Tampere University of Applied Sciences

End-user experience of the travel expense claim process

Case: UPM-Kymmene Oyj

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ABSTRACT

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Case: UPM-Kymmene Oyj

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This thesis was commissioned by UPM-Kymmene Oyj, a Finnish-based international forest industry company. The objective of this thesis was to study the user experience and the satisfaction of the end-users of UPM's internal travel expense claim service. The data were collected with a survey to the end-users, supported by interviews with people involved in the travel expense claim process, and based on the results, provide ideas for process improvement while introducing service design and design thinking. Service blueprint, a common tool used in service design, was created to help identify areas for improvement and visualise the service.

Based on the results of the survey and the interviews, it became obvious that there were aspects in the process that needed improvement, even though the end-users were on average quite satisfied with the process and the MobileXpense application, where the expense claims are created. The main problems were with usability, instructions, and training.

It was recommended that the instructions are revised and a link to be added to the MobileXpense application to the instructions so that the users do not have to spend time looking for them. It was also suggested that the complaints about poor usability and non-user-friendliness should be communicated to the application provider, MobileXpense. Besides, more focus should be put on the initial training of new employees to ensure that they become familiar with the system and learn to use it from the beginning.

Keywords: user experience, service design, travel expense claims

CONTENTS

1 INTRODUCTION

The term user experience should be important to every company as every company provides either a product or service to their customers and will have users to their products and services. User experience started to become a popular term in the early and mid-90's and has been relevant when designing human-computer interactions ever since (Hassenzahl & Tractinsky 2006, 91). According to Steward (2015, 949) the term user experience is often considered of consisting only of the aspect of usability, meaning that something is easy to use, but in reality, the term has many more aspects to it, for example how useful the product or service is or how reliable or easy to access it is. Quiñonesa, Rusu and Rusu (2018, 109) explain that according to ISO 9241-210, user experience consists of aspects that happen before, during and after using a product or a service. These aspects include, for example, the emotions of the users, their beliefs, perceptions and responses.

For a company that provides a service, either external or internal, an important theory to consider is service design and design thinking. There are many different definitions for service design. For example, according to Moritz (2005) service design is something that organisations can utilize to create new services or to make the existing ones better. According to Miller (2015) service design helps the company to see their services from the customer's point of view and create a full understanding of their service from start to finish. Stickdorn, Hormess, Lawrence and Schneider (2018, 19-20) asked 150 service designers to vote their favourite definitions for service design. Moritz's definition was among their favourite ones while Miller's definition received the most votes and was the most favoured one.

According to Interaction Design Foundation (n.d.), design thinking, which can also be applied to services, is a recurring process that aims to understand the users, question beliefs and find creative solutions that can be tested in real life. The concepts of service design and design thinking are closely interlinked for this thesis' service case and both concepts will be examined closer in this thesis. It can be said that service design is the practical application of design thinking in designing services.

1.1 Thesis topic background

The topic of the thesis is the user experience of the end-users and how satisfied they are with the internal travel expense claim service and how it could be potentially improved. My commissioner, UPM-Kymmene Oyj, offers an internal travel expense claim service for its employees by using a web-based platform called MobileXpense that is purchased from an external service provider that is also called MobileXpense. The topic is important to my commissioner, because they want to ensure the highest possible service level for their internal services and ensure employee satisfaction. The commissioner also wished that the author would study the service design and design thinking and use the concepts when finding ways to improve the service process. The topic was chosen by the commissioner because the author has worked as a travel expense claim controller and was already familiar with the travel expense claim process.

1.2 About the commissioner

UPM-Kymmene oyj is a Finnish forest industry company that operates on six continents with its head office in Helsinki. UPM-Kymmene Oyj and its subsidiaries have approximately 18,700 employees globally. UPM has production in 12 countries around the world, so the commissioner is a very large international company (UPM, 2020).

In 2019, 65,405 travel expense claims were created in MobileXpense by and for 6,930 end-users (some end-users do not create the claims themselves but have someone else do it for them). The total sum of these claims was over 32 million euros. MobileXpense is used globally in 35 countries, but there are still a few countries where UPM has operations where MobileXpense has not been implemented.

1.3 UPM's travel expense claim process

Usually, there are four parties involved in the travel expense claim process. The parties are the traveller, the approver, claim controller and the accounts payable team that is responsible for the payment of the claim. Below is UPM's travel expense claim process presented as a flowchart to visualise the process from start to end (Figure 1):

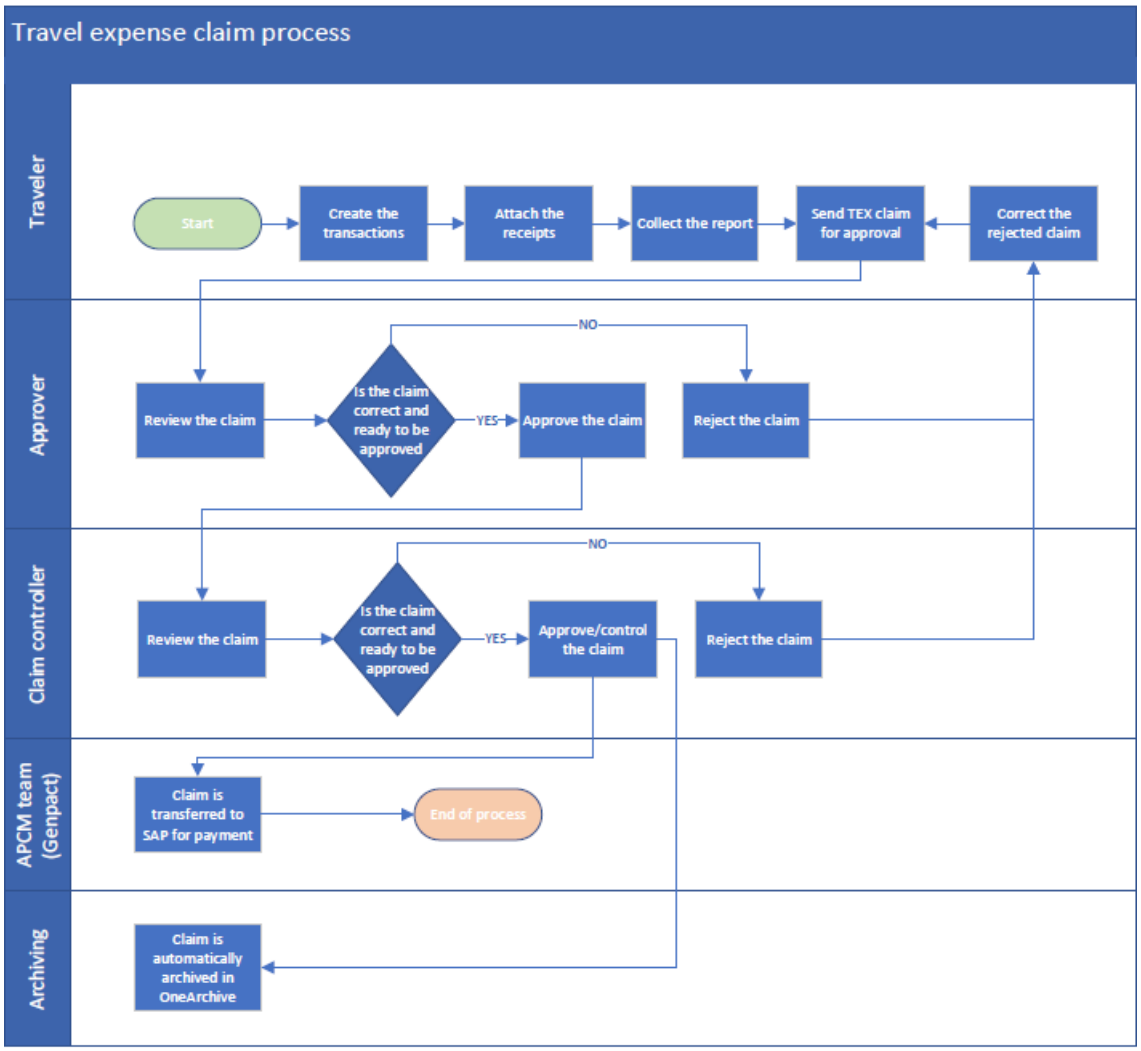

FIGURE 1. The Travel Expense Claim Process at UPM-Kymmene Oyj

The travel expense process starts with the traveller creating the transaction(s) in MobileXpense. The transaction can either be created manually or by using an American Express (Amex) transaction that comes directly from Amex to MobileXpense. The traveller then attaches receipts for all transactions, excluding mile-

ages and daily allowances, which do not require receipts. The report is then created by collecting the transactions that the user wishes to include in the report. Once the report is named and created the traveller sends it to the approver, who usually is the employee's manager, for approval.

The approver reviews the claim and makes sure that all the costs are valid and that correct cost centres have been used etc. If everything is correct with the claim, the approver approves it, but if there is something to be corrected, the claim is sent back to the traveller for correction who sends it again for approval after doing the needed corrections.

Once the claim is approved by the approver, it goes to the claim controller. The claim controller is a person from the financial department responsible for checking that correct cost categories and tax codes are used and that the report has the needed receipts. If there is something wrong or missing from the report, the controller rejects it and it goes back to the traveller. The traveller then corrects what was wrong and send the report to the approver again.

When the controller approves the claim, it will be transferred to SAP for payment. The travel expense claim will be paid to the traveller by the accounts payable-team in the same way from SAP as invoices to third-party vendors. All the claims are then automatically archived in OneArchieve.

1.4 Thesis purpose and objective and research questions

The purpose of this thesis is to be able to provide the commissioner with suggestions how to improve the travel expense claim service process based on the studied user experience and user satisfaction. The objective is to study the user experience and the satisfaction of the end-users of the travel expense claim service with a survey and based on the survey results, provide ideas how the process could be improved utilising the concepts of service design and design thinking and ultimately improve the employees' satisfaction with the service.

The aim of this thesis is to answer the research question:

"*What is the user experience of the end-users of the travel expense claim service and how satisfied they are with the service?"*

The main research question is supported by a sub-research question:

"How can the user experience and satisfaction be improved?"

The sub-research question helps to utilise the results from answering the main research question.

1.5 Thesis structure

The introduction of the thesis briefly introduces the topic and defines the purpose, objective and the research questions of the thesis. The introduction also introduces the commissioner and the travel expense claim process. The introduction is followed by concepts and theories related to the topic where literature related to the topic is introduced. Some of the concepts will be used for finding ways to improve the process. The third part is the methodology, which explains the methodological approach to the topic, the data collection methods and how the acquired data was analysed. The fourth part of the thesis is the data results and analysis, which introduces the survey and interview results and analyses them focused on answering the research questions. The analysis is first on country level, followed by global analysis. The final part of the thesis is the recommendations and conclusions, which gives the recommendations to the commissioner on how the travel expense claim process could be improved in general and with the help of service design. In the conclusions the results of the thesis are summarised, and it is evaluated whether the research questions were answered.

2 CONCEPTS AND THEORIES RELATED TO THE TOPIC

2.1 User experience

According to ISO (The International Organisation for Standardisation) the user experience is the user's impressions and responses that are the result of using a product or service. These impressions and responses include all the user's feelings, assumptions and the user's behaviours that happen not only at the moment of using the product or service, but also before and after. There are many different aspects that affect the user experience, for example, the user's idea of the brand, how the system is performing and its functionality, interactive behaviour and what supporting functions the system, product or service has. The user experience is also dependent from the user's past experiences, character, competences, attitude and the situation where the product or service is being used (ISO 9241-210:2019, 3.15)

The concepts of user experience and usability are sometimes used as synonyms, but usability is usually considered only meaning that the user can perform the task they intended to successfully, whereas user experience also covers the entire process interacting with the product or service, including the user's feelings and thoughts (Tullis & Albert 2010, 4). According to Hassenzahl and Tractinsky (2006, 95) user experience goes beyond functionalities of a product or service and only preventing problems in usability, but instead focuses on creating high quality experiences for the user.

Tullis and Albert (2010, 4-5) use the usability term to cover the entire user experience and say that during their many years of evaluating different products, no user has ever stated that the product was too easy to use, but there is usually always some room for improvement. The user experience can be measured with different metrics that reveal something about the users' behaviour and attitudes while interacting with the product or service. The metrics can be, for example, effectiveness (whether the user was able to complete the task or if there occurred some errors) efficiency (how much time and effort is required from the user to

perform the task) or satisfaction (if the user had a positive or a negative experience while performing the task). (Tullis & Albert 2010, 8.) The user experience metrics also help to reveal the size of the problems the users experience and, for example, if all the participant in a survey state the same issue, it can be deducted that the problem is common amongst the users and not only experienced by few (Tullis & Albert 2010, 9).

2.1.1 User support

According to Guzman (2004, 760) users will need support in some form or another to be able to use different information systems. The user support can be in several different forms, for example, assistance when the user faces technical issues, user training for the product or service or answering to questions from the users (Guzman 2004, 760). According to van Velsen, Steehouder and de Jong (2007, 219) user support should not be treated as a necessary burden, but as something that exists to satisfy the user and to improve the relationship with the user. Park et al. (2013, 189) consider user support as a part of the usability aspect of the user experience as user support makes the use of the product or service easier to the user.

2.2 Internal services

According to Stauss (1995, 65), Witt (1985, 1988) defines internal services as services that are provided by certain employees working in certain units of an organisation to other employees or units inside that same organisation. Stauss (1995, 62) also adds, that the users of these internal services are considered as internal customers and the units providing the services as service providers. According to Johnston (2008, 225) internal services are bidirectional, meaning that all the employees are at the same time customers and serve customers inside an organisation.

Johnston (2008, 217) suggests that factors affecting the improvement of internal services are, for example, the lack of resources (either people or money), poor

planning and management, lack of knowledge and training and inefficient processes. According to Braun and Hadwich (2016, 3519) some level of complexity in the internal services might help to increase the internal customer's satisfaction, as their needs are more closely met because the complexity allows the solutions to be more individualised due to more flexibility in the internal resources. However, too much complexity may lead to longer lead-times with the internal customer's requests and therefore decrease the customer's satisfaction (Braun & Hadwich 2016, 3519).

2.3 Design thinking

2.3.1 What is Design thinking

Design thinking is with its simplest definition an innovative approach to solving problems. It means that problems and solutions to them are approached in the same manner as a designer would approach them. (Luchs 2016, xxi.) According to Kurokawa (2015, 11) design thinking combines three aspects: business (what is economically possible), human point of view (what is desirable) and technology (what is technologically achievable). Design thinking can be applied in many different situations in a company, for example, in designing business models or improving existing processes. Design thinking works best in scenarios where the problem is not yet completely defined. (Luchs 2016, xxii.) According to Dunne (2018, 3) one benefit of design thinking is that it focuses on the end-user and emphasizes their importance, which helps the value creation.

According to Luchs (2016, xxiii) many companies focus only on finding solutions to their problems, whereas according to design thinking, they should identify the problem properly before starting to find solutions to them. Luchs (2016, xxiv) introduces a framework for design thinking that is constructed of identify and solve phases. The identify phase consists of discover and define modes and the solve phase consists of create and evaluate modes.

The purpose of the discover mode is to explore what the customers' needs and gain new customer insights and gain more understanding of the customer. In the define mode, the insights and needs that are considered as the best ones to continue with are turned into defined problems that are then addressed in the create mode. In the create mode, concepts are created, and those concepts are then shared with the target market and based on the feedback, the concepts can then be improved. The create mode has two parts, generating the idea and then prototyping the idea. In the final mode of the framework, evaluate, there are usually two types of activities. The first activity is to share the created prototypes with the target market to received feedback on them and the second one is to synthesise the feedback to be able to further develop the product or service prototype. (Luchs 2016, xxiv-xxvii.)

2.3.2 A Case study on design thinking

Kurokawa (2015) introduces some real-life case studies where the design thinking has been applied to solve problems. One of the case studies is on a Japanese toy store called Toys Yoshida. In 2001, the toy shop was faced with declining sales. The decline was partly because of fewer children in Japan and partly because of tough competition from large toy stores, such as Toys "R" us. Toys Yoshida was not selling that many TV-games either, which at that time was a huge category in toys. (Kurokawa 2015, 66.)

Even though TV-games was a popular category at the time, the owner of Toys Yoshida, Shuichi Yoshida, decided to decrease the space for TV-games in his store, after becoming worried that TV-games decrease the time children spend with their parents. He started selling traditional toys that the children could play together with their parents, the kind of toys the parents themselves had played with in their childhood. Mr. Yoshida started to hold expositions in 2006 to promote the toys and the expositions were also targeted at disabled children and were barrier- free. More and more people from all age groups started to visit the expositions and they grew in popularity. Eventually in 2014, Toy Community Network started distributing one of the traditional toys called Kendama, which became popular also in Europe and in United States. Instead of following other companies

in the market, Mr. Yoshida decided to act according to his own observations and because of this, he was able to maintain steady sales levels at the same time then his competitors, such as Toys “R” us, were forced to close some of their Japanese stores. Mr. Yoshida believed in his idea that toys can bring generations together, instead of dividing them. (Kurokawa 2015, 66-69.)

The framework introduced by Luchs (2016) can be also applied to this case study. Mr. Yoshida first discovered what his customers might need and identified the problem, which was that children spend too little time with their parents. He then created the concept of the traditional toys that would bring generations together. After creating these toys, he promoted and tested them at his expos to receive feedback and further develop these toys. The result of the process was that Mr. Yoshida completely transformed the objective of Toys Yoshida from profit seeking to actually having a positive impact with his toys to children’s and their parent’s lives.

2.4 Service design and service design thinking

2.4.1 What is service design and service design thinking

The term design thinking was first introduced in 2008 by Tim Brown. According to Brown, design thinking combines viability, feasibility and desirability. Viability means the potential that an innovation can offer to a company in the market, feasibility means the company’s ability to actually deliver the innovated idea and desirability means how the potential customers will react to the innovation. Design thinking has its focus always on the customer value. (Clatworthy 2017, 167.)

Especially when designing services, it is very important that design will be a part of the project from very early on (Clatworthy 2017, 168). The biggest innovations usually take place at the first stages of the project and that is also when the biggest decisions are made, even though the beginning of the project is also when it is least known what the project is developing (Clatworthy 2017, 168). Clatworthy

(2017, 169) mentions too, that design thinking is not a linear process, but it involves going back to different phases of understanding the problem, generating ideas, prototyping the ideas and evaluation.

Clatworhy (2017, 170) explains service design as applying design thinking in services. Service design can be applied to situations that only take a short time, for example a ticket purchase, or to situations that are for a long period of time, for example, long lasting relationship with a service provider. In service design, the aspects of viability, feasibility and desirability still apply, but instead of design a product, the object for the design is a service. (Clatworthy 2017, 170.) For a service designer, it is important to understand the customer needs closely. There are different approaches for understanding the customer needs. Clatworthy (2017, 177) introduces three approaches that are, see the customer, hear the customer and be the customer. The purpose in seeing the customer is to understand how the customer is using the service. The purpose of hearing the customer is to understand what the customer considers important and the purpose of being the customer is to be able to experience what the customer experiences while using the service. In service design, the designer is particularly interested in how the service is experienced by the customers and also for other parties involved, such as personnel or providers (Clatworthy 2017, 180).

According to Stickdorn et al. (2018, 20-21) service design can be seen as a mindset, as a process, as a toolset, as a cross-disciplinary language, as well as a management approach. As a mindset, service design always puts the customer first and aims to find a balance between what the customer needs, what is technically possible and what is beneficial to the business. As a process, service design is repetitive and aims to find the best innovations by moving between research and development cycles with the final goal being the implementation of the new innovations. Service design can be seen as a toolset, because it often involves different templates or tools, such as a customer journey map, that help the design process. Service design as a cross-disciplinary language means that service design allows collaboration between different disciplines by offering them a set of working tools to use. If service design is used as management approach,

it means using more human-centered key performance indicators and more qualitative research. Service design can be used, for example, for prototyping different business processes or for creating brand new services.

Stickdorn et al. (2018, 26) introduces six principles in service design:

1. Human-centered: all the people that the service affects must be considered.
2. Collaborative: stakeholders with various functions should be involved in the process of designing the service.
3. Iterative: It is an experimental approach that involves repletion among different steps with the focus on implementation.
4. Sequential: The service should consist of interrelated actions that form a sequence.
5. Real: All parts of the service design process should happen in reality, such as the research for an idea and the prototyping of that idea.
6. Holistic: The services should be designed in a way that the needs of all the stakeholders through the service and across the business are addressed.

2.4.2 Service design tools

One of the most important tools for service design is the data from research. The data that is collected is called the raw data, which then becomes interpreted data once someone has attempted to interpret the raw data. (Stickdorn et al. 2018, 37.) It is better to use research-based tools than assumption-based tools, as data based on research is always more reliable than assumptions (Stickdorn et al. 2018, 39). Personas are often created based on the interpreted data to help to understand groups that have similar needs with services. A persona, which is a profile representing the certain group, can be formed from any of the stakeholder groups related to the service. (Stickdorn et al. 2018, 40.)

Another important tool in service design is the journey map. The journey map visualizes the experience that a customer has with a service and helps to understand where there are gaps in the experience and how those gaps could be filled.

The journey map can either focus on the entire end-to-end journey, or in just one step of the journey. (Stickdorn et al. 2018, 43.) Service blueprint is an extension to the journey maps, as a service blueprint includes activities that are visible to the users, but also activities that are not visible to them, such as external support services (Stickdorn et al. 2018, 53). Unlike many other modelling tools, service blueprint is relatively simple, and it is easy for all stakeholders to use (Bitner, Ostrom & Morgan, 2008, 71). Another tool is service prototype to test new ideas and concepts before implementing them (Stickdorn et. al. 2018, 64).

According to Bitner, Ostrom and Morgan (2008, 67-68) service blueprint is very useful for designing customer experience, quality improvement and innovating services. There are several characteristics of services that create the need for a tool like service blueprint. One of the is that service is a process that consists of a chain of activities. A service can be also seen as a customer experience as all services create experiences to the customers. Customer value can be therefore delivered in services with distinctive, memorable experiences. Bitner, Ostrom & Morgan mention too that the service design process is iterative and moves through different stages sometimes repeating them. Service blueprint can help an organization to visualize their entire service with its support processes, customer contacts and other key points and thus being able to provide the best service possible to the customer and it is also useful in the development stage of the service as well as the service blueprint enables everyone that is involved in the development to see the service process and the organisation’s structure. (Bitner et al. 2008, 68-70).

There are usually five components in service blueprint. The components are customer actions, onstage/ visible contact employee actions, backstage/ invisible contact employee actions, support processes and physical evidence (Bitner, Ostrom & Morgan 2008, 72). Customer actions mean all the actions the customer takes as a part of delivering the service and they are central in the creation of service blueprint. Onstage/ visible contact employee actions mean face-to-face contact and interaction with the customer, whereas backstage/ invisible contact employee actions are not visible to the customer and include contacts such as phone calls and other activities that support the activities onstage. Between the customer actions and onstage/ visible contact employee actions there is a line of

interaction and between onstage activities and backstage activities the line of visibility. The fourth component, support processes, include actions that are performed in the different units of an organization by people that are not contact employees, but that perform actions that need to take place for the service to be delivered. There is a line of internal interaction between backstage activities and support processes. Physical evidence means all the tangibles that the customer comes across, which can affect how they perceive the quality of the service. (Bitner et al. 2008, 72-73).

