (Business coaching) pilot version. The application suggests different themes for an entrepreneur to analyse, and guides further by providing articles and videos on the issue required. The application is easy in use; teaching and even rewarding system is developed. An entrepreneur may receive virtual gifts by succeeding with some topic. (Patoranta 2018).

Definition of the Business Advisory service should be redefined for real-time conditions. Currently, business advisory process could be defined as flocking, meaning that as many experts as possible provides customer with own feedback about the business idea and guides further. Gathering of different a group consultation at some specific place and time is complicated, yet application of digital tools makes this kind of consultation possible. (Oikarinen 2018). Enter - business advisory operation model, which has been used at some point, has been designed
so that customer will receive all the necessary information from one place. Different specialists were located in the same place, representing PRH, tax administration, TE-office and ProAgria. This model was customer-centric and very effective way of serving clients, due to the fact that customer could receive all the necessary information at one location, consult all experts and has left the office ready for entrepreneurship. (Patoranta 2018). All the organisations related to the process of establishing own company, should be joint together. For example, insurance, business advisory, tax administration, banks and other organisations should be a part of one joint process. (Kokki 2018). Concrete example of a tool, which could be used everywhere in order to smoothen processes, is a joint similar strategic business plan template, which will be suitable for all organisations in Finland. Quite often entrepreneurs are required to fill in different forms for different organisation (Makeeva 2018). Different processes in different organisations could, in worse scenario, be causing loses in time and money for the entrepreneur. Investigation on joint service model from the customer-centric perspective should be done.

All the respondents stated that full digitalisation of business advisory services is not possible, because interaction with the expert provides with better understanding of the issues and makes vision clearer. In some cases, a good advice of the expert could save a lot of trouble and time for entrepreneurs (Tikka 2018). As a conclusion, respondents stated that until some point digitally available services and online sources could be used, yet face-to-face consultancy will be necessary on the stage when idea has been already formed.

5.6.2 Digital versus human

"The right person will be successful with not that good idea, but the wrong person even with a good idea may fail". In process of business consulting expert’s communication skills are very important, because one of the tasks is to analyse whether client has an entrepreneur in him/her or not. A lot of routine processes could be digitalised already now, but analysis of preparedness of the customer, entrepreneurship attitude and spark could not be possible to analyse without participation of human-being. (Jokilampi 2018).
In the hectic business environment, it is more complicated to find time for face-to-face meeting and it takes time before an appointment could be scheduled. Online communication is simplifying cooperation, yet face-to-face negotiations are crucial. Preliminary information could be found on the internet, but consulting on the issue will be always necessary. (Tyrisevä 2018). All experts and customers are sharing the opinion that face-to-face communication is necessary, and digital tools are only simplifying and smoothening the process. During consultation sessions with business expert, it is possible to explain one’s thoughts and ideas, receive additional information and guidance in specific issues (Turanli 2018). Many questions could be answered by using digitally available information, and by searching from existing sources, yet personal face-to-face communication is vitally important. Digital environment is changing, some services are providing better security level, and some does not. Issues of establishing the trust has arisen as well. How to identify who is checking received the information? How to ensure there is a real person on the other side of the cable? (Turanli 2018). Trustworthy brand is important in era of digital transformation. It influences on the desire of the customer to provide personal information to the digital source. 10 years ago, establishing trustworthy relationship towards digital environment was much more complicated, but currently customers are providing even sensitive information about themselves or their business through online platforms and services. (Peltola 2018). The process of establishing the trust towards experts is changing its meaning. There is no need to trust every one’s opinion, information received could be filtered and only suitable parts adapted to one’s case. In case if business expert is suggesting consultation with other expert from different organisation, it is his responsibility and important input to insure reliability and trustworthiness of the expert suggested. (Oikarinen 2018).

