E-billing services for the business-to-business market

Case studies of Swedish companies buying behavior

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MASTER THESIS

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Acknowledgements

This master thesis is written in the e-MBA program at the division of Industrial Marketing at Luleå University of Technology. The thesis has been written during twenty weeks in the fall term of 2002. The work has given me knowledge of organizational buying behavior when purchasing electronic billing services for the business-to-business market in specific, as well as of organizational buying behavior in general.

Several people have helped me accomplish this research and contributed to the quality and final result. I would like to express my gratitude to Thomas Johansson, who has acted as my supervisor at Nordea. Mr. Johansson helped me find the interesting area of e-billing and to trace personnel within Nordea/Postgirot who worked with the considered service. A thank you will also be directed to Jannica Sigurdsson-Bengtsson who helped me to find suitable sample companies and respondents to interview.

The respondents have also been a great help and I would like to thank them for taking the time to provide the information needed to fulfill the purpose of this thesis. Ms. Gojkovik at Bilisten Sverige AB, Ms. Nord at AB Svenska Shell and Ms. Nilsson at Skellefteå municipality has all been very helpful.

I will finally direct a special thanks to my supervisor, Lars Bäckström, who has contributed with ideas and viewpoints during the process of writing this thesis.

Luleå University of Technology
January 2003

Lotta Johansson
Abstract

The purpose of this thesis was to investigate how the organization buying behavior can be characterized when purchasing an electronic billing service for the business-to-business market. My ambition was to achieve the purpose by investigating firm’s buying process, buying center, factors that affects the buying process and the buying center and firm’s purposes of using an e-billing service. In order to fulfill the purpose, I made case studies at three Swedish companies that recently have begun to use an e-billing service for the business-to-business market. Telephone interviews were conducted with representatives at, Bilisten Sverige AB, AB Svenska Shell and Skellefteå municipality. Findings from this study show that the purchase of an e-billing service for the business-to-business market followed a somewhat irrational buying process where the buying center got influenced by technical personnel and the service provider. It further indicates that companies’ main purpose of using the service was to achieve time savings through a more effective invoice handling.
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1. Introduction

Organizational buying behavior is so much more than the simple act of placing an order with a supplier (Webster & Wind, 1972a). Hence, the organizational buying behavior involves a complex series of events that allows a firm to move from the basic recognition of a need, through technical specification and potential supplier evaluation, to reaching and evaluating a final purchase decision according to Osmonbekov, Bello and Gilliland (2002). Further, organizational buying behavior is knowledge about which factors and conditions that influences the purchasers’ motives, information search, buying decisions and how purchasing departments and buying centers organize purchasing decision making (Buvik, 2001). Therefore, organizational buying behavior is described as a complex process of decision making and communication which takes place over time, involving several organizational members and relationships with other firms and institutions by Webster and Wind (1972a).

Most businesses purchases both products and services, according to Kotler, Armstrong, Saunders & Wong (1996). However, the service sector has since year 1900 grown bigger than the goods sector in the industrialized countries (Grönroos, 1998). Service companies substitute a great part of today’s society, as we daily consumes some kind of service. Services are considered as a natural part of our life and constitute such a great part that it is only when they fail that we realize how dependent we have become of them. (Hoffman & Bateson, 1997)

1.1 Organizational buying behavior of services

Purchasing objectives are according to Webster (1991) commonly expressed as buying the right items in the right quantity at the right price for delivery at the right time and place. Hence, businesses needs to develop a strategy for purchasing in order to maintain an adequate flow of goods and services into its operations (ibid). Businesses often face a more complex buying decision than consumer buyers do since these purchases usually involves larger sums of money, complex technical and economical considerations, and interactions among many people at many levels in the buyer’s organization. These factors extend the buying decision process and tend to make it more formalized than the consumer buying process. Additionally, in the business buying process, buyers and sellers are usually more dependent on each other since the focus is on meeting the customers’ demands in the long run. (Kotler et al., 1996)

Wind and Thomas (1980) identifies the buying process and the buying center as two concepts that constitute major parts of organizational buying behavior. Webster (1991) explains that the buying process represent a complex set of activities which employ a lot of members of the buying organization and result in a decision to purchase goods and services from a specific vendor. Most purchase decisions within an organization are made by a group of people that collectively make buying choice decisions for an organization (Lewin & Johnston, 1996). This group is known as the buying center according to Kauffman (1996). Kauffman (1996) has, in addition to the two major concepts of buying behavior, identified factors that influences the buying process, the buying center and in the end the organizational buying behavior. These additional factors are individual characteristics, organizational factors, environmental factors and service and market factors (ibid).