Bitner et al. (2008) introduce several case studies in their paper and one of them is for a company called ARAMARK that provides for example, food, hospitality and facility management to businesses, schools, healthcare organisations and parks and resorts etc. One of its divisions, ARAMARK's Park and Resorts was facing a problem with declining business particularly with a resort in Arizona, where they had campgrounds, boat tours, food services and were renting houseboats. The problem causing the decline was that the customers were not returning to the park after their first visit, because their first visit did not match their expectations. The marketing director for ARAMARK's Park and Resorts decided to use blueprints to convince the organization that changes were needed. First, she created a blueprint from the customer's point of view for a quality resort experience. She then created a blueprint for the Arizona resort experience. (Bitner et al. 2008, 84). She then compared the two blueprints and discovered that there were differences in services, standards and processes. Based on the comparison, new services were created, old ones were modernized, and facilities were upgraded. For example, it was discovered that when the customers rented a houseboat, it was quite laborious for the customer to get to the boat, as they needed to carry all their luggage and food that they needed to bring with them to the boat. Because of the blueprint, new services such as shopping groceries for the customer and taking their luggage to the boat for them were created to make the experience nicer for the customer. (Bitner et al. 2008, 84-85).

As a result of the made changes, 50% less complains were made and there was a 12% increase in the returning customers. Overall customer satisfaction also increased. By creating the service blueprint, it was possible to see the service

provided from the customer's point of view and therefore change the service to be more customer focused. (Bitner et al. 2008, 85.)

2.4.3 Framework for the service design process

When starting the design process, it is important that the right problem is identified and understood, before starting to find a solution for it. Instead of working with assumptions, initial research is conducted to define the problem and the research phase is revisited if necessary. (Stickdorn et al. 2018, 85-87.) The service design process starts with research that is used for understanding the people and their behavior when it comes to the service. This kind of research allows the design process to be user-focused, since there is an understanding of the people the service is designed for. The next step in the service design process is the idea creation. The idea creation is followed by prototyping. Prototyping helps to evaluate the ideas and see how they work and which ones to further develop for implementation. The final step is the implementation of the service, once all the testing is done. (Stickdorn et al. 2018, 91.)

2.5 Customer satisfaction score

According to HubSpot (2020), customer satisfaction score is a very simple customer satisfaction survey methodology, since it calculated by asking a question such as "How satisfied were you with the product/ service?" and a scale of, for example, 1-5 or 1-10 is given. Both number rating scales and word rating scales can be used (SurveyMonkey n.a.). The customer satisfaction score can be calculated by dividing the sum of all the scores by the number of responses (HubSpot 2020). It can be also calculated by dividing the positive responses with all the responses, multiplied by 100 to receive a percentage. It first needs to be decided what counts as a positive or satisfied response, for example on a scale of 1-5 or 1-10. (Nicereply 2018, 13).

According to Coelho and Esteves (2007, 313) the purpose of measuring customer satisfaction is to discover people's attitudes and views on matters. Therefore, it

might be challenging to decide what type of a scale to use and how many answer options to have in it. Coelho and Esteves studied in their paper weather it was better to have a five-point or a ten-point numerical scale in a satisfaction survey and came to the conclusion that a ten-point scale shows more credible results as with a five-point numerical scale as the middle point in a five-point numerical scale might receive answers only because people choose it to have less effort in answering (Coelho & Esteves 2007, 336).

2.6 Gap model

In 1985, Parasuraman, Zeithaml and Berry created a gap model for service quality that measures the gaps between what is expected of the service and the perceived service quality. The model consists of five gaps as follows:

- Gap 1: Customer's expectation vs the management perceptions
- Gap 2: Management's perceptions vs service specifications
- Gap 3: Service specifications vs service delivery
- Gap 4: Service delivery vs external communication
- Gap 5: Service expectations vs perceived service

Gap 1 is created by the management of a company not understanding or knowing what features are required to meet customer needs and to deliver high quality service. Gap 2 comes from understanding the customer's expectations, but there are no means to deliver the expected service to the customer. It can also result from poor commitment from the management to service quality. Gap 3 takes place when there are means to deliver high quality service, but the company still fails to do so. This can be, for example, because of inconsistency in employees' performance. Gap 4 is the result of promising more than what can be actually delivered. It can be also because of the company is not informing the customer well enough on the different efforts that it takes to deliver high quality service to the customer. Gap 5 comes from the perceived quality of the service being something else that the customer expected. If the customer was expecting more than what was delivered, they will perceive the service quality as poor. This can be, for example, due to poor communication from the service deliver. It can also be that the customer received more than they expected and that form a positive gap

between customer's expectations and perceptions. (Parasuraman et al. 1985, 45–46).

3 METHODOLOGY

3.1 Methodological approach

To answer the research questions: "*What is the user experience of the end-users of the travel expense claim service and how satisfied they are with it?"* and *How can the user experience and satisfaction be improved?"* primary qualitative and quantitative data needed to be gathered. The research combines both quantitative and qualitative research. Quantitative research collects data that is numerical (Haertel 2010, 708) whereas qualitative research collects data that is often textual, but it can even be items such as photographs or videos (Saldana 2011, 3). Given the nature of the research questions, the main approach for the study was qualitative research, but in order to gain enough background information on the end-users, also quantitative research was used as an approach for the study. The approach used is inductive, since there is no primary theory tested, but the purpose is to find patterns or themes in the raw data gathered to gain understanding on the end-user experience and form suggestion on how that could be improved (Thomas 2006, 238).

3.2 Data acquisition methods

The data for the research was collected with a survey that was sent to the end-users, who in this case are the employees of UPM-Kymmene Oyj and its subsidiaries (see Appendix 1. Questionnaire sent to the end-users). The survey was not sent to all UPM employees, but to certain end-users from Finland, Germany, France, the United Kingdom, China, Poland and USA. These countries were chosen, because in 2019 around 90% of the end-users creating travel expense claims were from these countries. From these countries, the biggest units were chosen, and the survey was sent to all users who had created more than one travel expense claim in 2019. The survey was sent to 1,930 employees of out 6,930 employees that created travel expense claims in 2019. Since the Finnish units created around half of all the claims submitted in 2019, the survey was sent to 946 end-users in the biggest Finnish units, UPM-Kymmene Oyj, UPM Sales Oy, UPM Raflatac Oy and UPM Plywood Oy. The Chinese units were the second

largest and the survey was sent to 221 employees in their largest unit, UPM (China) Co., Ltd. Germany would have been the second largest otherwise, but many users do not create the claims themselves, but have their assistants do it for them. The survey was sent to 158 employees in UPM GmbH and UPM Sales GmbH. The fourth largest was the USA and the survey was sent to 187 employees in UPM-Kymmene Inc and UPM Raflatac Inc. The rest of the units were around the same size and the survey was sent to 155 employees in UK (UPM-Kymmene (UK) Ltd, UPM Wood Materials (UK) Ltd and UPM Raflatac (UK) Ltd), 124 employees in French units (UPM France SAS, UPM Wood Materials SAS and UPM Raflatac SAS) and 139 employees in Polish units (UPM-Kymmene Sp.zo.oo. and UPM Raflatac Sp. z o.o.) A questionnaire was chosen as a data acquisition method, because it is good for gathering information from a large group that is geographically scattered. Questionnaires can be used to collect details on the respondent (for example age or position) and also the respondent's attitudes or experience on a certain subject. (Rowley 2014, 309).

In addition to the survey, interviews were conducted via Microsoft Teams, with three people involved in the travel expense claim service process to gain understanding of their perspective of the process and what are their ideas of how the end-users could be served better (see Appendix 2. Interview questions to the person involved in the process). The persons interviewed were an assistant from the Tampere office who is responsible of, for example, booking the hotels for employees and providing train tickets and is the travel services contact person in Finland, travel expense claim Controller in Poland, who started at UPM in February 2020, and an Expert who is responsible for implementing new units to MobileXpense and the technical side of MobileXpense. The interviews were also recorded with a permission from the interviewees to help the analysis process later and to keep the interviews more conversation-like as the author did not have to write down the answers.

According to Saldana (2011, 32) participant interviewing is the most popular method to collect data in qualitative research and it is a good method to gain insight to people's feelings, values and attitudes on a certain topic with their own words. The interviews can have very little structure with just some topic areas, or they can be very structured with specific questions in a specific order (Saldana

2011, 32). The interviews for this research had a specific structure and the questions were asked in a certain order, but they were also conversation like, so they were more half-structured. The interviews were also conducted individually with the people, not as a group interview with the three persons interviewed.

3.3 Analysis methods

For the analysis of the responses, the first step was to open the responses in Excel where all the responses could be viewed at the same time and sorted in different ways easily. MS Forms has a function that exports the responses to Excel, meaning no manual data entering was needed. Due the large number of responses, the responses were analysed by country and then compared with each other to make the analysing process easier and to be able to discover differences between countries. The results were also observed on a global level.

For the open-ended questions, the main method for analysis was to find patterns in the answers from different respondent and form themes based on the patterns. According to Saldana (2011, 91) forming patterns is one of the first steps in the analysing process of qualitative data, which is followed by, for example, thematization. Coding can also be used with qualitative data analysis, for example, by recognising certain words or phrases that are present in the answers (Saldana 2011, 96). This method was also used in this thesis, since the amount of data was large and by coding it was easier to find patterns and themes in the answers. According to Nowell et al. (2017, 1) forming themes is a good qualitative data analysis method particularly when there is a large set of data to be analysed. The themes that were found, were written down on a separate word file. Thematic analysis was also used for the analysis of the interviews.

For the closed-ended questions, the responses were expressed first in frequency tables which were turned into diagrams to better see the distribution. This is a common way in descriptive statistics to present the data (Rowley 2014, 324). Descriptive statistics were used to be able to compare the data from different countries and to be able to define respondent characteristics. The next step was to find any correlation between two or more variables. Correlation means that

there is a connection or relationship between two or more variables (Cambridge Dictionary). Correlation is often used in analytical research (Rowley 2014, 311).

4 RESULTS AND DATA ANALYSIS

4.1 Survey response rates and the background of the respondents

The survey received in total 401 responses. It was sent to 1,930 employees, so the response rate was 21% globally. For Finnish units the response rate was 18% (171 responses, sent to 946), for German units 22% (35 responses, sent to 158), for UK units 26% (40 responses, sent to 155), for French units 35% (44 responses, sent to 124), for Polish units 22% (30 responses, sent to 139), for US units 25% (47 responses, sent to 187) and for Chinese unit 14% (31 responses, sent to 221). Due to poorer response rates in Finland and China, the global response rate was just 21%. The response rate in general was according to the author' expectation, which was that the response rate will fall between 20-30%.

59% of the respondents marked their gender as man, 39% as woman, 0,2% as non-binary and 1,8% preferred not to say their gender. The most common age group was 50+ and 38% of the respondents belonged to this age group. The second largest age group was 41-50 (30%) followed by 31-40 (23%) and 20-30 (9%). When asked about position, 41% of the respondents marked their position as middle management, 32% as expert/ specialist, 19% as office worker, 6% as top management and only 2% as production worker. When asked about how many travel expense claims the user submits on average per year, 31% of respondents informed 20+, 25% informed 1-5, 22% informed 6-10 and 22% informed 11-19. The distribution for this question was quite steady. All in all, according to the background information gathered on the respondents, responses were received from many different types of end-users, which is beneficial for the results. The figures for country specific background information can be found in Appendix 3. Country specific background information.

4.2 Country specific results and analysis

The second to last question in the survey was "How satisfied are you with the travel expense claim service on a scale of 1 to 10?". This question was placed in

the survey to be able to calculate the customer satisfaction score. The score was calculated in two different ways, as an average score and as a percentage of satisfied respondent. Answers from 7-10 were considered as satisfied. The average score globally was 7.7 and the percentage 83%. The country specific scores were between 7.3-8.5 and 75%-97%, meaning there are some differences in the satisfaction levels between countries.

4.2.1 Results and analysis for the German units

In the German units, 57% (n=20) found the use of MobileXpense either very easy or somewhat easy and only 17% (n=6) very difficult or somewhat difficult, which is positive (Figure 2). Still, 43% (n=15) does not find the use easy, meaning this should still be improved.

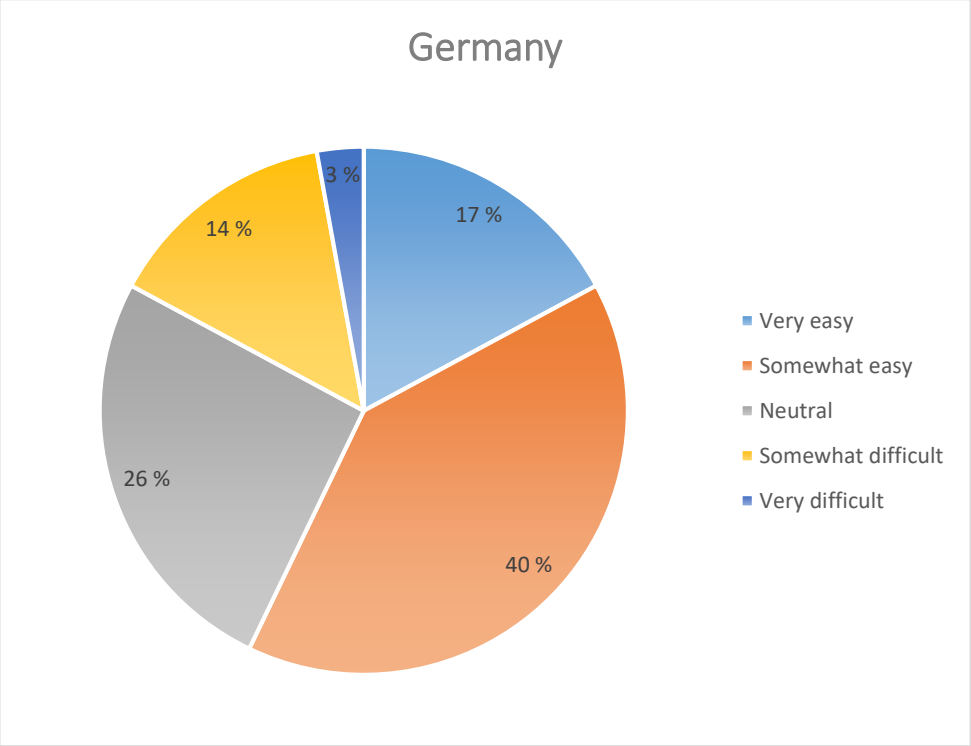

FIGURE 2. Easiness of use of MobileXpense in German units

When asked with an open-ended question, 43% (n=15) replied that they had no recurring problems or issues with the system. All but one had replied that the system is very easy, somewhat easy or neutral to use, which is only natural that there are no recurring problems if the application is found easy to be used. The recurring problems mentioned were:

- Splitting of the breakfast from the hotel is difficult, since that needs to be done in a German hotel because of the different VAT.
- The application is just too time-consuming.
- Not knowing which cost category to use
- Not being able to attach the same receipt to more than one line on the same report
- General usability
- Finding draft reports
- Creating daily allowances
- Logic with VAT not understood

When asked if the user uses mainly mobile application or web-based application to create claims, only one respondent said they usually use the mobile application to create the claims. This person was creating 20+ claims per year and creating them within one week and mentioned that the mobile application is easy to use, because a picture of the receipt can be taken with a mobile phone and attached to the report without having to save it to a computer first. Five other respondents mentioned that they have used the mobile app. The persons that had used the mobile application had created 11-19 or 20+ claim per year. It could be perhaps that the more the user travels the more they want to create claims or save receipts on the move to prevent from losing them.

When asked with an open-ended question if the respondent is able to find the instruction and how useful they find them or is something missing, 29% (n=10) replied that they were able to find the instructions. They had also replied that the application was either easy or neutral to use. 40% (n=14) said they were not able find any instructions. 31% (n=11) said they have not needed the instructions so far. None of the respondents had any suggestion how the instructions could be improved, although one suggested that there should be German instructions, but there already are, which means the end-user has not been able to find them. For this question, there was some difference between genders, as 50% of the women were not able to find the instructions, whereas for men it was 35%. This is most likely coincidental and has nothing to do with gender.

When asked if the user knew who to contact when faced with a problem or had an issue, 46% (n=16) respondents said they knew who to contact when faced with a problem, but as ¼ did not know who to contact this should be better communicated to the travelers (Figure 3). There was no correlation to other questions.

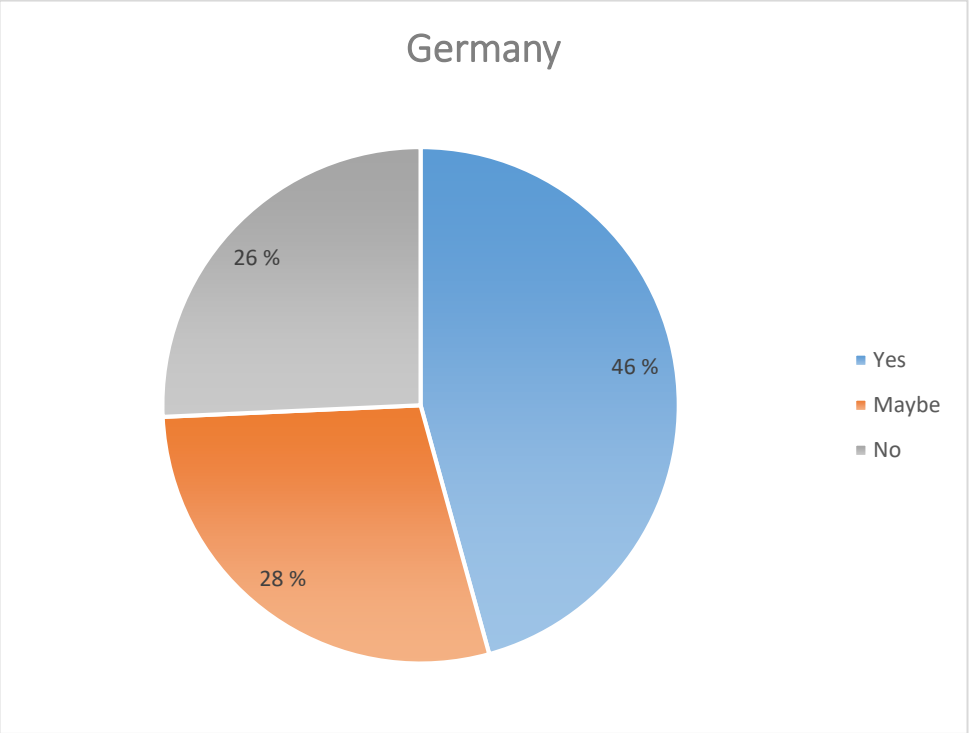

FIGURE 3. Know who to contact, German units

Only 6% (n=2) were very satisfied with the training and support they have received. They also found the use of the application very easy and knew who to contact. The respondents who were very dissatisfied did not know where the instructions were located and were also not satisfied with the application. Since nearly half were neither satisfied or dissatisfied with the support or training, there is still room for improvement (Figure 4). The customer satisfaction score for this question was 40%.

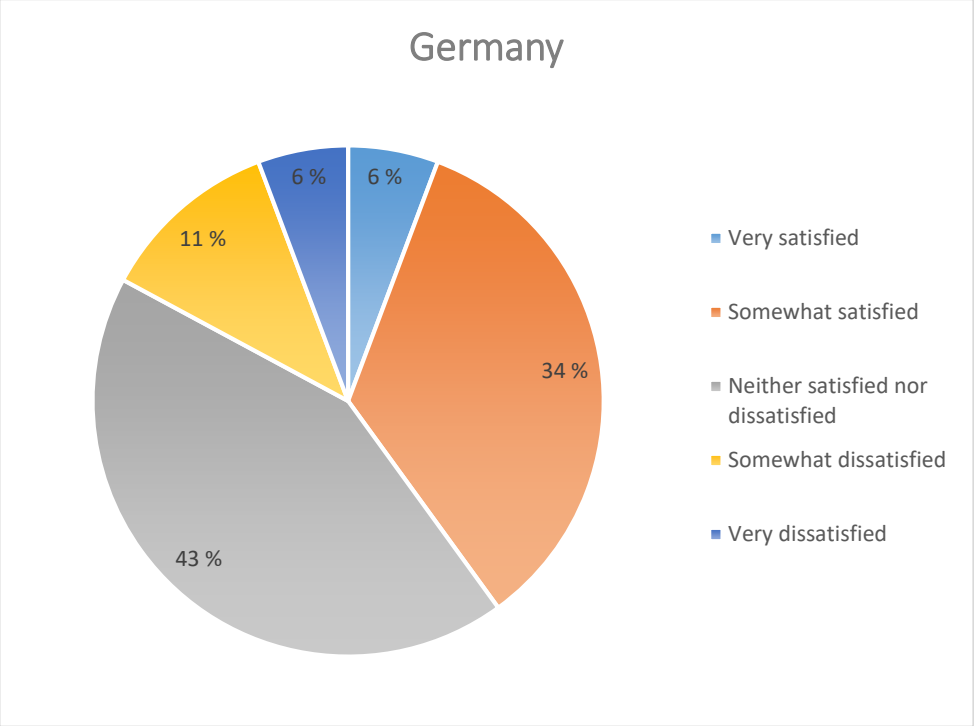

FIGURE 4. Satisfaction with the support and training, German units

Asked with an open-ended question, 89% (n=31) felt that their questions were answered properly and within a reasonable time or they had not had any questions so far and only 11% (n=4) felt that they had not been answered properly, meaning that the service level with answering questions had been good.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 7.3. Customer satisfaction score calculated as the percentage of satisfied customers was 77%. When asked what could be still improved in the travel expense claim process, 34% (n=12) replied that they had no suggestions for improvement. The suggestions for improvement included:

- Better German translations
- VAT 19% automatically for breakfast cost category
- The training material availability to be improved
- The usability could be improved
- It is not handy that if there is a problem with one line of the report, the rest of the report will not be paid until that one line is fixed
- Better search functionality for the cost categories
- Amex transactions could arrive to MobileXpense faster

4.2.2 Results and analysis for the UK units

69% (n=28) of the respondents found the use of MobileXpense very easy or somewhat easy and only 11% (n=4) found it somewhat difficult or difficult, which is a very good result (Figure 5).

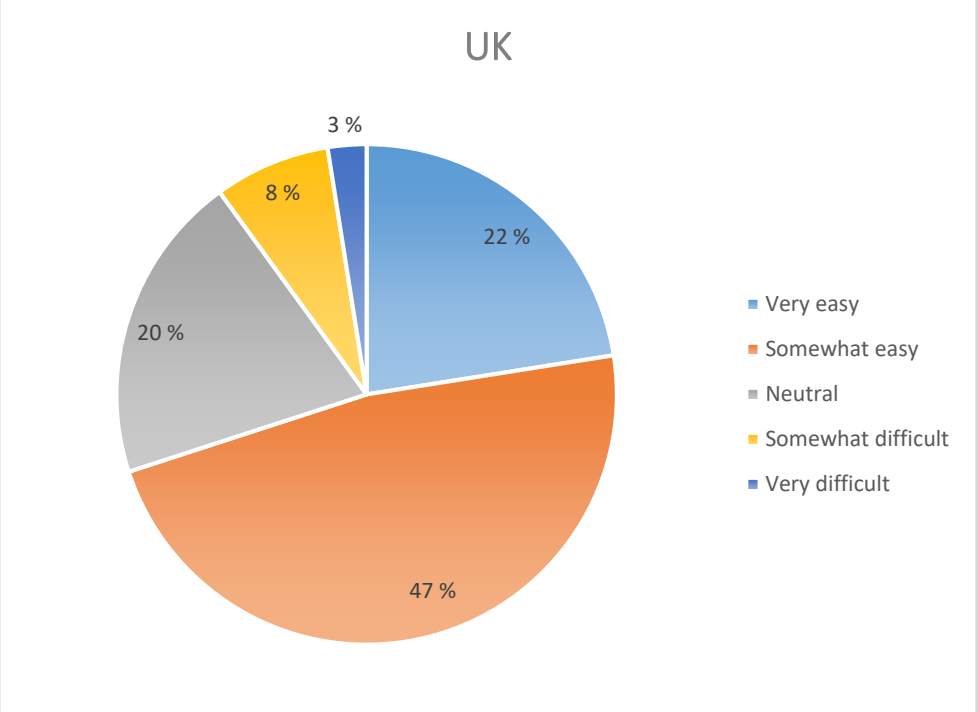

FIGURE 5. Easiness of use of MobileXpense in the UK units

When asked with an open-ended question if there were any recurring problems, 40% (n=16) answered that they did not have. The people who answered that they had not faced any problems, also answered to the previous question either very easy or somewhat easy and a few answered neutral. The issues that were reported were many different kinds:

- Exchange rates taken from the day report is created rather than the day the cost has taken place
- Remembering to submit the report after creating it
- Postal codes or addresses not recognised for mileage
- Submitting receipts is time-consuming
- Not easy to find duplicate receipts or errors that do not allow to submit a claim

- How to mark the attendees in the system correctly
- Same receipt (attachment) cannot be used for two lines
- Multiple issues with the Mobile app
- Which cost categories to use for types of cost is unclear
- Mileage allowance for specific type of vehicle does not default and needs to be added manually every time
- When splitting of cost in a receipt is needed and when not
- Delay in AMEX transaction coming to the system

When asked whether claims are mainly created with mobile application or web-based application, 80% (n=32) replied that they create claims using mostly web-based application and 20% (n=8) use mostly mobile application. 75% of the mobile application users created 20+ claims, which could suggest that the mobile application is great to use on the go. The benefits of using the mobile app according to the respondents were that it was convenient to use outside of office and adding receipts was easy. One aspect for improvement was to receive a notification also when the manager has approved the claim.