Innovative experiments have been done already in service fields, for example, Pepper robot has been servicing customers at the shops, providing with information on the products and guiding customers. At some point, it is possible that a business expert will be replaced with robots and AI, so that 24/7 customer will be able to receive consultation and database used will be wider, than one business expert could handle. (Siik 2018). A well-programmed robot and AI will be able to analyse human behaviour as well (Jokilampi 2018). In the Chapter 3.4
customer-experience in era of digital transformation has been analysed. Theoretical background has proven that emotional intelligence and humanised digital services would be necessary in the future.

Digital services have made it easy to establish one’s company in the internet. PRH Finnish Patent and Registration office launched services for opening limited liability companies and private companies online as well as TE-services has digitalised the procedures of applying for start package for entrepreneurs, which made all the processes easy. Omavero service provides up-to-date information about a company’s taxes payments. It is convenient to establish company online and many entrepreneurs are doing everything by themselves without consultations, but in these cases how to ensure competitiveness and suitability for the specific market of a business idea? It is a challenge for business advisory services providers on how to manage this transformation and promote necessity of business advisory services. Good marketing and public relationship management is required (Oravuo 2018). Digitalisation provides organizations with new tools and operation models in marketing, which could be done through multiple channels. Activation of entrepreneurs and providing of recent up-to-date information became easier and reaching customers through digital channels enhanced service development (Peltola 2018).

It is clear that services would be transferred to digital format at some point, but planning and development should be done together with end-users. Customers should be provided with a possibly to influence and participate in the development process. Especially it is important in case of foreign entrepreneurs (Wallenius 2018). Clear understanding of customers’ needs is crucial, process should be made as straight forward and visible for the customer as possible, value creation for the customer is the key for better customer experience (Peltola 2018). Everything starts and ends with customers. Customer should be serviced across organisational borders so that customer journey will be smooth. (Patoranta 2018). This statement correlates with the theory presented in Chapter 2.2. Process of digitalisation on Finland and new sources could be combined or linked together in order to provide better customer experience.
All the experts and interviewed clients have underlined that beginning of customer journey could be digitalised, meaning process of information gathering and idea analysis, but face-to-face interaction and consultation helps to put all the received information into the context.

5.6.3 Entrepreneurs with foreign background, specific issues

In Finnish Enterprise Agencies network around Finland amount of consultations provided to customer’s with foreign background are approximately 10%, yet amount of consultations per unit varies a lot, mainly this fact originates from the location of business advisory unit (Jokilampi 2018). For example, even thou 140 different nationalities are represented in Jyväskylä area, only 10% of clients of Jyväskylän region’s Finnish Enterprise Agencies (Oikarinen 2018). On the other hand, in capital and Vantaa region’s Enterprise Agencies amount of customers with foreign background are accordingly 30% and 40% (Jokilampi 2018). In Imatra Region development company consultation of customers with foreign background are normal part of the operations as well – about 40 companies per year, more than 10%, receive business consultations (Oravuo 2018). The same tendency is also present in the area of Prizztech’s Enter advisory unit, where 10% of all consultations were provided to customers with foreign background as well (Patoranta 2018). This information correlates with existing statistics, presented in the theory part, Chapter 4.1 about entrepreneurs in Finland. Foreign entrepreneurs are representing approximately 3% of all companies in Finland.

Customers with foreign background of enterprise agencies are not seen as a specific customer group, they are just customers, who speak different language (Oikarinen 2018). Customers of Business Finland, representation office in Saint-Petersburg, are non-Finnish speaking mainly, depending on the age group of the customers, for example, younger generation and start-up entrepreneurs speak good English, but more often language of communication is Russian (Makeeva 2018). Establishing of own business operations in Finland requires Finnish language skills, especially, if the company is working in the field of customer service (Jokilampi 2018). In some cases entrepreneurs use translators (Patoranta 2018, Siik 2018). Usage of google translator or other services is not reliable - there always is a possibility for misguidance (Anttonen 2018). The question remains,
how well the client has acquired received information during the consultancy provided in Finnish language. Only the first ten minutes, out of one-hour conversation, is the time when a person with a foreign background is fully concentrated, and acquires provided information with the 100% efficiency. (Wallenius 2018). Customers with foreign background should be provided with the information about the Finnish society, laws and regulations, because sometimes this knowledge is missing (Oravuo 2018). Foreign customers often need hands-on services, which go beyond normal business consultancy on how to establish one’s business in Finland (Siik 2018). According to the interviewed entrepreneurs, clear presentation of materials on form of videos or pictures with short explanations in easy Finnish could fill in the missing caps (Lipsanen 2018). Unfortunately, in many cases experts assume that customers already have knowledge about the society norms and regulations, though sometimes it is not the case (Oravuo 2018). Business expert should become, so to say, a personal trainer of a person willing to establish one’s business in Finland, providing with small amount of information at a time, guiding and supporting on the way (Anttonen 2018).