The organizational buying behavior vary depending on the characteristics of the product or service, according to Kauffman (1996), hence it is of importance to have a clear idea of the product or service being purchased (Axelsson, 1998). Furthermore, Axelsson (1998) points out that various kinds of services are different and that this must be understood by the buying
function of the firm. One way to increase the awareness of services differences is by classifying services in accordance to Grönroos’s (1979) theory. The author suggests that services can be classified by the market they are sold in, and by the service provided. First, he separates services sold on producer market from services sold on consumer market. Secondly, he suggests that these two groups of services can be divided into two additional groups called professional services and other services. Professional services have special characteristics that are usually present. Qualified personnel perform professional services, they have a consulting or a problem solving feature, and they are characterized by an assignment from the buyer to the seller. (ibid) Examples of professional services are, according to Day and Barksdale (1994), legal-, consulting-, research- and accounting services. The authors continue by claiming that purchases of professional services require a considerable investment of human, time and financial resources. These kinds of services are therefore considered as one of the most important decisions which a company makes. (ibid)

1.2 E-billing- a professional service

Based on the discussion above, there is a need to study organizational buying behavior based on a specific service, and this study is focused on the organizational buying behavior of one particular professional service sold on the producer market, i.e., electronic billing services for the business-to-business market. In other words, an e-billing service used only for transactions between a company and its organizational customers and not between a company and consumers. E-billing services can be classified as professional services since it constitute a part of businesses accounting activities, are performed by qualified personnel, and by an assignment from the buyer to the seller in accordance with Grönroos (1979) theory.

Electronic billing services are one of the most promising new tools of business-to-business electronic commerce (Haschka, 2002). Seeing that today’s business leaders are more compelled than ever to streamline their business processes in order to cut costs and improve efficiencies across all parts of their business according to Ulrich (2002). The primary focus has been on improving internal business processes while the next wave of process improvement will focus on the inefficiencies surrounding the transactions and information exchange between companies. Effective connections between a company’s internal business process and their business partners will realize dramatic improvements in business performance, reducing paperwork while increasing access to valuable information. (ibid)

Gurau, Ranchhod and Hackney (2001) establish that the introduction of new computer technology and e-commerce have made it possible to improve many processes in companies. E-commerce is expected to cause far reaching changes in the way business is conducted and the way companies interface with their customers according to Andrieu (2001). Gurau et al. (2001) explains that the Internet can work as a source of information, a communication tool and a distribution channel for products and services. Moreover, the Internet is considered a revolutionary tool for the development of commercial transactions based on its advantages of increased speed, interaction and flexibility. Additionally, buyers and sellers can access and contact each other directly, potentially eliminate some of the marketing costs and constraints imposed by such interactions in the earthly world. This may also have effect of shrinking the channel and thereby reduce the time it takes to complete business transactions. (ibid)

To ensure the future of e-commerce, secure electronic payments system and online banking facilities needs to be developed (Andrieu, 2001). Andrieu (2001) maintain secure online
payment systems to be the single most important element of the e-commerce infrastructure. Hence, without electronic payments, e-commerce is unlikely to take off. A transformation is taking place as the world is changing from a paper-based money world to an electronic money world. Nevertheless, even though the largest part of money is held in electronic form, consumers as well as a majority of businesses still rely on paper money for most of their daily transactions. (ibid)

Still, e-payments become more important as more and more companies have started to do business over the Internet according to Amor (2000). Technological possibilities and economical necessities have introduced new financial procedures and monetary structures. Electronic payment solutions makes it possible for companies to save both time and money compared to offline payment, therefore many companies have changed the way they pay their invoices. (Amor, 2000) Andrieu (2001) points out three powerful factors of e-payments. First, e-payments are less costly than traditional forms of payments. Second, e-payments are superior to paper money for a wide range of transactions. It can easily be transformed from one currency to another or into bonds or stocks, it takes up virtually no room, it can be counted automatically, and it never wears out. Third, electronic money is far more suitable for distance transactions as it can be moved easily and quickly. (ibid)

Korper and Ellis (2000) have divided e-payments into four categories based on their functions:

- **Micro payments**- The customer loads his or her wallet software via the banking network and are thereafter able to do micro payments at Web based stores. Funds do not have to be transferred from a credit card or a bank account each time a purchase is made and minimum transaction amount are lower than for credit cards.

- **Smart Cards**- The smart card is an integrated circuit chip embedded in a small piece of plastic that store monetary value on a card that can be debited. There are more than 100 smart card programs in operation in the world. Two of the most common are used as telephone cards and credit and debit cards.

- **Credit Cards**- A transaction with a credit card implies a loan made by a lending institution to a customer. The loan is interest free if the customer pays the loan within the due date but otherwise a rate of interest will be included.

- **Electronic Billing**- Electronic billing enables the presentment, payment, and posting of bills on the Internet. Instead of sending paper bills, companies are now able to debit their customer by sending the bills electronically. This generates revenue as it reduces printing and mailing costs and speeds up the payment collection. It further makes it possible to carry out one-to-one marketing and dynamic information presentation.