When asked with an open-ended question if the respondent is able to find the instruction and how useful they find them or is something missing, 23% (n=9) answered that they did not know where to find instructions. 27% (n=11) answered that they had not looked for the instructions as there had not been any need for them. 40% (n=16) answered that they were able to find the information and felt that nothing was missing. The remaining 10% (n=4) were able find the information but felt that they were not clear enough and one suggested that it could be better to integrate more of the instructions to the application itself. There was no correlation to the other questions other than that 75% of the persons who found the application somewhat difficult or very difficult, were not satisfied with the instructions or did not know where to find them.

Only 32% (n=13) answered that they knew who to contact when faced with a problem or with a question to ask. 33% (n=13) answered maybe and 35% (n=14) answered no (Figure 6). Since 35% of the respondents do not know how to contact, this should be communicated better to the travelers to clarify the process and what to do if a question arises.

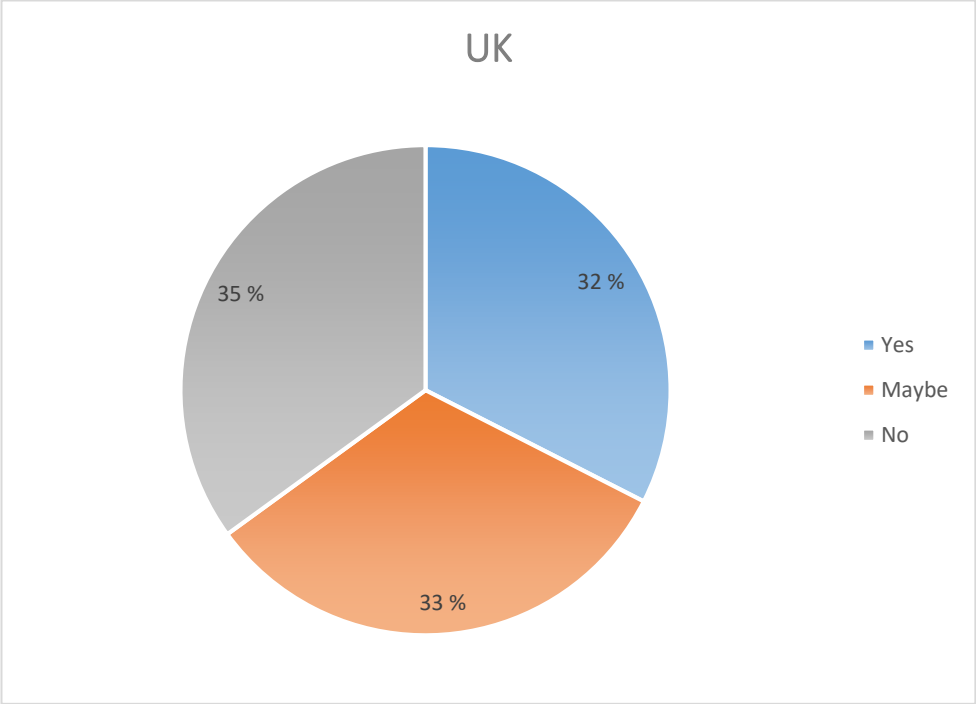

FIGURE 6. Know who to contact, UK units

45% (n=16) stated that they were neither satisfied or dissatisfied with the support and training (Figure 7). This indicates that there is room for improvement. 3% that were very dissatisfied with the training and support also felt that the instructions were not clear, the application was very hard to use and did not know who to contact. 89% of the respondents that were not satisfied with the training and support were 50+, but no other pattern could be detected for this question. The customer satisfaction score calculated based on satisfaction to the support and training was 33%.

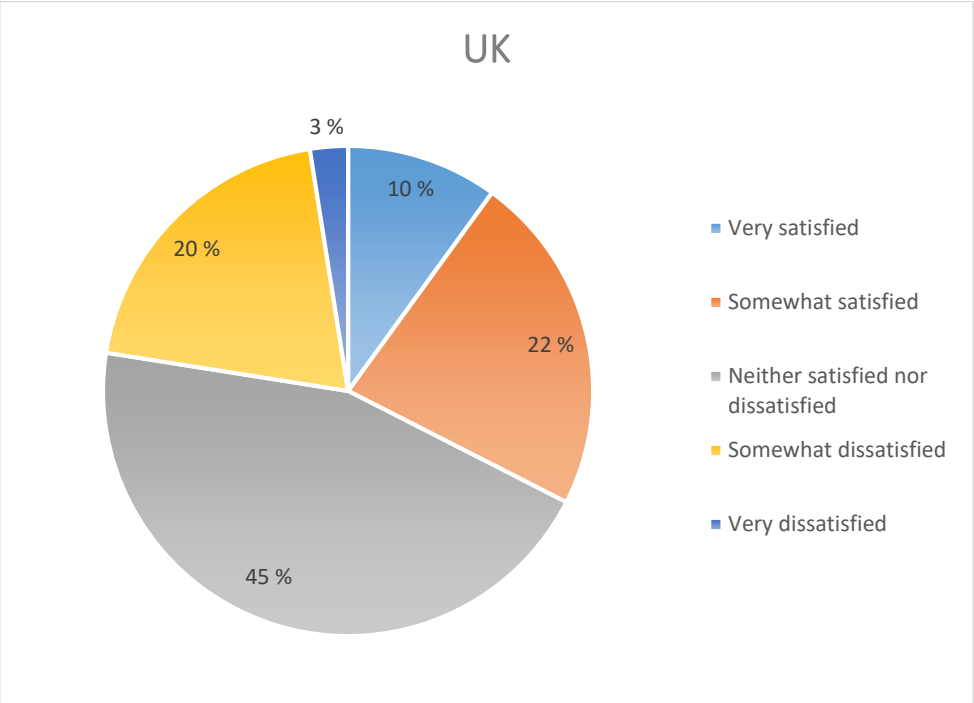

FIGURE 7. Satisfaction with support and training, UK units

When asked with an open-ended question, surprisingly 98% (n=39) answered that there had been no issues receiving replies to their questions or that they had not needed to contact anyone. The person not satisfied commented that answering to questions was not very efficient. This was the same person who also was very dissatisfied with the training.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 7.7. Customer satisfaction score calculated as the percentage of satisfied customers was 85%. When asked for possible ways to improve the process, 25% (n=10) replied that they were happy with the process and could not think of anything to improve. There were also multiple suggestions for improvement, such as:

- More notifications on the status of the claim
- More end-user friendly application with more information and instruction in it
- Proper training to the process
- Link to instruction page and contact details from MobileXpense
- Clearer instructions on the process and the use of the system
- Add a help tab to the application

The wish for better training and instructions came both from travelers that created only few claims per year as well from travelers that created more claims per year, thus it seems that a higher number of claims created per year does not automatically mean the end-user can operate the system easily and without problems. Otherwise, there was no correlation between the final question and the previous ones.

4.2.3 Results and analysis for the Polish units

Only 6% (n=2) answered that they found the use of MobileXpense difficult, so the results for this question were positive (Figure 8). For this question, it seemed that the more claims created per year, the easier the system was to use, as all the persons that created either 11-19 or 20+ claims per year, found the system somewhat easy or very easy.

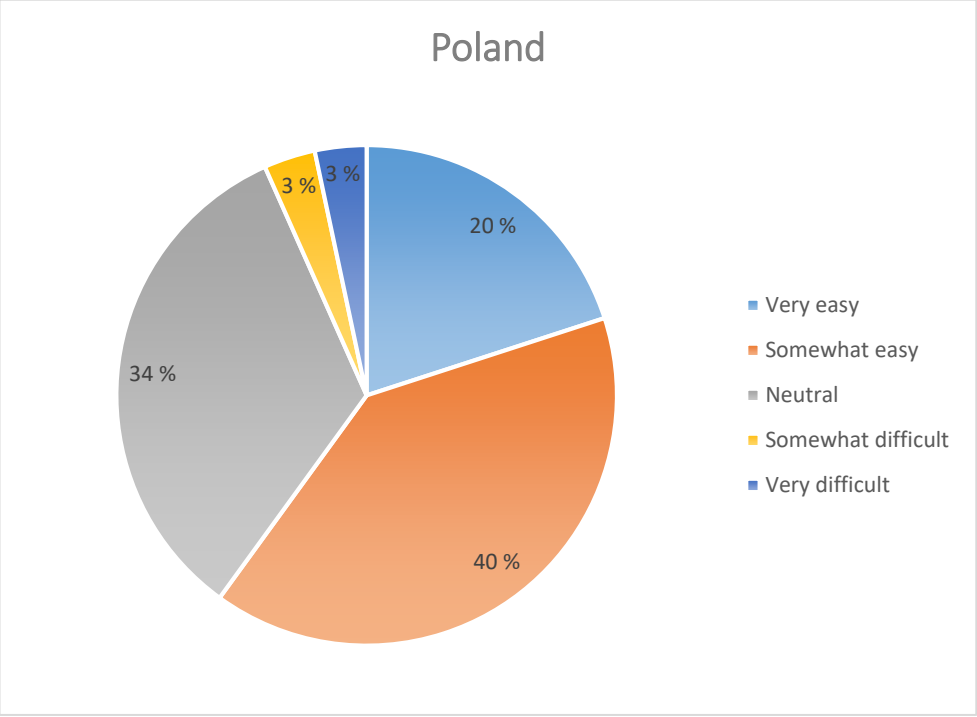

FIGURE 8. Easiness of use of MobileXpense in Polish units

When asked with an open-ended question if there were any recurring problems the respondents face with the tool, 73% (n=22) replied no. These people mostly replied to the previous question either very easy or somewhat easy and a few answered neutral.

The recurring problems the users mentioned they face were, for example:

- Unclear classification of cost categories
- It takes a long time for the Amex transactions to show
- tool is difficult to use when used seldomly
- not user-friendly, complicated to create reports

When asked if expense claims are mainly created with the mobile application or the web-based application, only one person replied that they use the mobile application primarily to create travel expense claims. This person also answered very easy to the previous question. Other 97% (n=29) said they use the web-based application. The benefits mentioned for the mobile application were for the Polish units also the easiness of adding the receipts. There were no ways to improve the application suggested.

When asked with an open-ended question if the traveler was able to find instructions and how useful they find them or if something is missing, 27% (n=8) replied that they are not able to find the instructions and 6% (n=2) said they were not aware that there were any instructions. Therefore, 33% of the respondents were not either able to find the instructions or were not aware of their existence. 37% (n=11) replied that they have not looked for the instructions as they have not needed them. Only 30% (n=9) then replied that they were satisfied with the instructions and were able to find them.

When asked if the user knew who to contact when faced with a problem or had an issue, the results were that only 33% (n=10) replied they knew who to contact if faced with a problem or had a question. 17% (n=5) answered maybe and 50% (n=15) said no (Figure 9). From the 15 who answered no, 60% were women and 80% of those women created only 1-5 claims per year. It seems that for these women, creating claims seldomly affects the knowledge of the process.

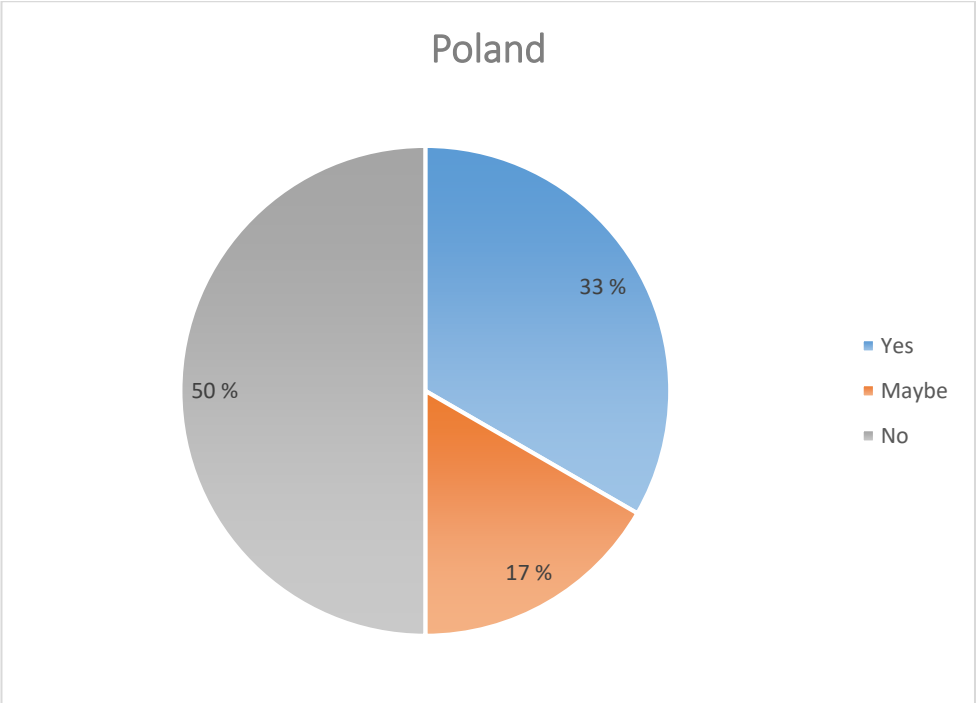

FIGURE 9. Know who to contact, Polish units

47% (n=14) were either very satisfied or somewhat satisfied and only 6% (n=2) were either very dissatisfied or somewhat dissatisfied with the support and training received (Figure 10). On the other hand, 47% (n=14) were also neither satisfied or dissatisfied, meaning the training and support could still be improved. Persons who were very satisfied or somewhat satisfied also replied that they had no recurring problems with the system. Otherwise, there were no clear correlation to other questions. The customer satisfaction score for this question was 47%.

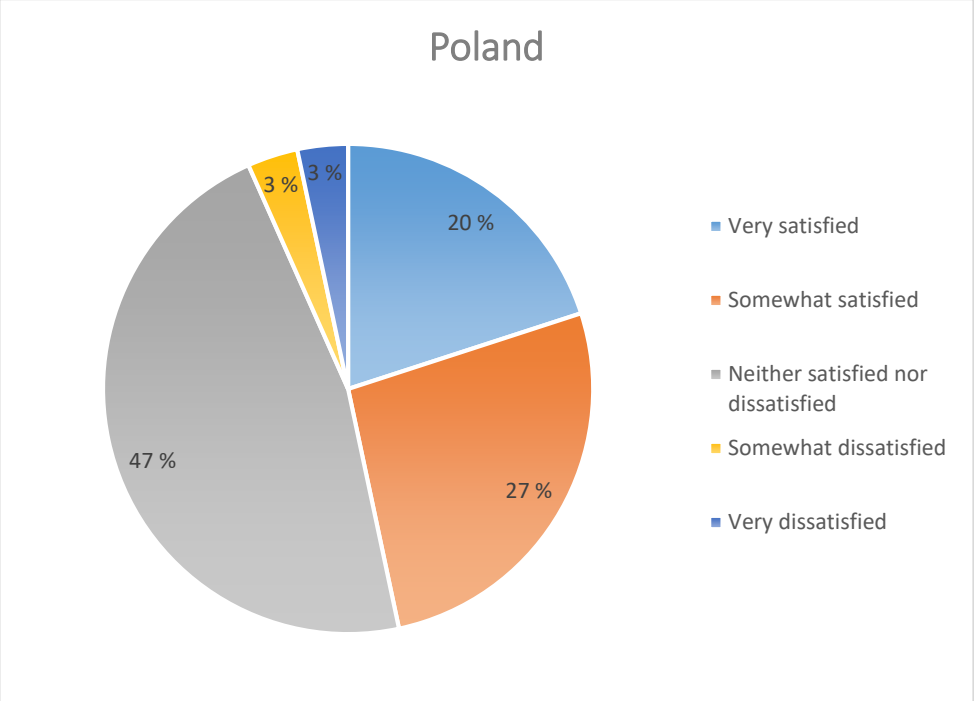

FIGURE 10. Satisfaction with support and training, Polish units

When asked with an open-ended question if questions related to MobileXpense or the travel expense claim process had been answered properly and within a reasonable time, 57% (n=17) replied that there had been no issues. 40% (n=12) replied that they have never had to ask for help. Only one replied no but did not specify what the service had been lacking. The situation seems quite good, since only one had complaints and 57% felt that the service had been good when answering questions.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 8.3. Customer satisfaction score calculated as the percentage of satisfied customers was 93%. When asked with an open-ended question what could be improved in the service, 43% (n=13) answered that they had no ideas for improvement. 62% of these were men, so it seems that in Poland, male respondents were slightly more satisfied with the service than women. The suggestions for improvement included:

- Better training to be received
- Remove need to send paper copies
- Visible in the tool who to contact with questions
- More instruction embedded into the tool
- American Express transaction faster to the tool

- Ability to see past claims

There was no correlation to previous questions.

4.2.4 Results and analysis for the Chinese unit

No one in China felt the application was difficult to use and 87% (n=27) felt that it was easy to use (Figure 11). This is a very different result than in other countries. This might be because of cultural differences, but it is still a very good result.

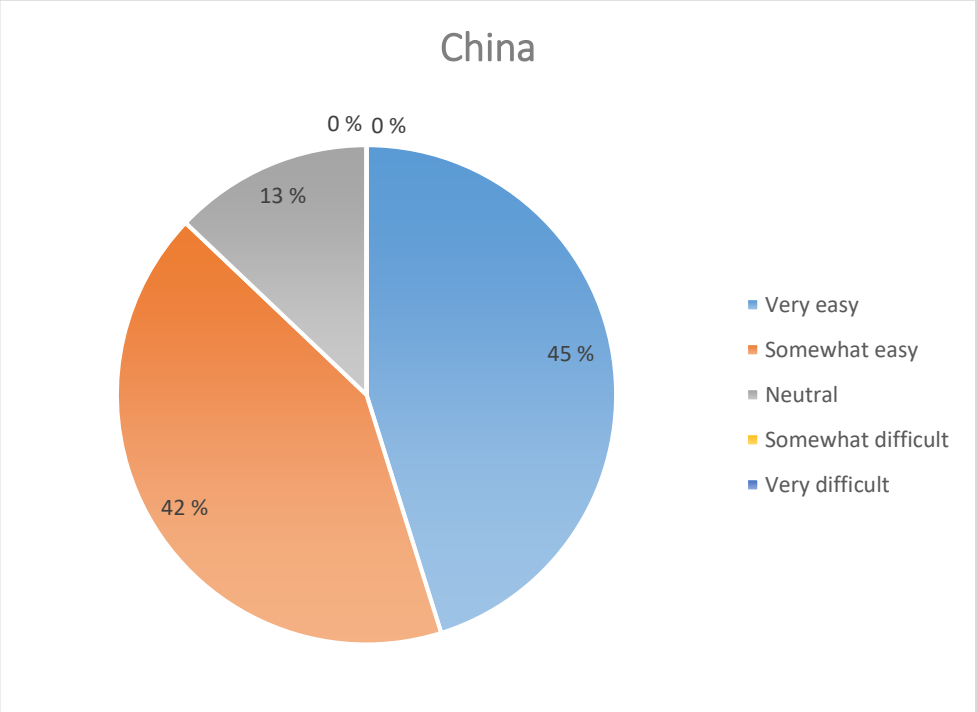

FIGURE 11. Easiness of use of MobileXpense in Chinese unit

When asked with an open-ended question if there were any recurring problems the users face with the tool, 74% (n=23) replied no. The recurring problems mentioned that the users face, were:

- Do not know where and how to download the mobile app
- Difficulties knowing the correct cost categories
- Hard to find previous reports
- Travel request not always linking to the travel expense claim
- Log in issues with mobile app, cannot create travel requests

- System is very slow sometimes

When asked if the claims are created mainly with mobile application or web-based application, all 31 respondents replied that they mainly use the web-based application for creating the claims. The benefits mentioned for the mobile app were that the receipts are easy to download to the system.

When asked with an open-ended question if the traveler was able to find instructions and how useful they find them or if something is missing, 61% (n=19) replied that they were able to find the instructions and thought they were good. 22% (n=7) said they were not able to find instructions. 3% (n=1) said there was some information missing and 13% (n=4) said they had not looked for the instructions so far.

When asked if the user knew who to contact when faced with a problem or had an issue, the results were that 61% (n=19) replied that they knew who to contact, which is a good rate compared to other countries. 23% (n=7) replied maybe and only 16% (n=5) replied no (Figure 12). The ones who replied no were also ones who could not find the instructions.

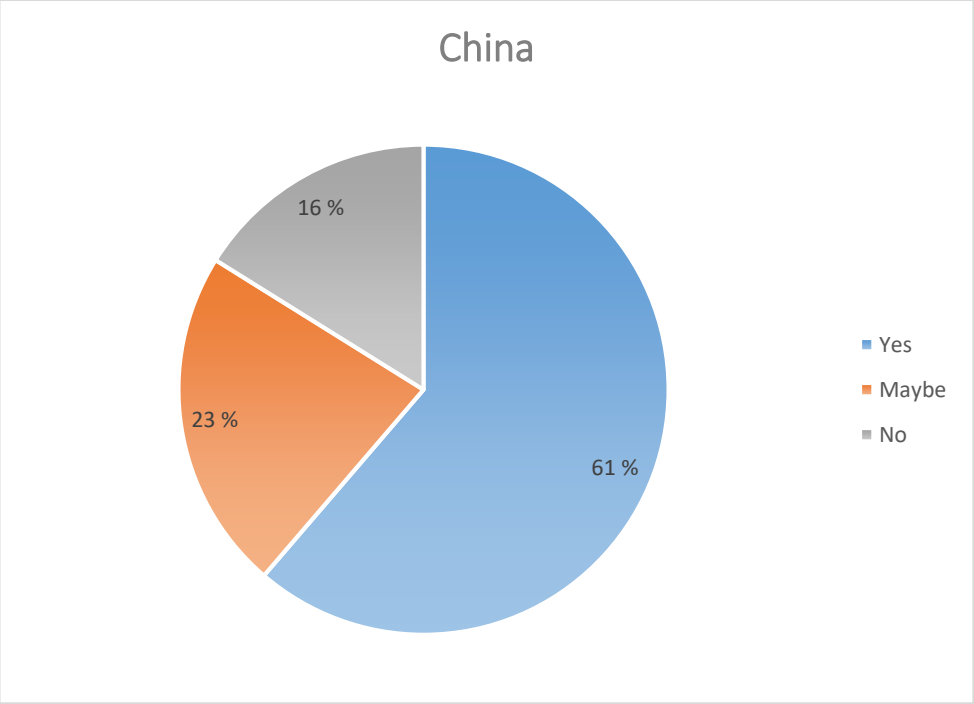

FIGURE 12. Know who to contact, Chinese unit

55% (n=17) of the respondents were very satisfied and 32% (n=10) were somewhat satisfied with the support and training. No one was somewhat dissatisfied or very dissatisfied (Figure 13). The customer satisfaction score for this question was 87%. These are, again, very good results but cultural aspects might affect the results of this question too.