A lot of information about entrepreneurship in Finland is available in the internet in many different languages, for instance, the entrepreneurs’ guide, published by Finnish Enterprise Agencies, is available in more than 10 different languages. Unfortunately, information is updated on regular bases only in Finnish, Swedish and English. (Jokilampi 2018). Many experts argue that the existing information in different languages is not enough. Basic information on how to establish one’s business is available, yet information concerning licensing, certifications, R&D, etcetera, and especially texts of Finnish laws and regulations are usually available only in Finnish. (Makeeva 2018; Oikarinen 2018; Tyrisevää 2018). The fact that necessary information, which should be received and analysed before establishing company or relocations of operations to Finland, is not available sufficiently enough in other languages than Finnish, forces foreign entrepreneurs to use layers and interpreters/translator all the time, by this making them dependent on the quality of these services. (Makeeva 2018). Tyrisevää (2018) agrees that materials relating regulations and requirements are difficult to find even for Finnish customers and recommendations from the authorities are mainly provided in
Finnish language. (Tyrisevä 2018). Business Finland has published their own guide for entrepreneurs, which is very useful in consulting, as well as a lot of information regarding market opportunities in different business fields, for example, possibilities for data-centres, is presented on the organisation’s web-page (Makeeva 2018). Updating of the information on the regular bases in all the fields of businesses in complicated, yet very important (Makeeva 2018; Oravuo 2018). Many business advisory tools are available in English and Russian languages, for instance profitability calculations and business plan forms (Oravuo 2018).

Google search is the first step for information acquisition, according to all interviewed entrepreneurs and experts. Information on the process of the establishment of the business in Finland is more than enough. People with a foreign background and non-Finnish speaking persons or speaking, but not that well, are drowning in this amount of information, because it is not that easy to analyse proper information. Information in one’s language is easier to analyse and read. (Wallenius 2018). If information is available only in Finnish and there is a lot to get through; it could be frustrating for people with weak Finnish language skills (Anttonen 2018). All entrepreneurs interviewed argues that information in one’s language is easier to understand and process, and when business advisory services are provided in customer’s own language, it is the best possible way to insure full understanding of the information received. Guides and publications in easy Finnish language are important (Lipsanen 2018). Finnish tax system is difficult to understand for foreign entrepreneurs and should be presented in an easier way. (Anttonen 2018; Wallenius 2018).

Interviewed entrepreneurs argue that each case is different and starting squire for each customer is unique, therefore it is necessary to adapt provided services in accordance to the starting level of the client. (Anttonen 2018; Lipsanen 2018). This is a clear example of customer-centric strategy, presented in the theory part in the Chapter 3.1, where Vuokko (2009) explains principles of customer-centricity that services should be designed according to the customers’ needs. According to customer’s feedback, the process of the relocation of operations, it is vitally important to provide information about the society and to ensure soft values of the company, meaning that information services and networking possibilities
for foreign entrepreneurs and their employees are limited (Tyrisevää 2018). Full integration of the foreigners could be done only by interactions with Finnish society.

According to above mentioned findings, business advisory services should be planned for entrepreneurs with a foreign background, with acknowledgement of the specific features existing. Materials and specific information is necessary to provide in different languages, if smoothing of the process towards entrepreneurship is the goal. Customers are missing some knowledge concerning laws and regulations, taxation system and also knowledge on society issues, these general facts should be a part of business advisory services provided. It is important to get to know the customer segment presented by foreign entrepreneurs and their needs should be taken into consideration.