E-billing services will within a short time period change consumers bank habits. Many Swedish consumers are already using the Internet when paying their invoices but with e-billing service they are no longer forced to pick up the envelope and register every number manually. The invoice will arrive electronically and show up when the customer log on to his or her Internet bank. (Göteborgs Posten, 2002-10-16) Amor (2000) claims that although the business-to-consumer sector will be the first step on the Internet, the real advantage lies in offering e-billing services to corporate customers due to the large volumes that are being turnover. Nevertheless, the business-to-business market is still dealing with the “chicken and
egg problem” since buyers wait for sellers to take on e-billing at the same time as sellers wait for buyers to do the same thing. The problem is becoming more complicated since both parties are waiting until more sellers and buyers decide to take on e-billing. (Robinson, 2001)

The Gartner Group state that more than 95 percent of all business-to-business transactions still are settled with paper invoices and checks. Dealing with paper invoices are costly and drawn out processes that prevents corporate finance organizations from achieving productivity breakthroughs that drive down costs. Moreover, manual paper invoices limit visibility into vital status information and can slow the posting process, making it difficult for corporate finance professionals to develop precise forecasts on cash flow and earnings. In addition, inefficient interactions between trading partners cause costly and time consuming exceptions and disputes. (Ulrich, 2002)

The preferred methods for automating business processes and converting to electronic transactions has since 1980 been offered by electronic data interchange1 (EDI). The companies, which started to use EDI technology for invoice presentations and payments processes, did within a short time period experience an increased speed in the payment processes. However, only large and financially strong companies have been able to afford the install and manage the technology of EDI. This fact made the introduction of an Internet based e-payment solution in the early 1990’s very welcomed. Hence, the Internet-based solution is considered as an inexpensive and efficient technology that makes it possible for companies in all sizes to take advantages of Internet-enabled presentment and payment processes. (Haschka, 2002)

Many manufacturers of e-billing services entered the market as the potential of the service were discovered. The amount of different kind of services to choose between made it confusing for business to decide which one to select. The choice became harder as manufacturers could not agree on a standardized format. (Robinson, 2001) Also, Trombly (2002) reports that incompatible technologies makes it difficult for a company to decide on any of the e-billing services that are being offered at the market, especially as its business partners might pick a competing one. At the Swedish market, the large business banks, which are the main manufacturer of e-billing services in Sweden, have until recently been unable to reach an agreement to integrate their competing systems. Nordea has cooperated with Föreningssparbanken about a service called e-Faktura while Svenska Handelsbanken, Skandinaviska Enskilda Banken, Skandiabanken and Östgöta Enskilda Bank have been cooperated about their service e-Giro. (Waymaker, 2002-10-16) Accordingly, businesses have been forced to affiliate to more than one system to be able to reach all their customers. This has been a crucial issue for businesses not to pay their invoices electronically but since October the first 2002 they are able to reach all their customers as the banks agreed on one common system. (Dagens Nyheter ekonomi, 2002-10-05) In other words, a company only needs to sign one contract with their bank. It is thereafter the bank which got the responsibility to make shore that the invoices reach customers at all the cooperating banks. (Waymaker, 2002-10-16)

The primary arguments for implementing e-billing service is the cost savings that can be achieved by automating services, eliminating paper and saving time according to Haschka (2002). Companies will be able to streamline their purchasing and approval processes for expenses such as office supplies and corporate travel by applying e-payment techniques

1 Electronic Data Interchange (EDI) is the electronic exchange of routine business transactions. These transactions include such documents as purchase orders, invoices, inquiries, planning, acknowledgements, pricing, order status, scheduling, test results, shipping and receiving, payments, and financial reporting.
Internally. Further, the conditions is changing as free-standing companies are offering Web products with features such as detailed presentment, bill consolidation, e-mail notification and dispute resolution. Additionally, concerns about security issues are solved by the use of stronger encryption and secure transaction initiatives. (Robinson, 2001) An example of a company which works towards eliminating paper-invoices is the British telecom company, British Telecom. The company estimates to save one billion Swedish kronor a year if it can convince 90 percent out of its 21 millions customers to pay their invoices by e-billing services. (Computer Sweden, 2002-06-19) At the Swedish market, several companies have introduced demands on electronic invoices and Volvo is one of the pioneers in the area. The company objective is to only deal with suppliers that can handle invoices electronically from January the first 2002. The project is estimated to save 400 million kronor each year for Volvo. (Computer Sweden, 2001-12-14) Totally, the management with payments in Sweden estimated to an amount of 50 billion Swedish kronor, a sum that can be reduced by several billions if more companies begin to use electronic billing services according to Dagens Industri (2002-01-28).