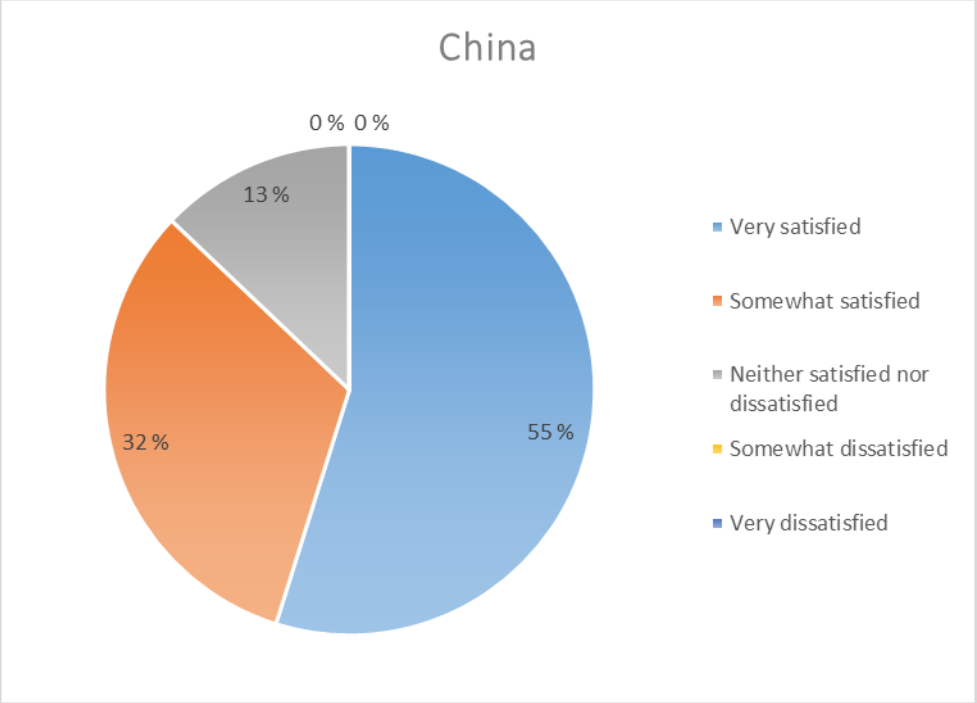

FIGURE 13. Satisfaction with support and training, Chinese unit

When asked with an open-ended question if questions related to MobileXpense or the travel expense claim process had been answered properly and within a reasonable time, 90% (n=28) replied that there had been no issues with getting answers to questions. One mentioned that she does not know who to ask and two simply replied no.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 8.5. Customer satisfaction score calculated as the percentage of satisfied customers was 97%. 81% (n=25) replied that they had no suggestions for improvement when asked with an open-ended question how the process could still be improved. The suggestions for improvement were:

- Reminder for approval

- More specific instruction on which cost category to use
- Clearer instructions for the mobile app

4.2.5 Results and analysis for the French units

Only 13% (n=5) found the use of the system somewhat difficult and only 2% (n=1) found it were difficult (Figure 14). Since 60% (n=27) finds the system easy to use and only 15% hard to use, the situation is quite good in the French units.

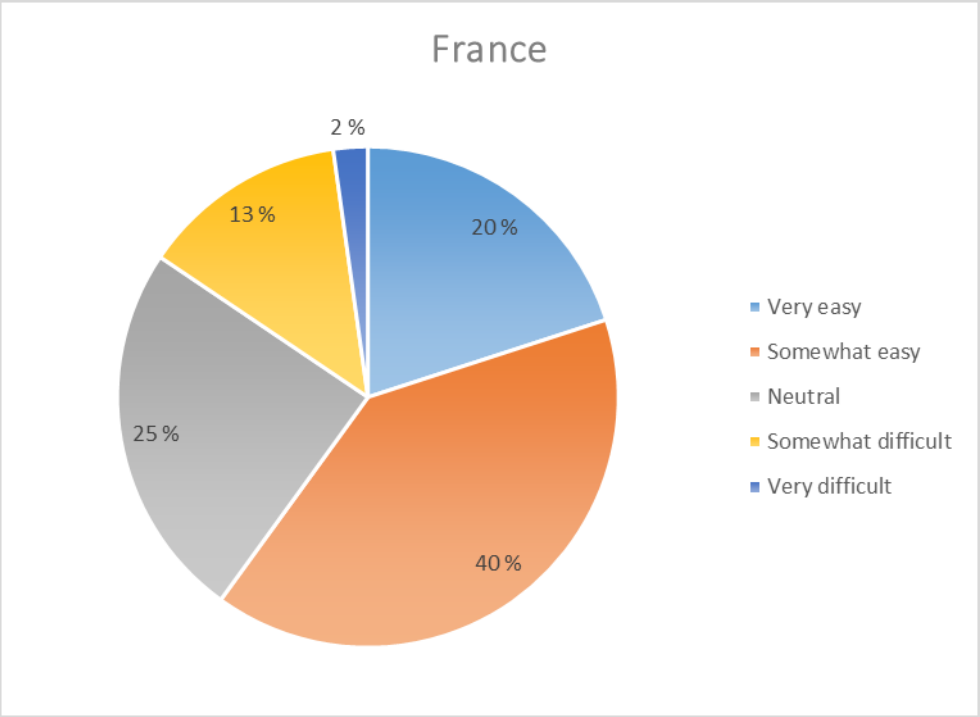

FIGURE 14. Easiness of use of MobileXpense in French units

When asked with an open-ended question if there were any recurring problems the users face with the tool, 52% (n=23) replied no and they all found the system either easy or neutral to use. The recurring problems mentioned that the users face, were:

- Amex transactions sometimes come as wrong cost categories (Taxi as a flight, for example)
- Time-consuming
- Lack of training

- Exchange rate is for the day when the report is created, not for the day the expense took place
- Not knowing the splitting of a cost is needed
- The system is not user friendly
- Amex transaction take a long time before they appear in MobileXpense
- Downloading receipts is slow
- Not easy to use when not used often
- How to delete a draft

There was no correlation between the problems faced and other questions.

When asked if the respondent uses mainly the mobile application or the web-based application for creating claims, 7% (n=3) replied that use the mobile application primarily to create claims. This is more than in other units. All the respondents were male and two created 20+ claims per year. It makes sense that users creating more claims per year would be using the mobile application more, since the benefits mentioned were that application can be used offline and it is easy to upload the receipts. However, some respondents mentioned that they found the mobile application not very user friendly either.

When asked with an open-ended question if the traveler was able to find instructions and how useful they find them, 27% (n=12) replied that they were not able to find the instructions. 29% (n=13) replied that they have never tried to search for them and 44% (n=19) replied that they were able find the instructions and nothing was missing from them. Unlike with other units, no one replied that they did not know there were any instructions. 68% of the persons who replied they were able to find the instructions answered either somewhat easy or very easy to the question of how easy the use of MobileXpense is. For those who answered that they were not able to find instructions, the same percentage was only 25%, hence it seems that the instructions are useful if found.

When asked if the user knew who to contact when faced with a problem or had an issue, the results were that only 25% (n=11) replied that they knew who to contact when faced with a problem or had a question. 41% (n=18) replied maybe and 34% (n=15) replied no (Figure 15). It is alarming if only ¼ knows who to contact and means that the process should be made clear to the end-users.

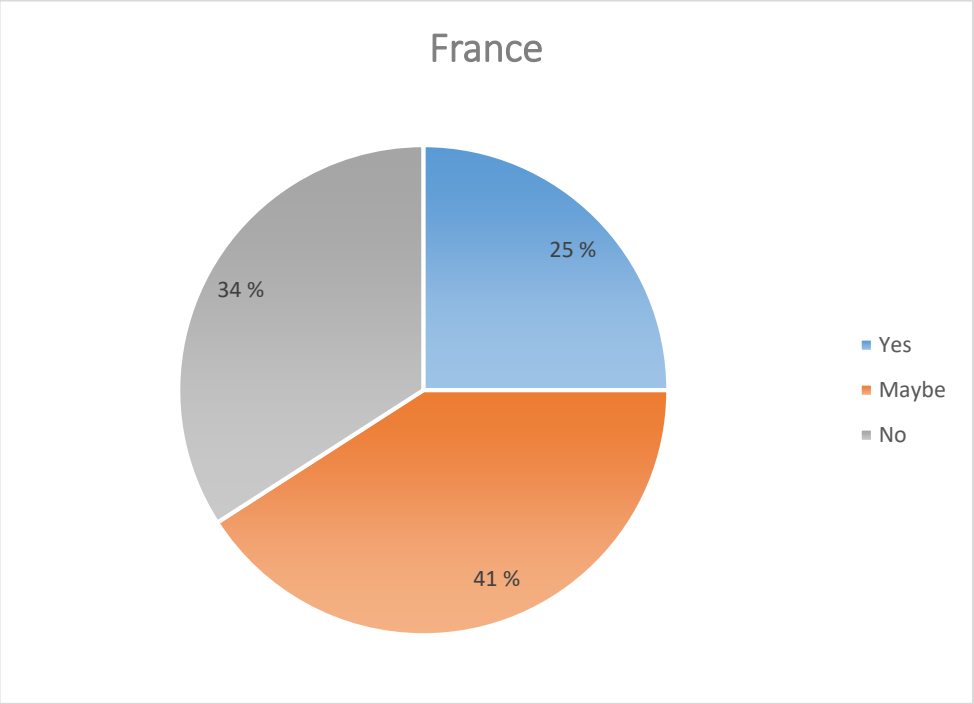

FIGURE 15. Know who to contact, French units

Only 11% (n=5) were either somewhat dissatisfied or very dissatisfied with the support and training (Figure 16). The one person who was very dissatisfied had mentioned previously that there was no training provided. 75% of the dissatisfied respondents were also women aged 41-50 whereas interestingly all the very satisfied respondents were men. The customer satisfaction score for this question was 42%.

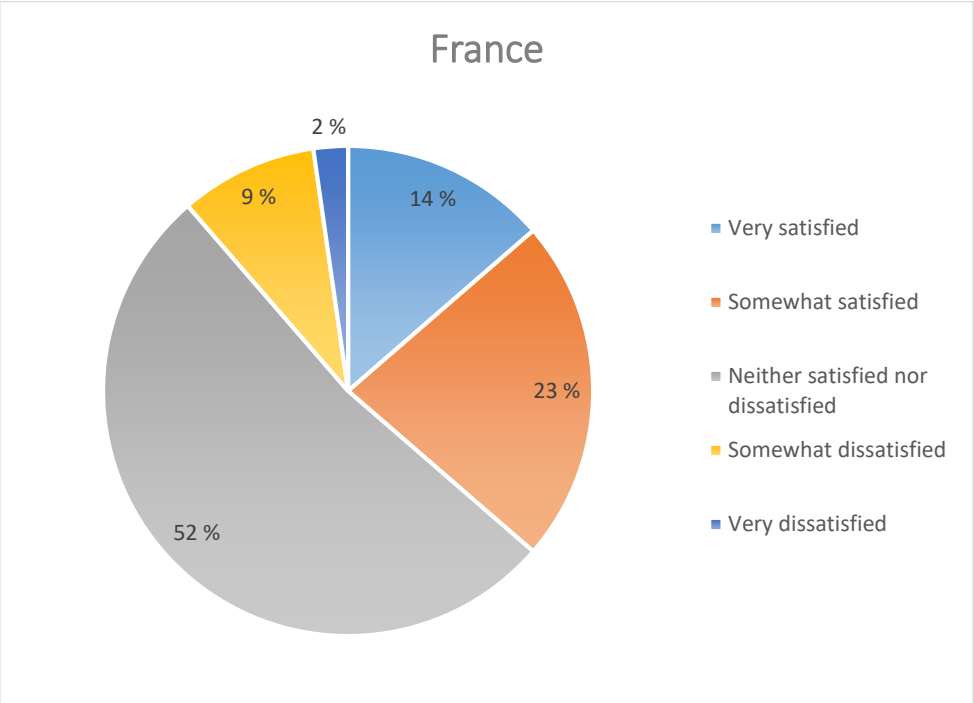

FIGURE 16. Satisfaction with the support and training, French units

When asked with an open-ended question if questions related to MobileXpense or the travel expense claim process had been answered properly and within a reasonable time, 57% (n=25) replied that their question were answered properly within a reasonable time. 25% (n=11) said they had not needed to ask a question. 5% (n=2) mentioned that it takes too long to receive an answer and 5% (n=2) mentioned that has not asked because does not know who to ask from. 4 of the replies were not answering to the question, perhaps because of a language barrier.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 7.6. Customer satisfaction score calculated as the percentage of satisfied customers was 75%. 41% (n=18) replied that they had no suggestions for improvement. None of these people have replied that they were dissatisfied with the support or training. The suggestion for improvement were:

- Make the process less time-consuming
- The rate for the use of personal car cannot be adjusted, even though according the French legislation it should be more after 5000 km per year.
- Proper training to country specific rules
- Faster payments

- Easier way to attach receipts
- Email on rejected claim not clear enough
- Choosing of cost category could be easier

4.2.6 Results and analysis for the US units

74% (n=35) answered that the tool was either somewhat easy or very easy to use which is a very good result. No one replied very difficult and only 7% (n=3) replied somewhat difficult (Figure 17).

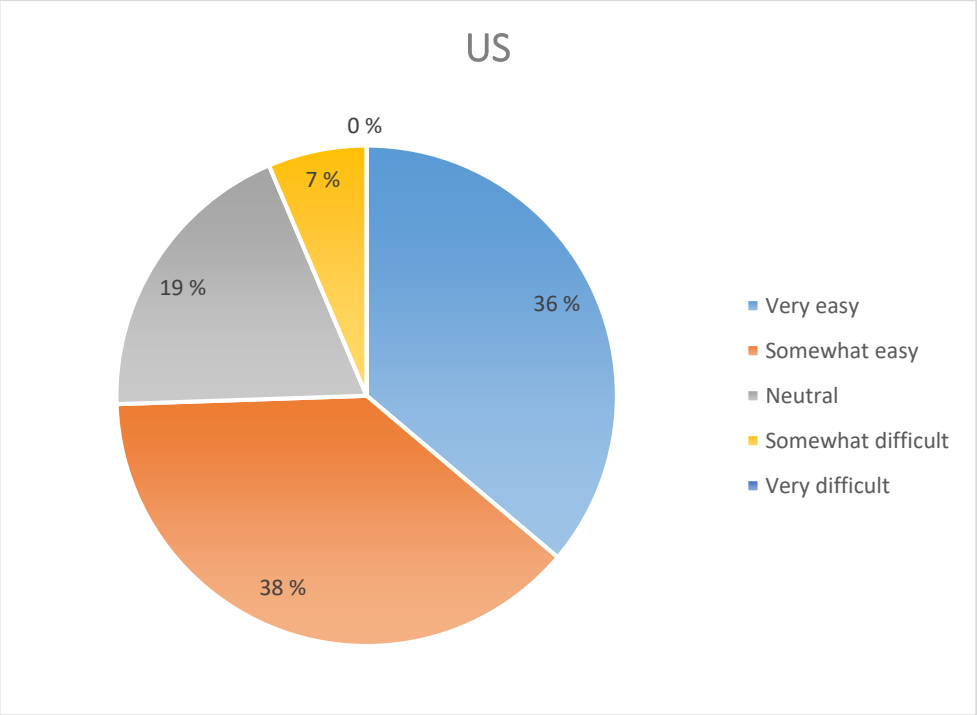

FIGURE 17. Easiness of use of MobileXpense in the US units

When asked with an open-ended question if there were any recurring problems the users face with the tool, 45% (n=21) replied that they had not faced any re-curring problems. All these people also replied to the previous question that the found the system somewhat easy or very easy to use. The problems that were mentioned were:

- The mobile application logs out suddenly
- Adding receipts can be slow
- Takes a long time to create a report

- Credit card expenses take a long time to appear in MobileXpense
- The system claims there are duplicate receipts when there are not
- Adding attendees to cost categories is slow as there are lots of duplicates on the list and employees that have left the company
- not user friendly

When asked if the respondent uses mainly the mobile application or the web-based application for creating claims, 15% (n=7) told that they use primarily the mobile application for expense claim creation and 85% (n=40) use the web-based application. People using the mobile application were not creating any more claims on average than those using the web-based application. The benefits mentioned for the mobile application were that uploading receipts is easy, but some mentioned that the interface is not very user friendly.

When asked with an open-ended question if the traveler was able to find instructions and how useful they find them, 45% (n=21) replied that they were able to find the instruction and had no complaints about them. 40% (19) replied that they have never looked for the instructions. 11% (n=5) replied that they were not aware there were any instructions and 4% (n=2) said they were not able to find them. The results were good, since a majority were either able to find the instructions or said that did not need them.

When asked if the user knew who to contact when faced with a problem or had an issue, the results were that only two people replied no, which is a very good result (Figure 18). Also, those people had replied that they found the use of the system somewhat easy and had no problems with the instructions, which could mean that they did not know who to contact because there had not been any need to contact anyone.

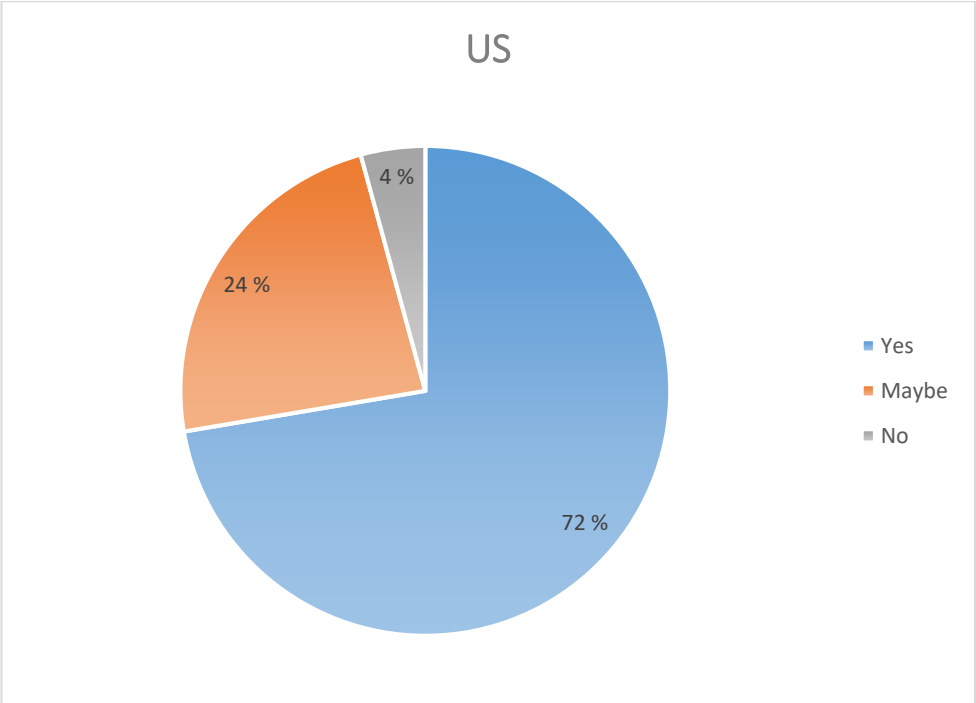

FIGURE 18. Know who to contact, US units

When asked how satisfied the respondent was with the support and training received regarding the travel expense claim process, the results were that positively, only 4% (n=2) replied that they were either somewhat dissatisfied or very dissatisfied (Figure 19). One found the use of the system somewhat difficult and the other one neutral thus the experienced lack of training might affect that. There were no other correlations found. The customer satisfaction score for this question was 62%.

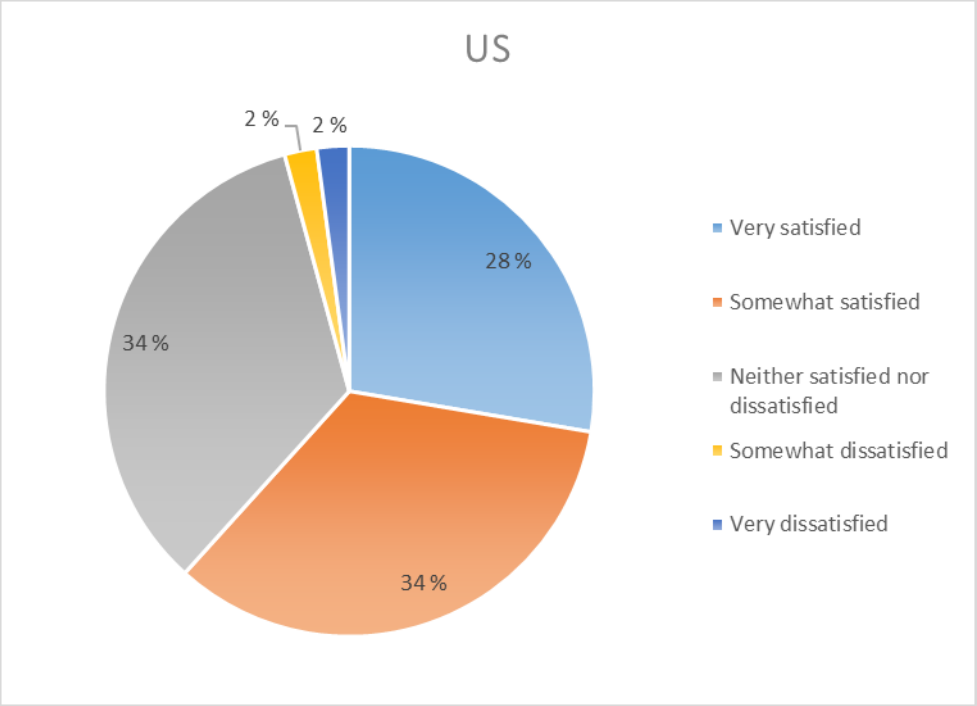

FIGURE 19. Satisfaction with the support and training, US units

When asked with an open-ended question if questions related to MobileXpense or the travel expense claim process had been answered properly and within a reasonable time, 83% (n=39) answered that there have been no issues, which is an excellent percentage. 13% (n=6) replied n/a, which suggests that those persons have had no need to contact anyone. One person replied, she did not know she could ask someone for help and also replied to the previous question that she was dissatisfied with the support and training.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 7.9. Customer satisfaction score calculated as the percentage of satisfied customers was 85%. When asked if there were any suggestions for improvement, 49% (n=23) had no suggestions. The suggestion for improvement included:

- No receipt needed for costs under 50$
- Credit card transactions to show in MobileXpense faster
- More training for new employees
- Change the way the system recognizes duplicates, so that it would check more than 12 first characters of the file name
- More clearer cost categories

- The rules for US should be better communicated to the person controlling the claims

4.2.7 Results and analysis for the Finnish units

41% (n=72) found the use of the tool somewhat easy and 60% (n=105) either very easy or somewhat easy. However, 22% (n=38) found the use either somewhat difficult or very difficult, which is more than in other countries (Figure 20). There is indeed some need for improvement if 1/5 of the users find the tool difficult use.