6 Recommendations, based on empirical findings

At present, the importance of customer behaviour’s understanding and trying to meet customer expectations is becoming crucial. Customers are well aware of the existing options and are demanding the services 24/7. Imatra Region Development Company as a regional developer, entrepreneurs support proving organisation and an important player on the regional level has to be ready for adaptation of new ways of doing business, developing new tools and generation of new ideas. The organisation should be the pioneer in new approaches, should be testing those in order to provide regional entrepreneurs with the information about the best possible ways of the entrepreneurs’ development of one’s customer’s digital experiences.

According to empirical findings, it is important to re-define business advisory services within digital transformation framework. Business advisory and face-to-face consultation is in a great value for entrepreneurs, especially for entrepreneurs with foreign background. When a foreign entrepreneur is planning to establish his or her own company, personal communication provides with possibility to express their own ideas, explain everything in detail and receive a feedback from a regional expert. Knowledge and expertise in a specific market area is vitally im-
important and this aspect should be always present in business consulting. Entrepreneurs with foreign background sometimes are lacking general information on the regulations and social norms, hence placing of the business ideas into the context is necessary. Hand-on business services, personal consultation in addition to various information sources could be useful for fulfilling the informational gaps for starting entrepreneurs.

Digital tools and possibilities provided by digitalization are not fully integrated into process of business advisory. New tools, such as mobile applications, video-consultations, chats and chatbots, different platforms optimizing and smoothing consultancy.

Digital environment provides with a lot of possibilities for increasing customers’ involvement and the level of satisfaction. It is important to investigate possibilities of integration of regional and national level business advisory services into one joint ecosystem with clear digital strategy and united operational model. Business advisory ecosystem could fully benefit from digital tools and provide entrepreneurs with good digital customer experience.

Clear necessity for united format of required documentation from the entrepreneurs has emerged during the empirical research. Differentiations in blanks and templates are time-consuming and misleading an in order to truly achieve customer-centric perspective, understanding of entrepreneurs’ needs are playing an important role.

According to empirical findings supported by theoretical research, customer-centricity is playing an important role in the process of digitalisation of the services as well as strategic planning of future operations. Already existing digital services and platforms are simplifying processes, yet abundance of materials and services could be a threat. Clear demand on unification of the exiting information, placing in an order, and making process clear, and visible for the customers, is important.

Recommendations concerning future research are related to genuine understanding of customer-centricity principles and customer journey in the sphere of business consultancy services. Business services in Finland are diverse and versatile, but multiple layers, variety of service providers and excessive amount of
information are troubling the process. In order to improve entrepreneurs’ customer experience, joint business consultancy digital ecosystem, with elements of networked virtual organisation should be strongly considered. Development projects should be prepared with the strong presence and participation of end-users of the service. Digitalisation of existing tools and materials used is easy, yet incorrect approach towards digital transformation, the whole process and operation model should be checked and adopted to the real-time digital environment. Clear definition and understanding of customers’ needs is crucial in the process. Possibility of integration in the ecosystem both advisory and licensing and applications is important. Finland-wide joint forms and processes are needed, in order to ensure customer-centric operational models and strategy application.

7 Summary and discussion

The research contained both theoretical and empirical parts. In the theoretical part of the work relevant concepts and studies were described for revealing current knowledge and information related to the topics of digitalisation, customer experience management, customer-centricity and customer journey. The empirical part benefited from the desk study and the investigation of digital tools, used in business advisory organisations and results of implemented qualitative research, conducted for two major segments – entrepreneurs with foreign background and representatives of business advisory companies.

Benefiting from digital environment is highly correlated with the existing knowledge and understanding of the issue within the organisation. Changing from Threat to Possibility – approach is vitally important. Digitalisation of the processes, not only providing companies with economic efficiency, but also provides a lot of new business possibilities, and helps in ensuring good customer experience throughout the customer journey.