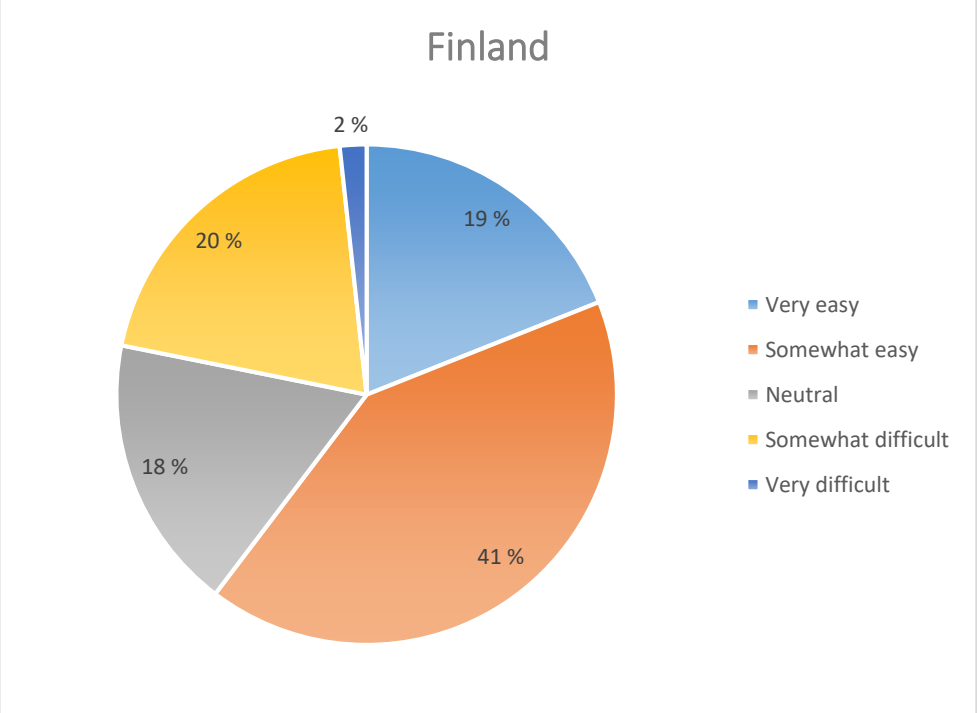

FIGURE 20. Easiness of use of MobileXpense in Finnish units

When asked with an open-ended question if there were any recurring problems the users face with the tool, 27% (n=47) replied that there had not been any problems. The problems that were mentioned included:

- Forgetting to send the claim for approval
- Splitting of breakfast (remembering to do it and how to do it)
- Very unfriendly system for the user
- Long waiting time for the Amex transactions

- Not intuitive as a system
- Difficult to use when not used regularly
- Often issues with log in
- Scanning the receipts take a very long time
- Splitting of costs
- Not easy to attach the receipt using the mobile app
- Who to contact when help is needed

When asked if the respondent uses mainly the mobile application or the web-based application for creating claims 11% (n=20) answered that they use the mobile application primarily to create expense claims. This is more than in any other country included in the survey. The benefits mention for the mobile application were that it can be used on the go and it is easy to attach receipts. It was also mentioned that the new mobile application is significantly better than the old one. However, many mentioned that they had not heard of the mobile application before.

When asked with an open-ended question if the traveler was able to find instructions and how useful they find them, only 24% (n=42) said they were able to find the instructions. 24% (n=42) also replied that they had not needed or had not searched for any instructions. 28% (n=49) answered that they have not been able to find the instructions and some even replied that they did not know there were any instructions. The rest 24% had mixed replies. Some mentioned that they were able to find UPM's travel rule, but not any other instructions. One mentioned that his non-Finnish colleague was only able to find instructions for Finland in Finnish. A few mentioned that they instructions seem to be somewhat scattered around and cannot be easily found using the Intranet search bar. There were not any correlations to previous questions. Since only 24% knew where to find the instructions, the results for the Finnish units for this question were not good.

When asked if the user knew who to contact when faced with a problem or had an issue, the results were that 33% (n=57) knew who to contact, 36% (n=63) maybe and 31% (n=54) did not know (Figure 21). 50% of those who replied no,

were not able to find the instructions either. There were also 50% less respondents amongst those who had replied yes to this question that had replied very difficult or somewhat difficult to easiness of use question, than amongst those who replied no.

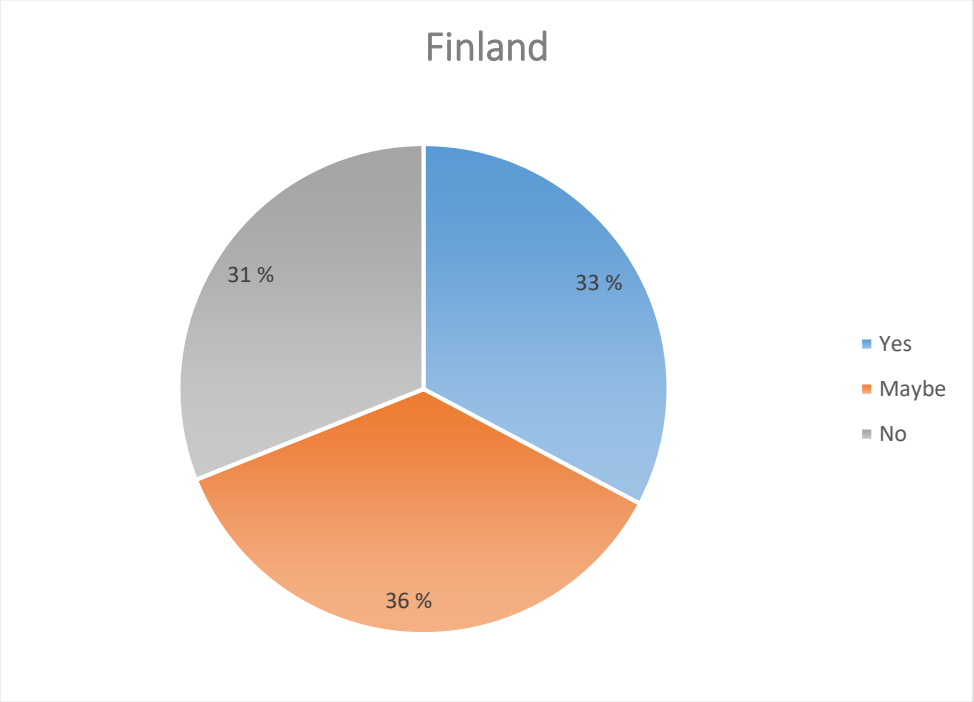

FIGURE 21. Know who to contact, Finnish units

Almost half replied that they were neither satisfied nor dissatisfied with the support and training, and 21% (n=37) replied that they were either somewhat dissatisfied or very dissatisfied (Figure 22). The customer satisfaction score for this question was 37%, meaning there is room for improvement in the support and training for the Finnish units.

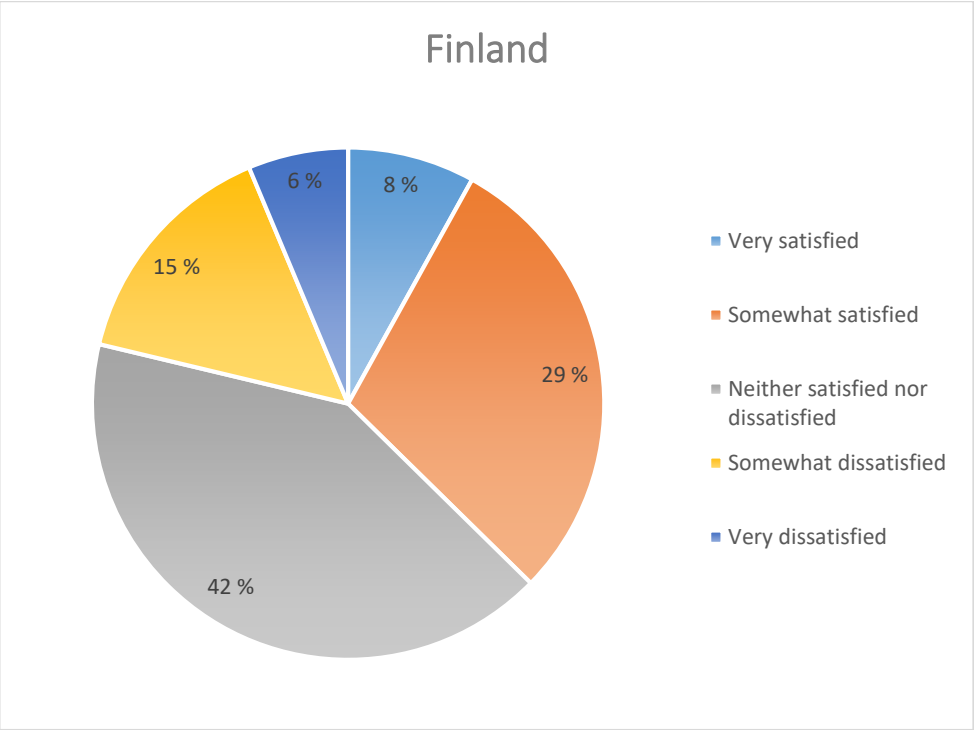

FIGURE 22. Satisfaction with the support and training, Finnish units

When asked with an open-ended question if questions related to MobileXpense or the travel expense claim process had been answered properly and within a reasonable time, 50% (n=87) replied that there had been no issues, which is not as good a percentage as for the other countries, but on the other hand 34% (n=59) replied that they have not had the need to ask for anything. The remaining 16% (n=28) had faced issues, such as delays in replies and not knowing who to contact in the first place. Only 18% that where very dissatisfied with the training and support felt that their questions had been answered properly, meaning there was a correlation between this and the previous question. No other correlations could be found.

When asked to rate their satisfaction to the entire process on a scale of 1-10, the average customer satisfaction score was 7.6. Customer satisfaction score calculated as the percentage of satisfied customers was 80%. When asked what could be still improved in the process, 32% (56) replied that they had no suggestions for improvement. The improvements that were suggested included:

- Instructions should be easier to find

- More automation to recognizing cost categories from receipts and for examples suggestions for daily allowances if the traveler create a row for hotel
- Amex transaction could come faster into the system
- Less complexity and more user-friendly system
- Possibility to create templates for recurring trips
- Better training for new-comers
- Way to see if MobileXpense if a claim has been paid
- System remembering most used cost categories
- Contact person clearly stated in the system
- Street address list for all UPM units
- Completely new system, for example SAP Concur
- Not having to pay for the Amex bill, the company could pay it instead

4.3 Analysis of the results on a global level

There were some clear differences in the results between different countries. For example, when asked how easy MobileXpense was for creating claims and how satisfied the respondent was with the training and support received, none of the Chinese respondents replied difficult or dissatisfied. This could be related to culture, but the Chinese travel expense claim are also handled by a different team that for the rest of the countries included to this survey. For the Asian units, the claims are handled in China and for Europe and North America, the claims are handled in Poland and previously in Finland. For other countries, the answers to these questions were more even. Globally, 44% (n=178) were either somewhat or very satisfied with the training, 40% (162) neither satisfied or dissatisfied and 16% (n=61) somewhat or very dissatisfied. It is positive that only 16% are dissatisfied, but since the customer satisfaction score was globally only 44%, there is room for improvement.

On a global level, there seems to be a connection between how easy the system is to use and the satisfaction with the support and training, since only 27% of the respondents who replied that the system is somewhat difficult or very difficult to use replied that they were somewhat satisfied or very satisfied with the training

and support, whereas the equivalent percentage was 59% for those that replied they were somewhat satisfied or very satisfied with the training. This makes sense, since if the received training is not satisfactory to the user, it is likely that use of the system might be difficult. Globally, 64% (n=260) found the use of the tool either very or somewhat easy, 20% (n=82) neutral and 16% (n=59) somewhat difficult or very difficult. 65% (n=103) of the respondents that found the use either very easy or somewhat easy created 11-19 or 20+ claims, but it is natural the frequent use of the system might make it easier.

There were also some differences in the problems faced by the users in different countries. For example, in Finland, many users mentioned that splitting of breakfast and whether it is compensated or not is difficult. This problem is unique to Finland, since for other countries the breakfast is always compensated. There were also many problems in common, for example, the system is not intuitive and user friendly, Amex transactions take a long time to appear in MobileXpense and the lack of training and clear instructions, to mention a few. The most common problems faced by the end-users globally are presented in table 1 below.

TABLE 1. Problems faced by the end-users and percentage of all answers

Problem faced by the end-user	**Percentage**
Tool is not user-friendly on intuitive	9%
Splitting rows is difficult	9%
Submitting the claim takes a long time and the system is slow	6%
Not knowing which cost category to use	6%
Adding receipts is time-consuming	5%
It takes a long time for the American Express transactions to be visible in the system	4%

Since the question was an open-ended one, it is likely that these problems are faced by more end-users than the ones who mentioned the problem, since many mentioned only one issue they have and it is likely that some answered that they do not have any problems because there were no ready answer options. Globally, 42% (n=167) replied that they had no recurring issues with the tool. Also, visible in the country specific results was that if the use of the tool was seen easy, there were less problems.

There were also several other problems mentioned that were related to the tool not being user-friendly. These included, for example, slow and awkward drop-down menus, discovering what causes an error message is difficult and too complex a tool with too many steps to submit a claim. However, globally only 44% were satisfied with the support and training they had received, meaning the problems could also arise because of improper training to the tool with some end-users. Globally, 26% (n=104) were also unable to find the instruction and 28% (n=114) did not know who to contact when faced with a problem, making the tool harder to use if questions or problems arise and therefore weakening the user experience. It was also seen in the country specific results that if the user knew where to find instructions, they were more satisfied. It was also positive that 66% felt that their questions had been answered properly and within reasonable, however the number could be higher if end-users all knew who to contact and used the correct channels for questions.

It is also notable that only 10% (n=40) use primarily the mobile application and many replied that they have not used it at all, yet complaints about adding receipts were plentiful and one of the benefits for the mobile application is that it makes adding receipts easier. At the moment it seems that the mobile application is mainly used primarily by those that create more claims per year, 68% using mainly mobile application created either 11-19 or 20+ claims and also 50% of the respondent using mainly the mobile app were from Finnish units.

The suggestion what could be improved in the process where well in line with the most common issues and problems faced by the end-users. The suggestions for improvement are presented in table 2 with a percentage of how many times they were suggested.

TABLE 2. Suggestion for improvement and percentage of all the answers

Suggestion for improvement	**Percentage**
Better training and instructions	10%
Improve usability and user-friendliness	9%
Faster import of American Express transactions	2%
Easier way to attach receipts	2%

The same notion can be applied to this question as well as to the question on the issues and problems, since this question was also an open ended one and it is likely that these improvements would be welcomed by more end-users than only the ones that suggested them. Globally, 39% (n=157) had no suggestion for improvement. It worth noting also that the third most common suggestion, faster import of American Express transactions, is not something that MobileXpense can influence, as according to American Express the delays are most commonly due to the merchant not having submitted the authorisation request to American Express yet (American Express 2020).

Service blueprint was introduced in the theory as a good tool used in Service design to help identify where the is room for improvement, and for the thesis, the author created a service blueprint of the travel expense process, visible in figure 2:

Travel expense claim process

Customer:	End-User	Scenario:	Creating a travel expense claim using MobileXpense

Phase Name	Travel expense claim creation	Claim approval and check	Claim payment
Evidence	MobileXpense app (either web-based or mobile) Instructions on Intranet	Email informing of approval and check	Money visible on end-user's bank account
Customer Actions	End-user creates the claim in MobileXpense and send it for approval	Correcting the claim if something is wrong	
Frontstage Actions	Colleague or key-user can assist if problems creating the claim		
Backstage Actions	Questions in Service Now answered by controller/ other responsible person	Claim approved by manager and checked by controller, Questions answered in Snow	Question on payment status answered in Snow
Support Processes	Self-help bar in the MobileXpense application		Claim paid to the end-user from SAP by the accounts payable team

FIGURE 23. Service blueprint of travel expense claim process, template by Sarah Gibbons, Nielsen Norman Group

The service blueprint was created using the existing process flowchart for the expense claim process. Three different phases were identified in the process, which were expense claim creation, claim approval and check and claim payment. Different actions performed during these phases were divided according to who is performing them and how the end-user interacts with the persons involved

in different phases and how visible the actions are to the end-user, since the service blueprint is done from the customer's point of view, who here is the end-user. As mentioned in the theory, between customer actions and frontstage actions there is a line of interaction and between front stage and backstage action a line of visibility. In the service blueprint created, the frontstage actions mean face-to face interactions that the end-user has with a colleague or local key-user. All the other actions take place in MobileXpense or Service Now, so they are all backstage actions and the end-user has no visibility to what is done in those systems and if everything in the process goes well, the end-user does not have to communicate at all with another human being.

The problems arise in the process, when the end-user does not know how something is performed in the tool and is unaware of where to seek help. This prolongs the process and perhaps involves people that are not normally involved in the process and most likely leaves the end-user dissatisfied. The solution would be to make the process more transparent to the end-user and to make sure they know what the backstage actions are, even though they are not visible to them. Especially with the self-help bar in the MobileXpense application it is obvious that there is not much additional value to it if the end-users are not aware of it existing, which seems to the case with many end-users.

According to the gap model, which was introduced in the theory, it seems that there is a gap between service expectation and the perceived service (gap 5) (Parasuraman et al. 1985, 46). This is partly due to MobileXpense application itself, but also because of aspects such as training and instructions not being what was expected.

All in all, the respondent's background, such as age, gender or position, seemed to have very little effect on the user experience or satisfaction. The position only affected the number of claims created, since management travels more than production workers, for example, and the number of claims had some effect on user experience.

4.4 Interviews results and analysis

4.4.1 Interview with the assistant

The first interview was conducted with the assistant from the Tampere office, who, for example, books hotels for travellers and provides them with train tickets and is the contact person for travel services in Finland. She told that she personally creates a travel expense claim only around two times a year using a computer, so she always needs to recall how to create the claim in the system but thinks that the system is otherwise easy to use. She uses a computer to create the claims and does not use the mobile application. She aims to create her claims soon after travelling but has noticed that some travellers tend to wait a long time after travelling to create a claim and sometimes gather costs from multiple trips to one claim.

She sometimes receives questions from the travellers and then instructs the travellers to send the question via Financial Services Service Now-portal to the correct people. If the question is related to UPM's travel rule and she knows the answer, she might answer the traveller, but if it is related to the MobileXpense system, she instructs to use FS Snow. FS Snow (Financial Services Service Now) is a service portal where service requests can be created that are then assigned to the people responsible on the matter in question. The requestor receives an email once their service request is resolved or if some additional information is needed from them. The benefits of using FS Snow is that the requests are visible to all that have access as service request handlers to the portal and it is easy to track old service requests as they all have a unique service request number. She suspects that the questions that do not belong to her, come to her because she has updated some travel expense claim related pages in the Intranet and her name is visible there.

As for the travel expense process, she gave an example that sometimes new travellers question why they have to pay the hotel themselves and cannot ask for an invoice and she had to explain that they will receive the money soon back with the travel expense claim and that this is UPM's policy. She also mentioned that she has noticed that end-users are quite reluctant to use their American Express

credit card for small purchases, such as books etc., and rather ask for an invoice for the company, which is not recommended as for all the invoices there needs to be a vendor in SAP. In the past, there were also more issues with the hotel costs in Finland, as breakfast is only compensated if it has been a part of the room price. This is always the case with UPM's preferred hotels, with which UPM has a special price that includes the breakfast, but the list the travel expense claim controllers use was not always up to date and caused some unnecessary travel expense claim rejections. She mentioned that for travellers under Finnish company codes, it might be sometimes unclear that breakfast is only compensated in UPM's preferred hotels or if it has been part of the room price.

4.4.2 Interview with the travel expense claim controller

The interview with the travel expense claim controller took place during the Covid-19 pandemic, so there had not been any business travel for around 2-3 months at the time. The controller started working for UPM in February 2020. She told that she does not receive that many questions regarding travel expense claims, either payment or about the system, to her personal email. Most questions she receives through FS Snow and they are often related to payments and sometimes about the system itself. Because of Covid-19 she has not received that many questions as there has not been many travel expense claims created since there is no travelling, so the situation will most likely change once business travel is once again allowed.

When asked if she had received any complaints or noticed recurring problems the end-users face, she told that she has received some questions why the claims have been approved by the controller so late, as the travellers have not understood that the claim can be controlled only after managers approval and it has been the manager who has approved it late.

From controller's point of view, she mentioned that since she is the only controller for European and Northern-America units, the claim controlling can be sometimes very time-consuming as there are different rules for each country and some travellers create very long claim with multiple trips, even though that is not advised.

She had also created one claim herself on a computer and found the system user friendly and easy to learn and use. All in all, she finds to process good and mentioned that the use of company credit card as a primary method of payment is particularly good, because the costs come directly to MobileXpense. She said that from her experience, most of the travellers create claims soon after the costs have taken place and that the approvers usually also approve the claims within reasonable time. One suggestion for improvement that she made was that more information on the country policies to could be added to cost categories if possible. She also suggested to make it mandatory to have a receipt or a comment to cost categories that require a receipt so that the report could not be sent for approval if the receipt or comment is missing.

4.4.3 Interview with the expert

The expert told that she has created a few claims for herself but has created several test claims for new entities being implemented to MobileXpense and is therefore very familiar with the system and finds it easy to use as she uses it on a regular basis.

She told that she receives questions to her personal email related to the use of MobileXpense. She usually instructs the person asking to create a ticket in ServiceNow or she might answer if the question is short and instructs the person to use ServiceNow the next time when questions arise. The questions are usually not because of the system not working properly, but because the user has not read the instructions and does not know how to operate the system or how the process works. For example, why the report has not been accepted for payment, when it in fact has not even been sent to the manager for approval.

She thinks that the instructions could be promoted better as it is clear to her that many travellers have not read the instructions. There is also a self-help bar in MobileXpense, which might be difficult to spot if the end-user is unaware that it exists. She said it would be good to also promote that to the end-users since the self-help bar has step-by-step instruction on all the different functionalities of Mo-

bileXpense. She also thinks it would be good if the controllers could see the reports sorted by the day of managers' approval instead of the day when the claim was created, since the controllers have a week from the managers approval to have the claim paid.

4.5 Conclusions from the interview

All the interviewees told that they think the system is easy to use, even though they all have very different backgrounds in using the system. What was evident from all the interviews is that some of the end-users do not read the instruction, be that because they do not know where to find them or they just do not have the time. It could also be that the instructions have some information missing and the end-user is not able to find all answers from them and therefore contact an incorrect person or the correct person through incorrect channel.

The interviews also support the findings from the survey that some end-users struggle to find the instructions, and some do not find them useful and are forced to seek assistance from somewhere else. It is very beneficial that the findings from the interviews support the findings from the survey, thus making the findings more reliable and confirm aspects needing improvement.

5 RECOMMENDATIONS AND CONCLUSIONS

5.1 Recommendations

As the application for creating travel expense claims is from an external service provider, MobileXpense, there is not much that can be changed in the software itself, although the aspect of not user-friendly was mentioned several times in different units. It would be a good idea to communicate this to MobileXpense so that they are aware that there is some dissatisfaction with the user experience. The specific aspects mentioned weakening the user experience were, for example, slow drop-down menus that do not function properly, too complex a tool with too many steps and difficulties in discovering what causes error messages. Too many steps were referring, for example, to having to first create the transactions, then form a report out of them and only then being able to send it for approval. Some users forget to send it for approval, as it does not happen automatically when the report is created. There were also suggestions for improving the user experience that could also be communicated to MobileXpense. These included more automation, for example that the system would suggest a cost category based on the description of the cost or that the system would be able to identify information from a PDF receipt and the user would not have to fill them in by hand. Other suggestion was the possibility to add favourites with cost categories or countries and an ability to create templates for certain recurring trips, for example.

However, there are aspects in the overall travel expense claim process that based on the survey can still be improved. The commissioner wished that the principles of service design would be introduced in this thesis and according to the theory, collecting primary data and interpreting it is the first step in the service design process. That was achieved with the survey and the interviews.

Since many of the respondents did not know where to find the instructions and some were not even aware that there were any, the instructions should be promoted more and a link could be added to MobileXpense, if possible, to the Intranet page where the instructions can be found. It would also be a good idea to go through all the instructions that are available and to make sure they are up to date

and hold all the information needed as there were mentions that the instruction do not cover everything.

Many respondents mentioned that they found the uploading of the receipt difficult and time-consuming. Still, only a few were using the mobile application, with which the uploading of the receipts is easier and faster. Therefore, the mobile application should be promoted more to enhance this aspect of the end-user experience as the process would be faster.

Not user-friendly was mentioned several times when asked about recurring problems with the system. There is, however, a self-help bar in the web-based application that gives step-by-step instructions on the different functionalities of MobileXpense. Without knowing that it exists, it might be hard to spot in the application, thus it would be good if it was promoted to the end-users, for example in the instructions or otherwise. The self-help bar makes the use of the system easier for new or infrequent users and makes the system more user-friendly.

As many respondents did not know who to contact if they needed assistance and as both the expert and the assistant told in the interviews that they receive questions from the travellers that do not belong to them, it would be good to have the correct way to contact and the correct point of contact visible, for example, in MobileXpense, if possible. The correct way to contact via UPM Finance Self Service Portal is mentioned on the instructions page on Intranet, but since many users do not know how to find that page, they cannot find that information either.

The end-user experience could also be improved by adding as much country-specific instructions to different cost-categories in MobileXpense, so that it would be clearer to the users when to use which category and the travel expense claim creation would be faster. If there is time, some kind of e-learning/ training could also take place, where users that are not very familiar with the system or process could attend and ask questions. There are already some training videos available in Intranet so those should be promoted better also. Lack of initial training was also mentioned several times, meaning it would be good to revise how new employees are trained to use the application. For example, someone that uses the application frequently could train new-comers face to face in the unit.

In the analysis part, a service blueprint was constructed of the travel expense claim process. With the service blueprint, it was possible to see the possible parts in the service where problems might arise. These included situations where the end-user needs assistance but is not aware of the backstage actions or support processes and it was recommended to make the process as transparent to the end-user as possible.

All in all, as mentioned in the theory, user experience is not only about usability, but it is important to also focus on factors such as efficiency and satisfaction. In service design, the main focus is always the customer, in this case the end-user, so the entire process should be designed with the end-user in the centre and think what benefits the end-user most. The process needs to be as smooth as possible as take as little time as possible from the end-user as their main interest is naturally their daily work and tasks, not creating travel expense claims.

5.2 Conclusions

As the purpose of the thesis was to study the end-user experience and their satisfaction and to form suggestions how the process could be improved while introducing the concept of service design, the thesis was able to reach its purpose due to enough replies received to the survey. Based on the results of the thesis, the persons responsible for the process can start developing and implementing improvements to the process. Some clear areas for improvement were identified, such as instructions, training and usability of the application, which is to be communicated to the service provider.

The research questions "*What is the user experience of the end-users of the travel expense claim service and how satisfied they are with it?"* and *"How can the user experience and satisfaction be improved?"* were answered meaning the thesis reached it goal. The end-users are quite satisfied with the service as the average customer satisfaction score was 7.7 and 83% of the respondents were satisfied. The thesis was also able to provide the commissioner with suggestions on how to improve the process and thereby the user experience and satisfaction.

However, the question on the satisfaction to the travel expense process could have been on a verbal scale with five points instead of 1-10, since it could be that some perceive 7 as neutral instead of satisfied, which is what it meant to mean here. Also, the timing was not the best possible for the survey, since it took place during Covid-19 pandemic when all business travel was banned, and tool was not actively being used.

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APPENDICES

Appendix 1. Questionnaire sent to the end-users

1. Unit (company code): *

2. Gender: *

- ○ Woman
- ○ Man
- ○ Non-binary
- ○ Prefer not to say

3. Age: *

- ○ 20-30
- ○ 31-40
- ○ 41-50
- ○ 50+

4. Position: *

- Office Worker
- Production Worker
- Expert/Specialist
- Middle Management
- Top Management

5. How many travel expense claims do you submit approximately per year? *

- 1-5
- 6-10
- 11-19
- 20+

6. How quickly after a trip do you submit a travel expense claim? *

- Within one week
- Within two weeks
- Within a month
- After a month

7. How easy do you find the use of the MobileXpense tool for creating travel expense claims? *

- Very easy
- Somewhat easy
- Neutral
- Somewhat difficult
- Very difficult

8. Are there any recurring problems that you face when using MobileXpense (either the web-based application on computer or the mobile application) or do you find something in particular hard to use? *

Enter your answer

9. Do you usually create travel expense claims by using the web-based application on computer or the mobile application SpendCatcher by MobileXpense? *

- Web-based application
- Mobile application

10. If you have used the mobile application SpendCatcher by MobileXpense, what are the benefits of using it and what could still be improved?

Enter your answer

11. Are you able to find instructions on travel expense claim process and UPM's travel rule when needed and how useful do you find them or is there some information missing? *

Enter your answer

12. Do you know who to contact when you have a question or face a problem? *

- Yes
- No
- Maybe

13. How satisfied are you with the support and training you have received regarding travel expense claim process and the use of MobileXpense? *

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

14. Do you feel that your questions regarding the status of claims or other questions related to the process have been answered properly and within a reasonable time or have you faced issues with getting an answer to your questions? *

Enter your answer

15. How satisfied are you with the travel expense claim service on a scale of 1 to 10? *

1 2 3 4 5 6 7 8 9 10

16. What do you think could still be improved in the travel expense claim process/service? *

Enter your answer

Appendix 2. Interview questions to persons involved in the process

1. How often do you use MobileXpense to create claims?
2. How easy do you find it?
3. Do you receive question related to MobileXpense or to the process to your personal email, how often and what kind of questions?
4. What do you think could still be improved in the process?