In case of digitalisation of business advisory services, it is important to draw the line and analyse customers’ expectations and customer journey. A person, who is thinking of relocation of his or her own operations, or establishing of their own
business in Finland is not necessary that well aware about the rules and procedures to be done. Some of the operations are possible to provide by applying digital tools, yet deep understanding of a customer's situation is not possible. Representatives of Enterprise Centres in Finland are often seen by the customers as a coach, advisor, in some case even therapist. Building of the trust, so that customer will share information about the business idea unfortunately, is not possible in digital worlds. Personal, face-to-face cooperation is necessary, and the necessity in personal consultancy will never lose its meaning. Face-to-face interaction is important during the first cooperation, yet the situation is changing due to digitalisation of the services, which provides with an opportunity to organise the same meeting/negotiation from the office and save in travel expenses and work time. At present, when sufficiency is in a great value – digitalisation is the answer.

The purpose of this research was answering the preliminary question of how a company working in a field of business advisory can benefit more from digitalisation in order to serve foreign investors, and entrepreneurs better by applying digital tools. The set of recommendation provides with highlights, which should be taken into consideration on the way towards customer-centric operations in digital environment.

In order to fully involve entrepreneurs and try to develop new customer digital behaviour, it is necessary to develop customer-centric services by inviting end-users in to the development process. Especially, when considering foreign entrepreneurs or entrepreneurs with foreign background, also their attitude and preparedness for using digital services should be studies. This could form a topic for a further research – digital competency and digital customer behaviour among entrepreneurs with foreign background.

The process of digitalisation contains the main steps, described in chapter 2, but first of all the need for the change should be defined clearly and properly, so that the whole organisation is involved in the process and participate in the development process. In this process customer-centricity plays an important role, because digitalisation of the operations could not be the main goal, the need of the customer and goal of value creation for the customer should be the main priority.
That is why involvement of customers into process of service development and testing is important to fully understand digital customer journey and customer experience.
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List of references


Yin, RK.. 2009. Case Study Research: design and Methods, 4th ed. SAGE.


**Desk study, digital tools and services**


**Interviews, empirical research**


Siik, S. 2018. CEO. Ylivieskan teknologiakylä YTEK Oy. Transcript of interview held on 18.10.2018


Appendix 1. Questions for entrepreneurs

1. Have you used business advisory services during past year?
2. Where did you get information about Enterprise Agency in your region and was it easy to get information? Which channels have you been using while searching for information?
3. Do you think it is possible to smoothen / facilitate in easier way data gathering for customers and how?
4. Do you think human contact/face-to-face contact or electronic processing is more important/easier and why?
5. According to your opinion, is it possible to transfer some parts of the business advisory process to electronic / digital form and why?
6. What do you think, would it be possible to change services into digital form or make some parts of the process in a different way, if possible?
7. Are there any concrete services/issues that you think would smoothen the process, if they were digitized?
8. Could you describe your entire path of finding information relating to establishing a business? Meaning your customer journey, starting from searching for the information till business advisory and post-service? (where information has been searched for; how did you find information on a business advisory services used/what tools has been used, etc.)

Appendix 2. Questions for business experts

1. Are you doing a lot of work with entrepreneurs with a foreign background / or foreign persons, willing to establish own business in Finland? How often and in what way?
2. How do you think, is there enough materials about entrepreneurship available in Finland in foreign languages? Could you please name some examples?
3. What kind of tools do you use in your work?
4. Do you think that process of digitalization has changed the scope of business counselling recently?
5. In your opinion, how does digitalization affect/influence the business consultancy process?
6. Do you think there is an order for new digital opportunities from the point of view of business advisory?
7. How do you think, what kind of new digital tools should be integrated / introduced to the process of business advisory? If possible?
8. Is the digital versus human-role relationship / meaning changing?
9. Do you see a possibility of digitalization of business advisory services?
10. How far / till what end, do you think it is possible to digitize business advisory?