Appendix 3. Country specific background information

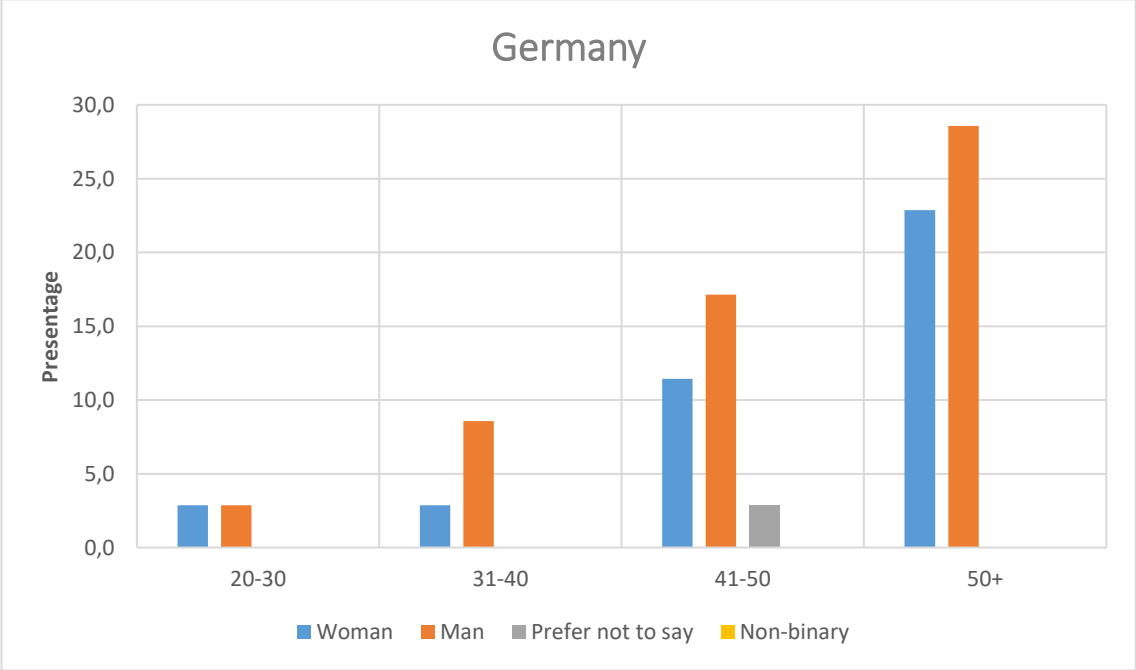

FIGURE 24. Age distribution in German units

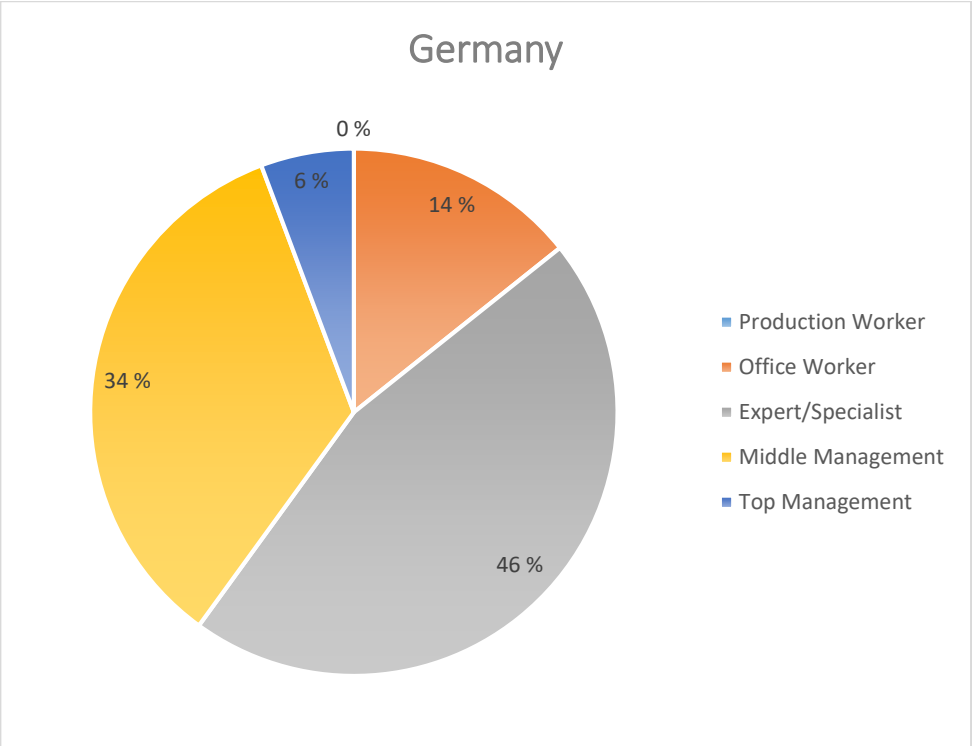

FIGURE 25. Position distribution in German units

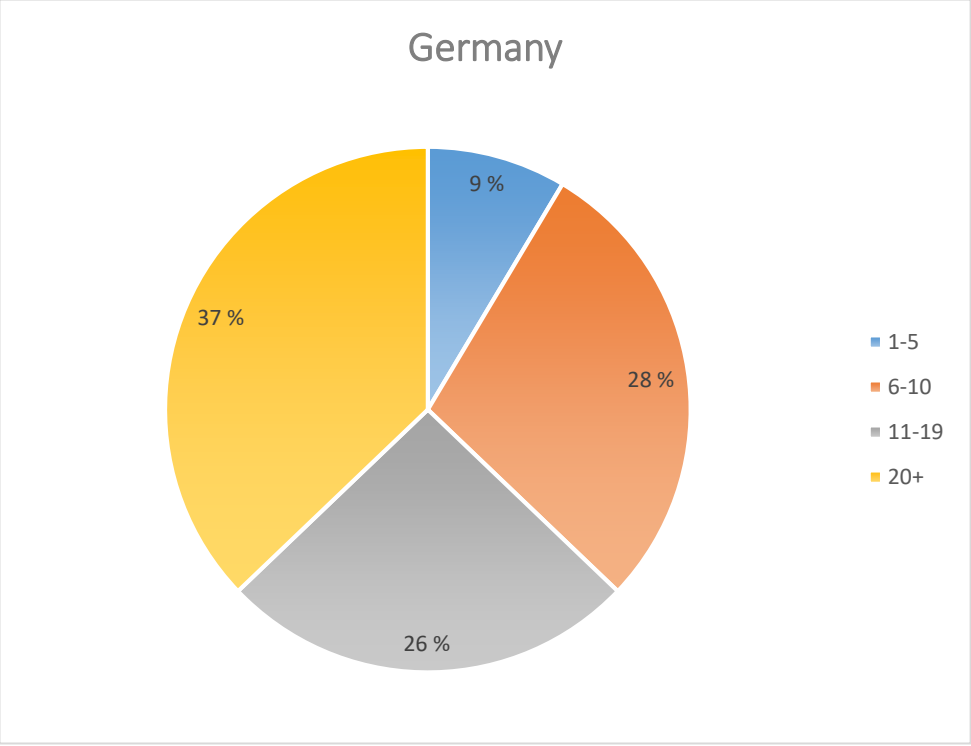

FIGURE 26. Number of travel expense claims per year in German units

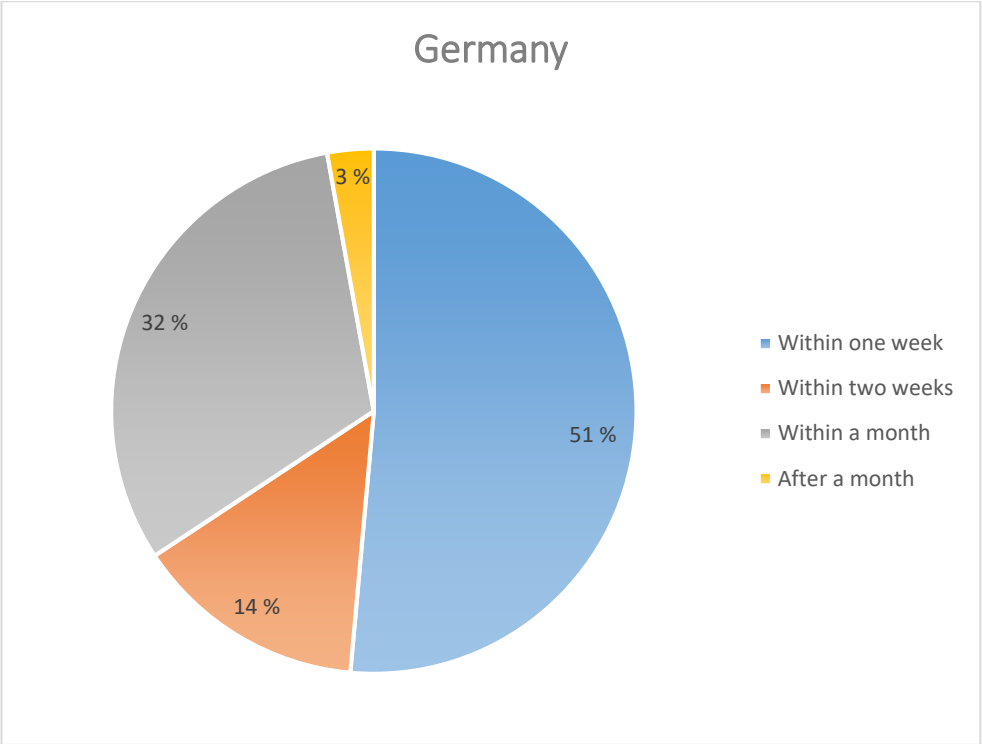

FIGURE 27. How fast after travelling expense claim is submitted in German units

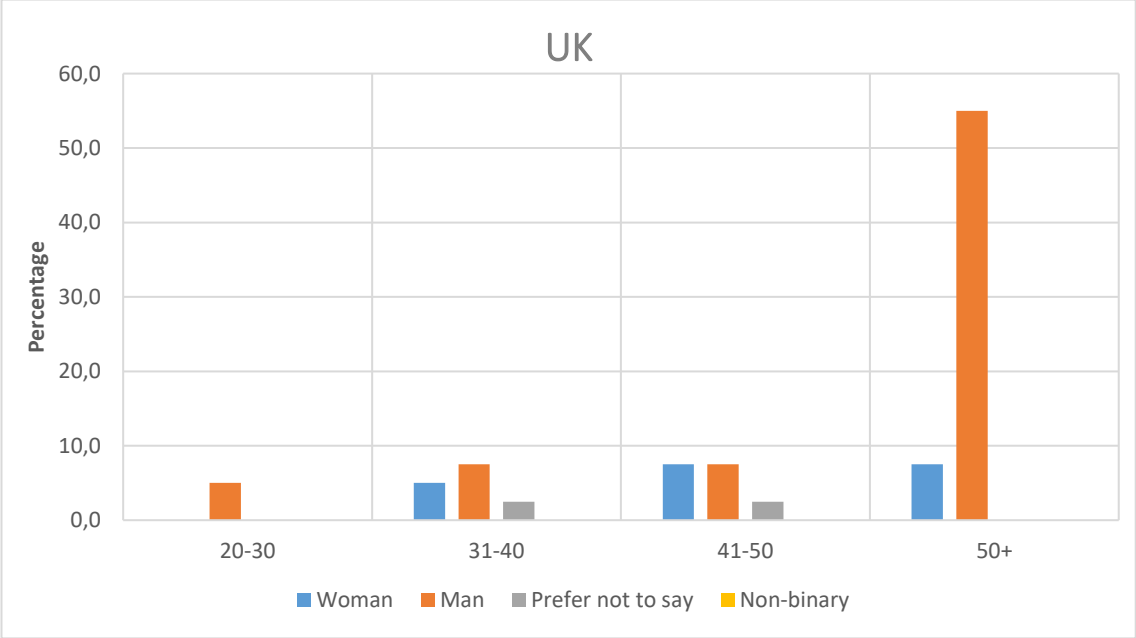

FIGURE 28. Age distribution in the UK units

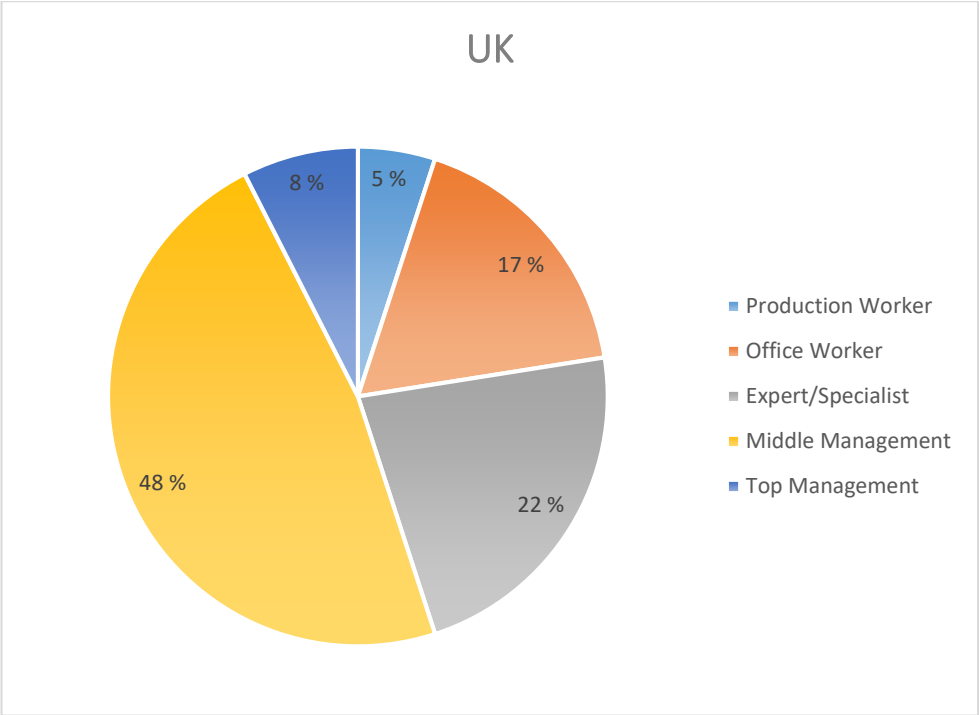

FIGURE 29. Position distribution in the UK units

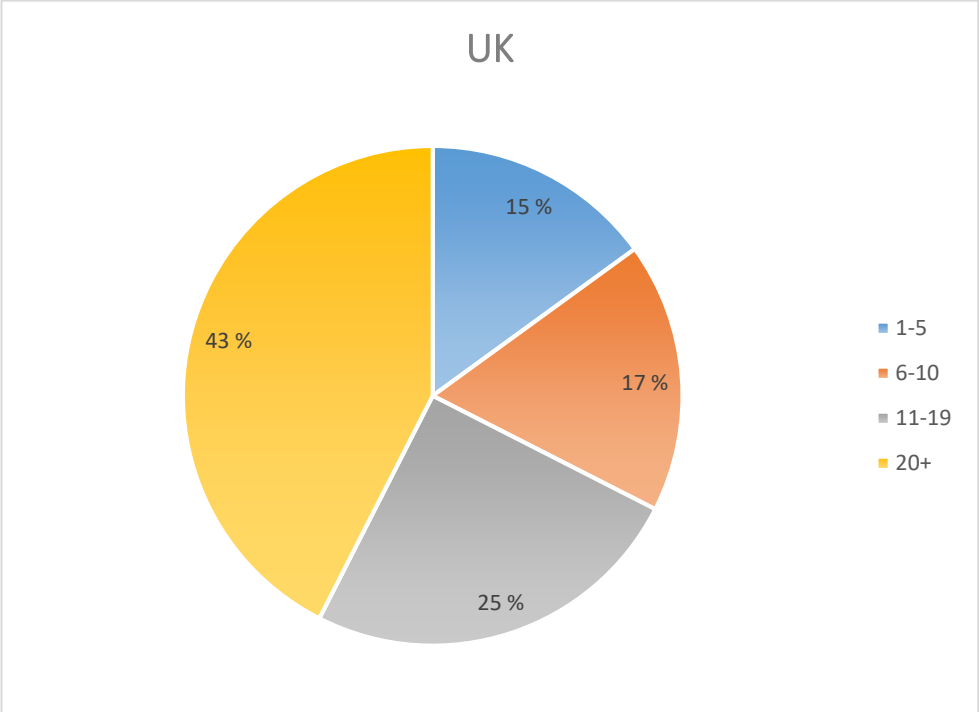

FIGURE 30. Number of travel expense claims per year in the UK units

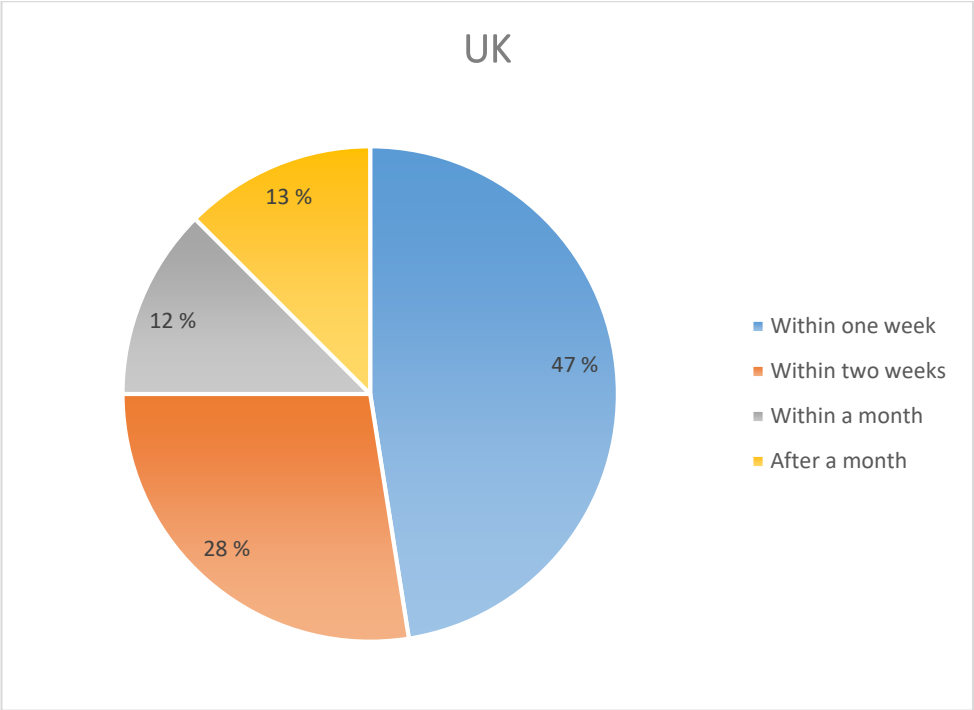

FIGURE 31. How fast after travelling expense claim is submitted in the UK units

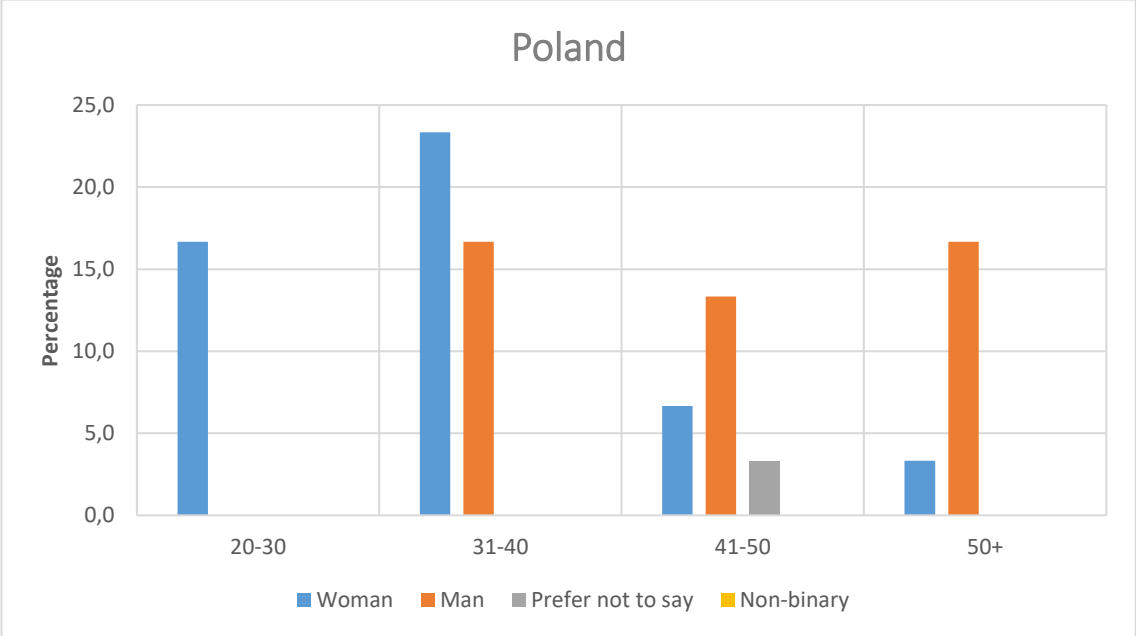

FIGURE 32. Age distribution in Polish units

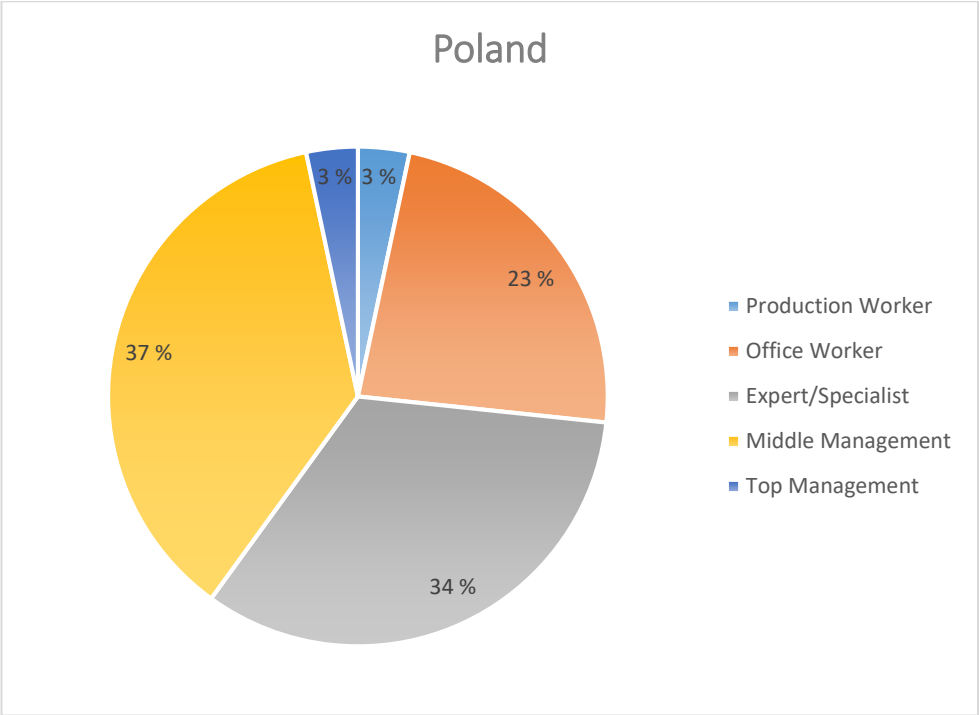

FIGURE 33. Position distribution in Polish units

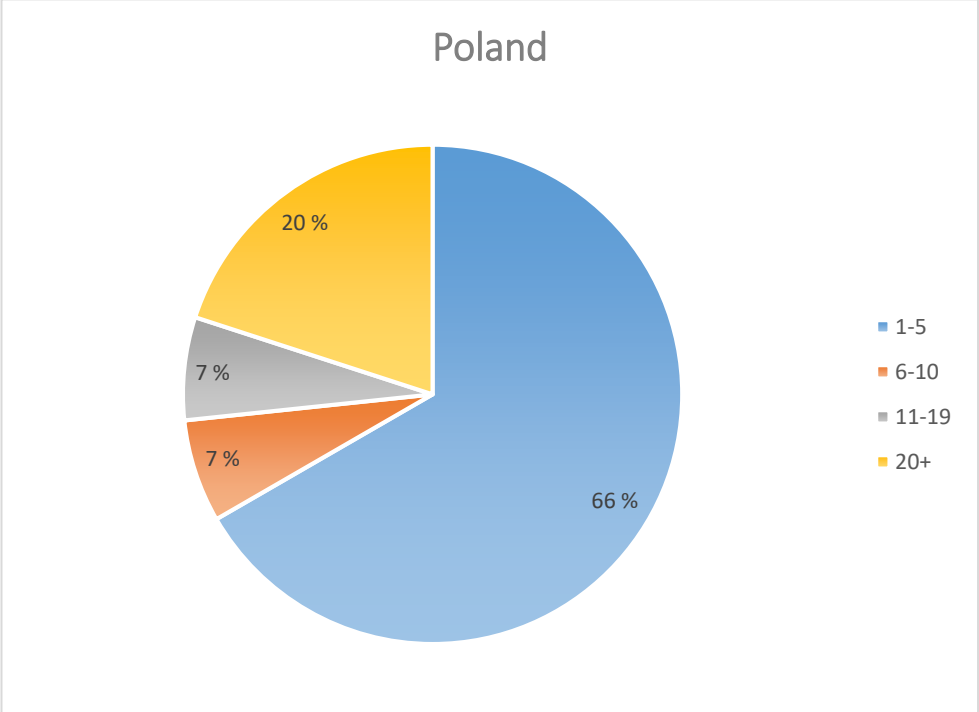

FIGURE 34. Number of travel expense claim created per year in Polish units

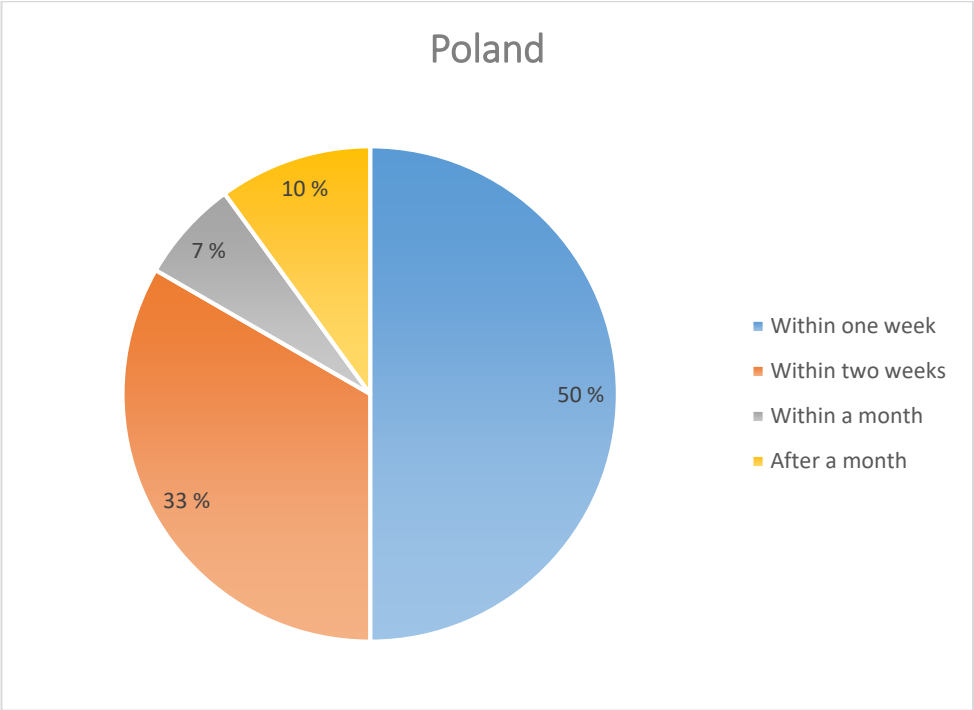

FIGURE 35. How fast after travelling expense claim is submitted in Polish units

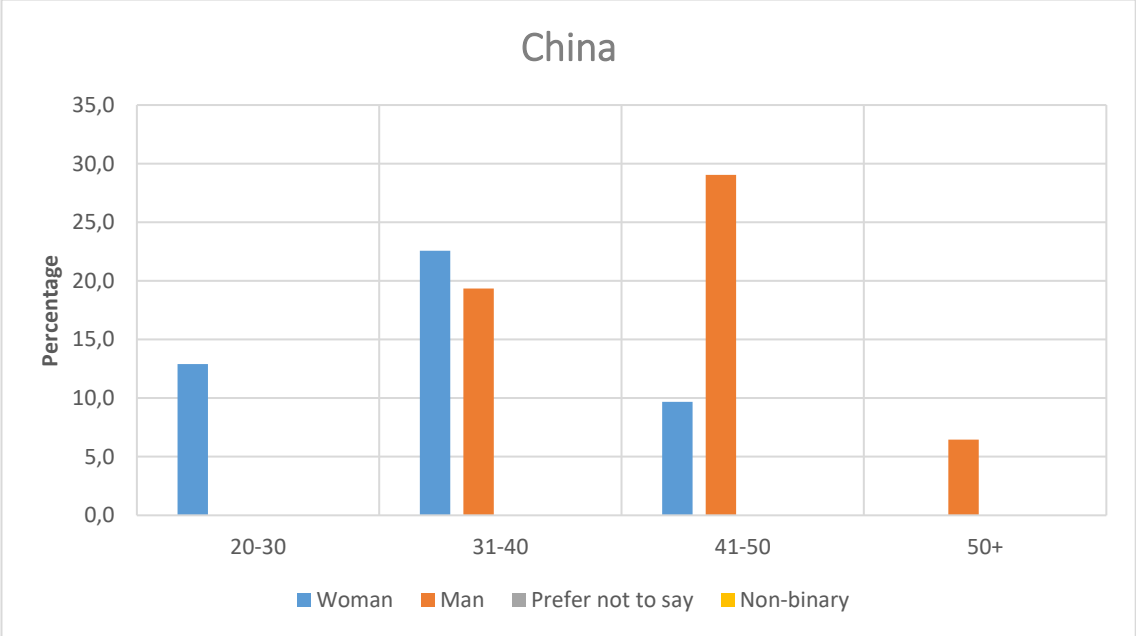

FIGURE 36. Age distribution in Chinese unit

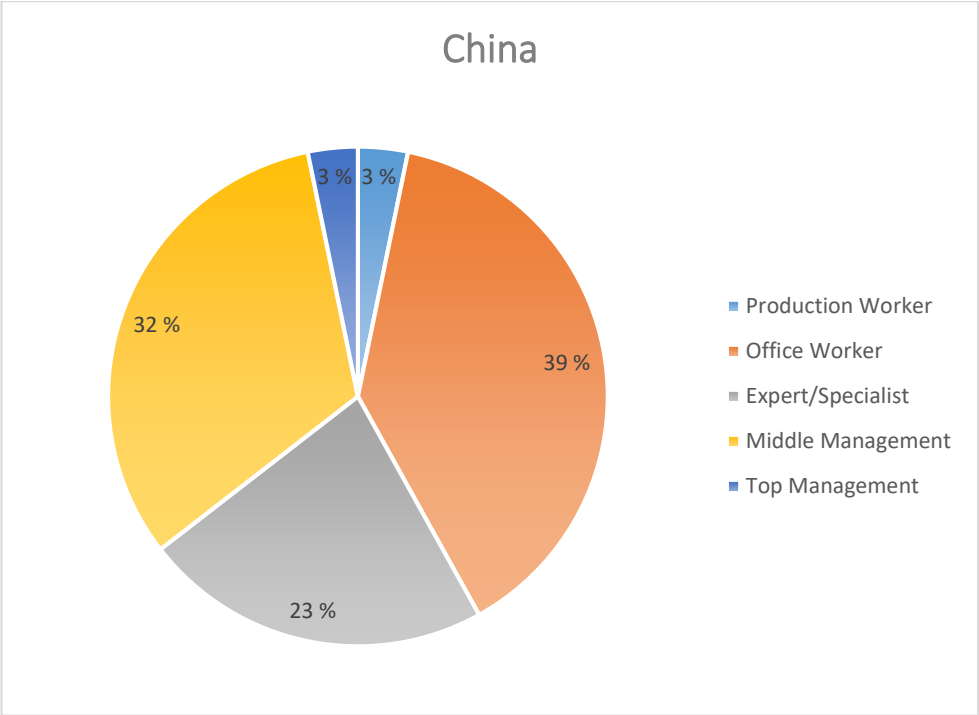

FIGURE 37. Position distribution in Chinese unit

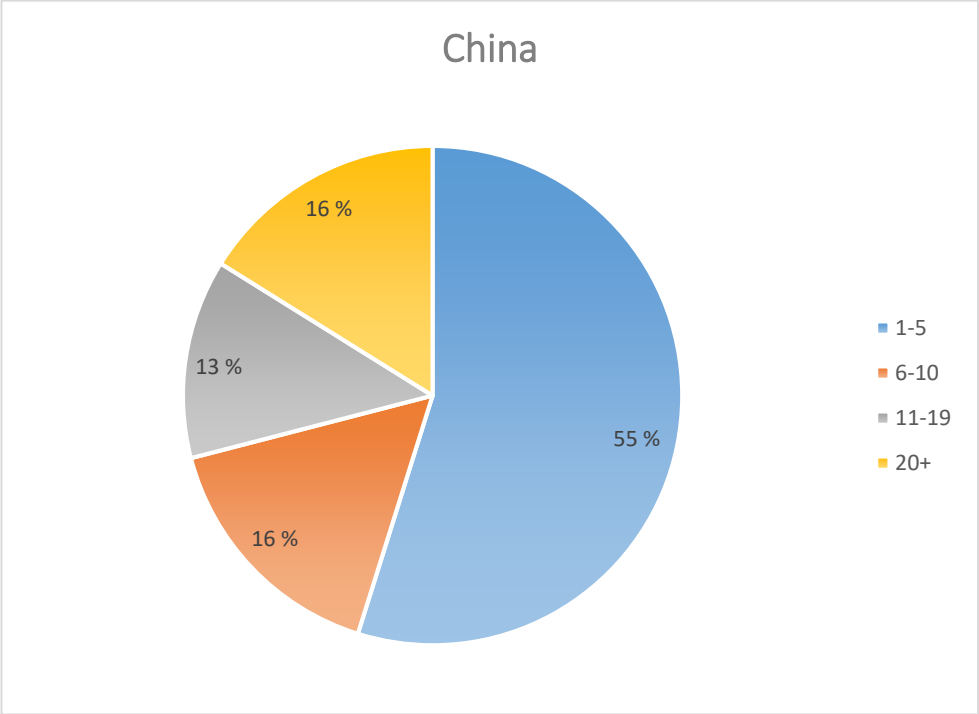

FIGURE 38. Travel expense claims submitted per year in Chinese unit

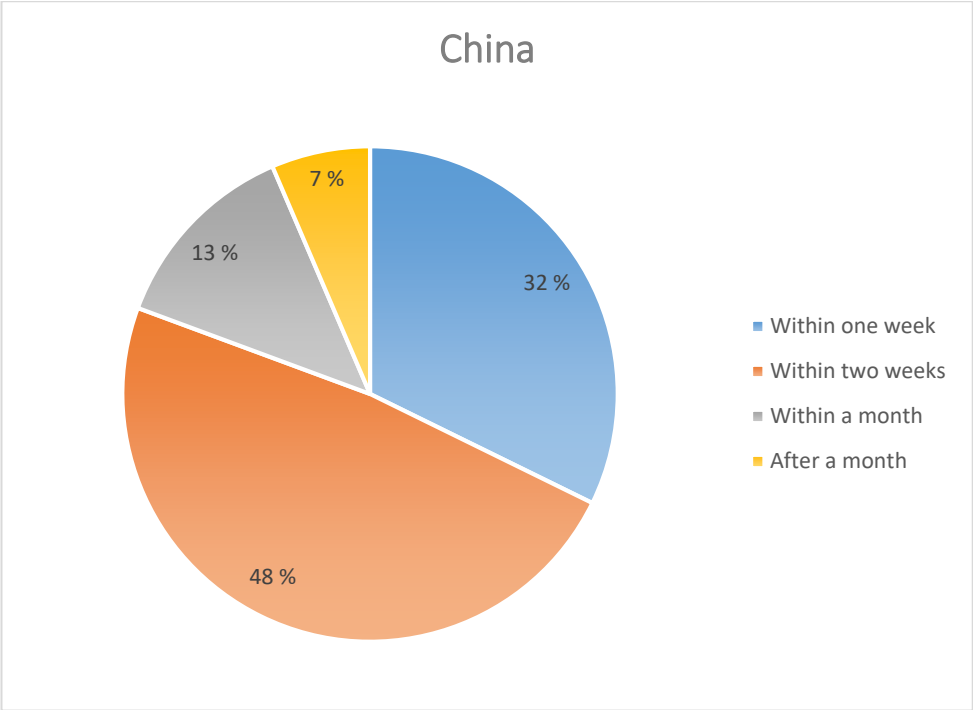

FIGURE 39. How fast after travelling expense claim is submitted in Chinese unit

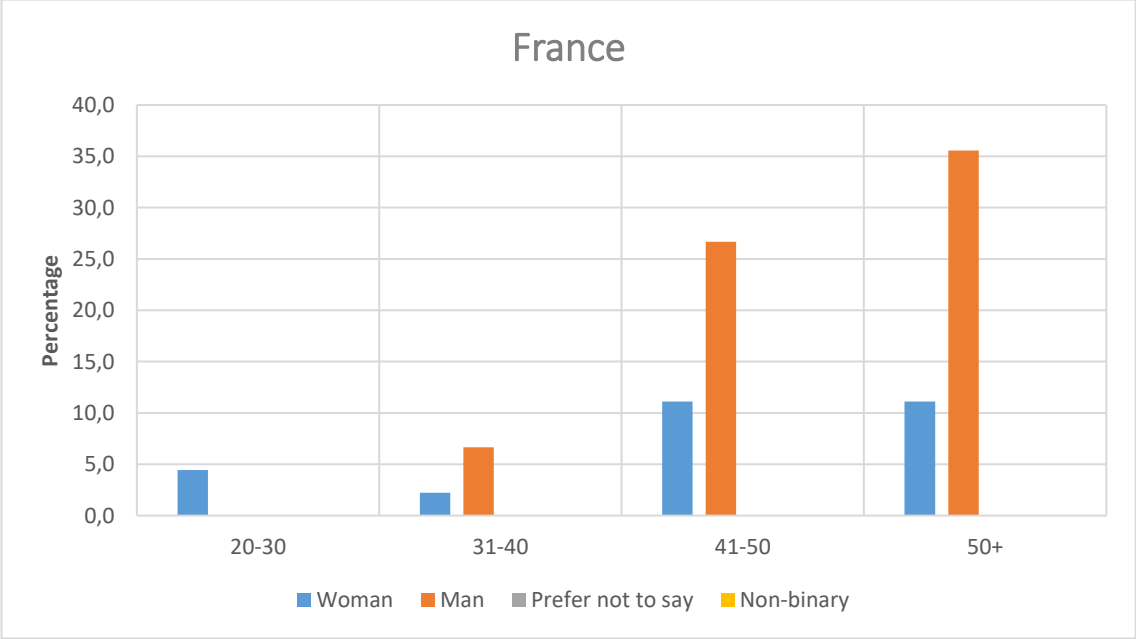

FIGURE 40. Age distribution in French units

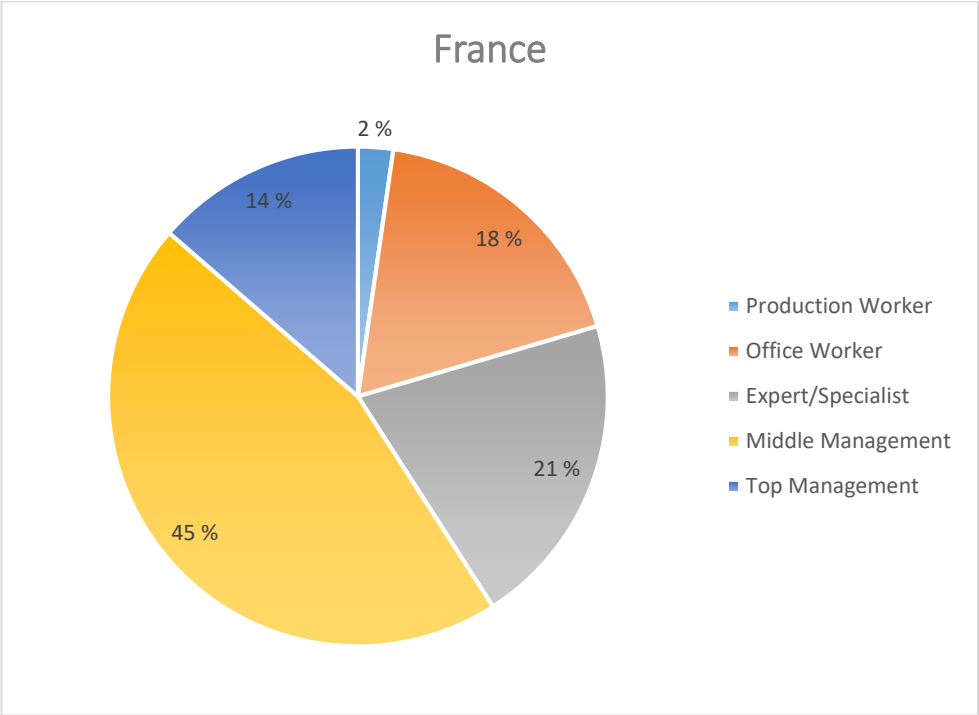

FIGURE 41. Position distribution in French units

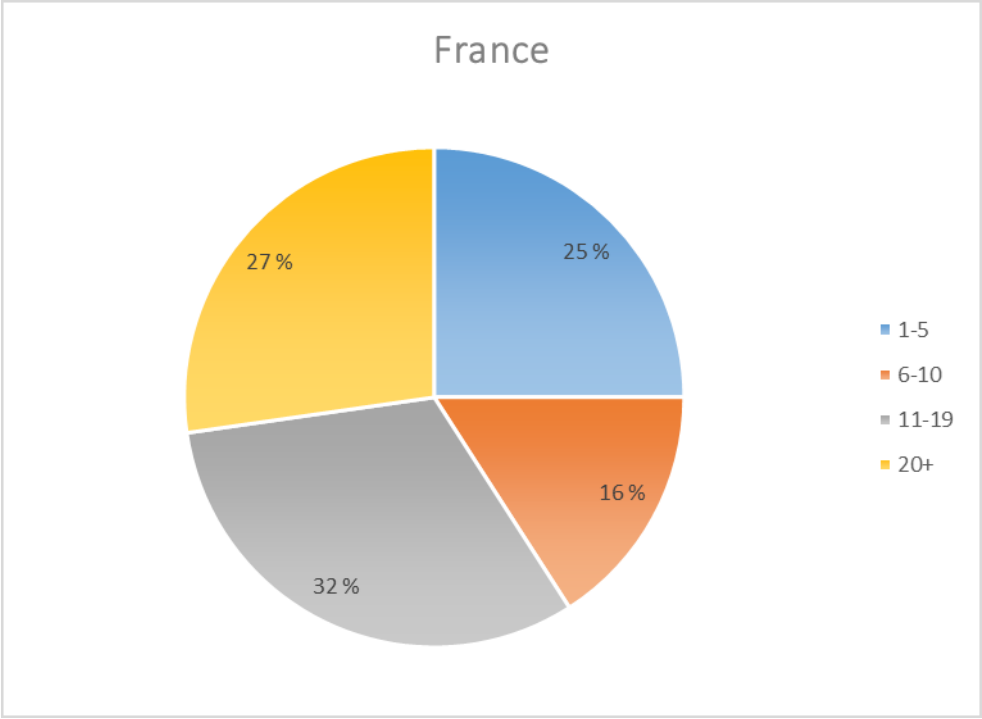

FIGURE 42. Travel expense claims submitted per year in French units

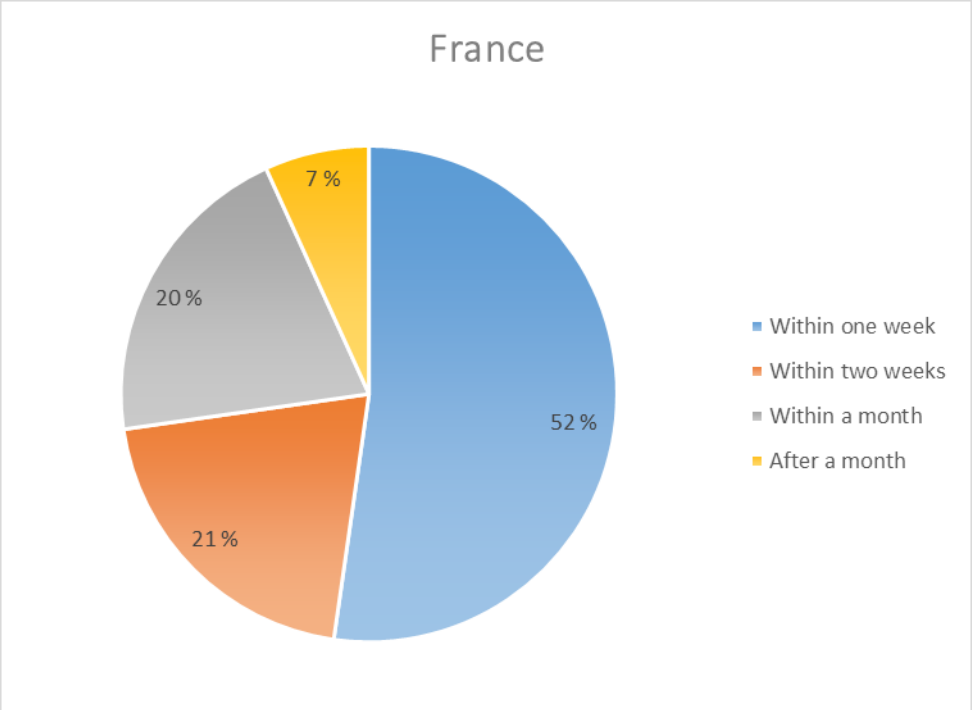

FIGURE 43. How fast after travelling expense claim is submitted in French units

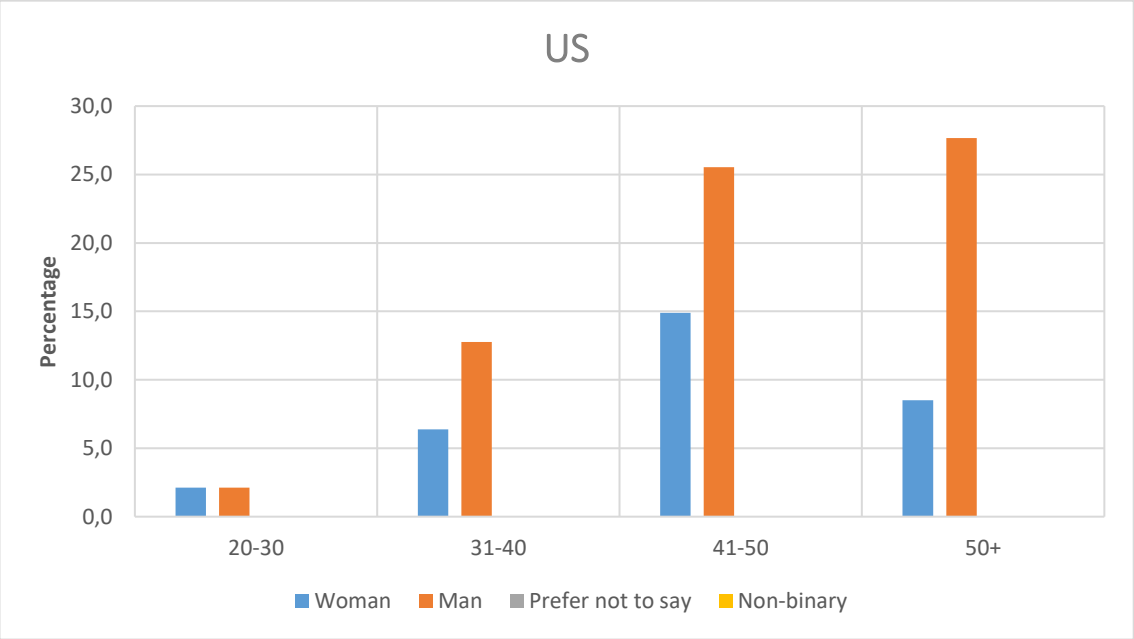

FIGURE 44. Age distribution in the US units

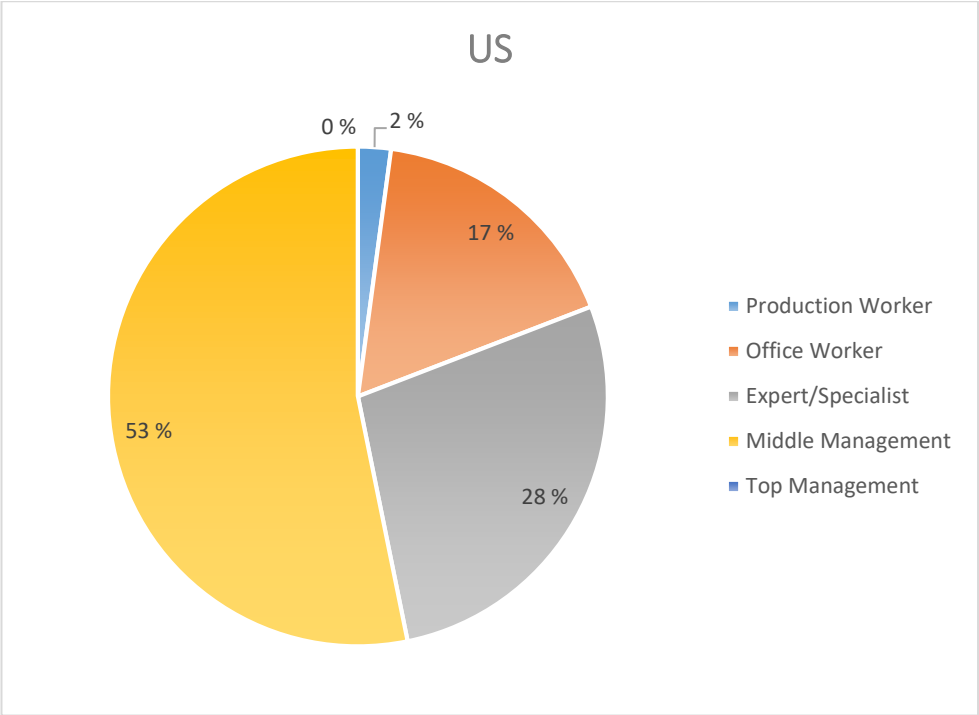

FIGURE 45. Position distribution in French units

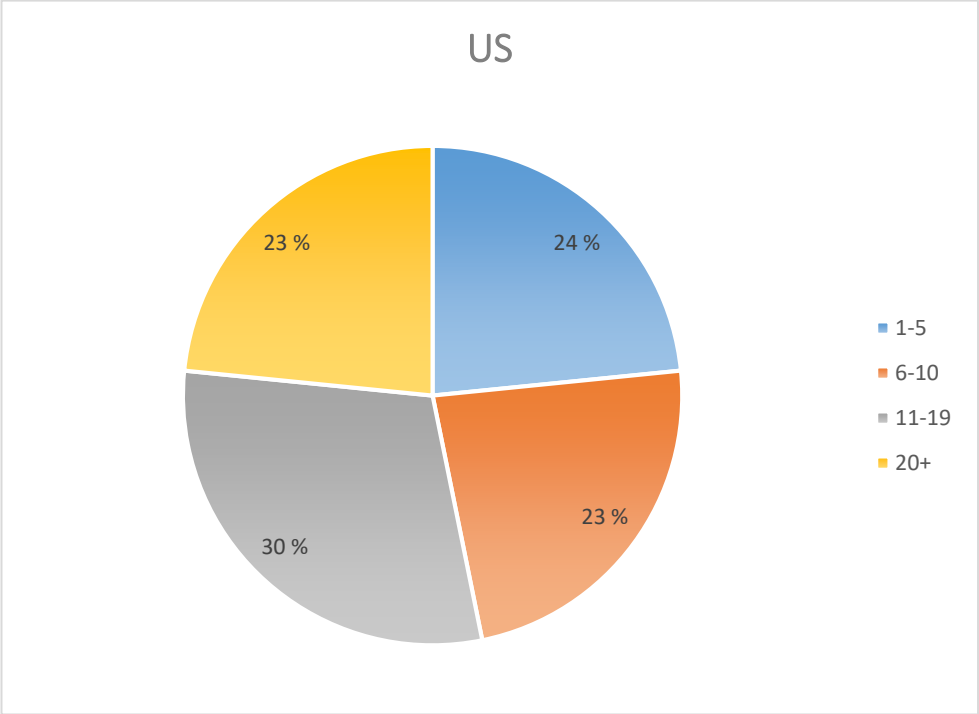

FIGURE 46. Number of travel expense claims created per year in the US units

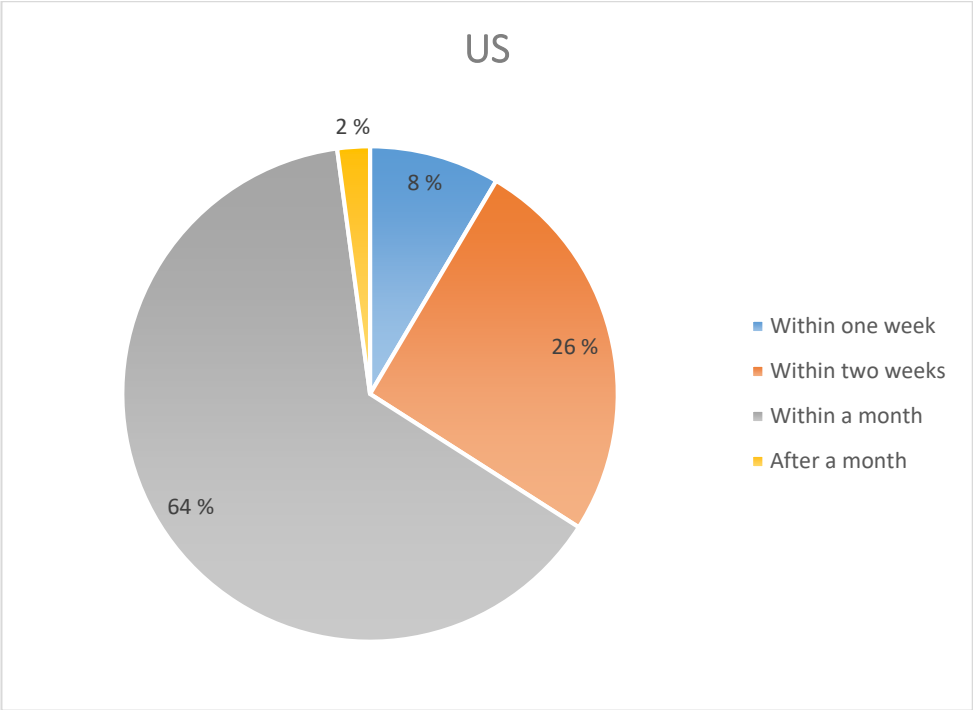

FIGURE 47. How fast after travelling expense claim are submitted in the US units

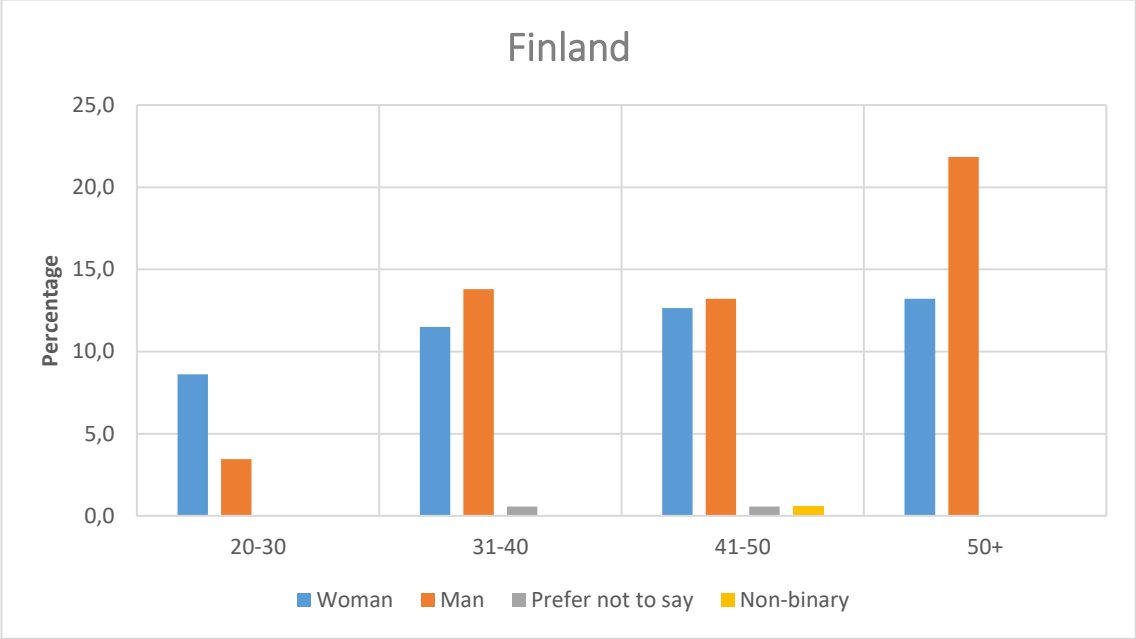

FIGURE 48. Age distribution in Finnish units

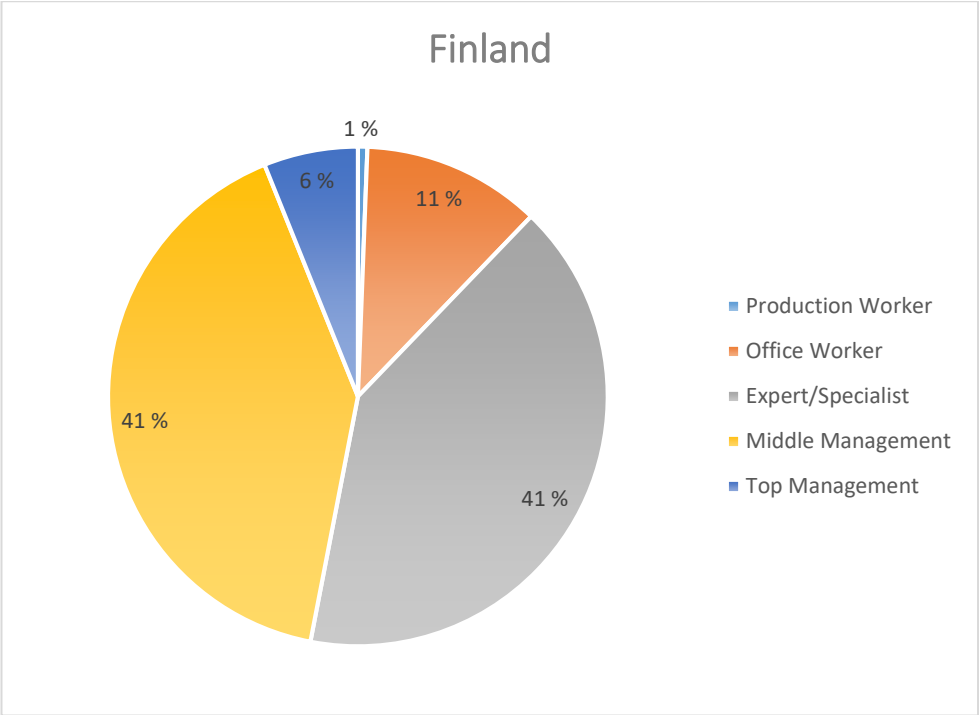

FIGURE 49. Position distribution in Finnish units

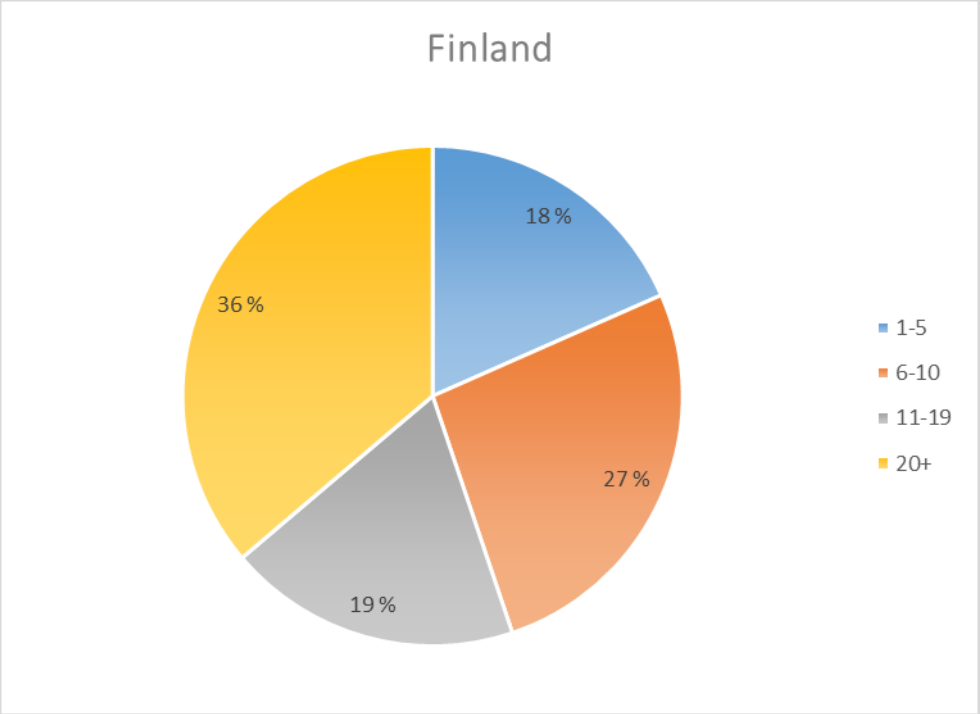

FIGURE 50. Number of travel expense claims created per year in Finnish units

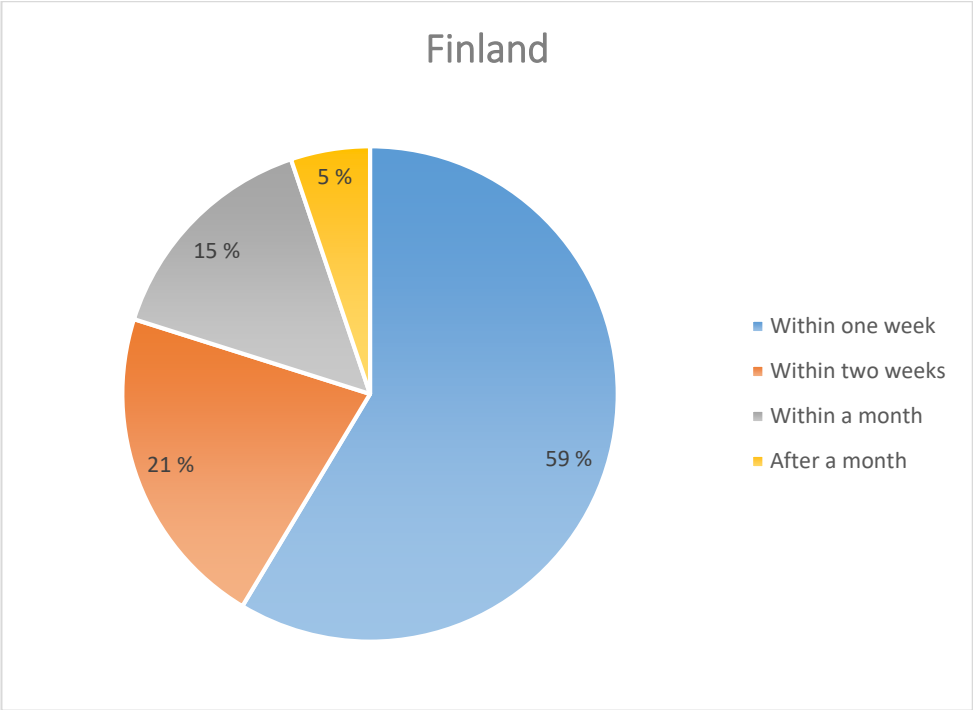

FIGURE 51. How fast after travelling expense claim is created in Finnish units