1.3 Problem area

When trying to understand businesses resistance to use e-billing services, organizational buying behavior of services is an additional research area that needs to be investigated. According to Day and Barksdale (1994), purchase of professional services is considered to be one of the most important decisions a company makes as it requires a considerable investment of human, time and financial resources. Hence, it is important to understand what influences that are being involved in organizational buying behavior and how they are likely to impact the buying decision process and the buying center to be able to understand why buyers make particular choices (Kauffman, 1996). Companies’ purpose of purchasing e-billing services for the business-to-business market can be considered as one factor that affects the organizational buying behavior since it affects both the buying process, the buying center and the factors that affects the buying process and the buying center.

It is important that companies realize the impact that e-commerce will have on their business and act in order to achieve maximum effect according to Korper and Ellis (2000). The single most important part of e-commerce is according to Andrieu (2001) to find a satisfying electronic payment solution. As mentioned above, e-billing services are the most promising new tools of business-to-business e-commerce (Haschka, 2002). The many advantages that e-billing has got can be beneficial for companies and help them stay competitive on tomorrows market (Osmonbekov et al., 2002). At the Swedish market the cooperation among banks will hopefully make more Swedish businesses interested in paying their invoices electronically but so far surprisingly few companies are affiliated. A part of this can be derived from the fact that electronic billing is a new way of paying bills and it takes time to change the paying behavior (Svenska Dagbladet Näringsliv, 2002-06-17). Only 150 companies are affiliated with any of the two existing e-billing service systems in Sweden which means that there is a great potential at the market and that the competition of the business customers will increase and become incredible hard (Nordea’s Intranet, 2002-10-09).

On the basis of the perspective above it is interesting to study organizational buying behavior when businesses purchase an e-billing service for the business-to-business market. Further, it is interesting to investigate businesses purpose of using e-billing services in order to reach an understanding of why companies select a certain e-billing service.
1.4 Outline of the thesis

I have in this chapter presented the topic of organizational buying behavior and the professional service, electronic billing service for the business-to-business market. This chapter is an introduction and forms the foundation for the following chapters. The structure I will follow in the following chapters will now be presented.

Chapter two contains an overview of previous research in the selected area. The chapter is divided into two different sections, one which handles organizational buying behavior and one that discusses companies’ purposes of using e-billing services. Chapter three includes a problem discussion based on the two previous chapters, which ends in the purpose and the research questions of this thesis. Furthermore, the frame of reference, which will help me to answer my research questions, will be presented in the third chapter. Chapter four is a description of the methodology used to conduct this research. In the fifth chapter, empirical data from three companies that recently purchased an e-billing service for the business-to-business market will be provided. In chapter six, the empirical data will be analyzed in order to discover similarities and differences between the empirical data and previous research as well as between the cases. Finally, I will in chapter seven present the result of this study by answering the research questions and provide the reader with findings and conclusions. The chapter ends with implications for managers, theory and future research. Figure 1.1 below summarizes the structure of this thesis.

Figure 1.1: Outline of the thesis
2. Theoretical framework

This chapter contains theory regarding organizational buying behavior. I will begin by elucidate theory about the buying process, followed by theory concerning the buying center and the factors that affects the buying process and the buying center. Thereafter, theory regarding the purpose of using electronic billing services will be presented.

2.1 Organizational buying behavior

All buying decisions are subject to various influences. It is important to understand what influences that are being involved and how they are likely to impact the buying decision to be able to understand why buyers make particular choices. (Kauffman, 1996) Today’s business environment is complex and changeable for organizations something that creates a greater need for communication, coordination and control among the participants in the buying process than have been necessary in earlier years even though Webster and Wind characterized organizational buying as a complex process rather than a single act nearly 25 years ago (Buckles & Ronchetto, 1996). Webster and Wind (1972b) writes that the organizational buying behavior becomes complex as it involves many persons, multiple goals, and potentially conflicting decisions criteria. Additionally, it usually stretches over an extended period of time, requires information from many sources, and encompasses many inter-organizational relationships (ibid). Businesses purchase decisions need to satisfy a large number of affected personnel why the process becomes complicated according to Fitzsimmons, Noh and Thies (1998). Every individual’s demands and expectations needs to be considered to make the buying decision accepted and appreciated by the whole organization (ibid).

Webster and Wind (1972b) identified sources of influences that had impact on buying decisions and choice processes and stated that these influences where a function of individual characteristics, social factors, organizational factors and environmental factors. Eight years later stated Wind and Thomas (1980) the buying process and the buying center as two concepts that constitute the majors parts of organizational buying behavior. In addition, the buying situation, personal, interpersonal, organizational, inter-organizational and environmental factors were considered to be factors that affected the buying process and the buying center and as such constitute a third major part of organizational buying behavior (ibid). An additional researcher who has identified factors that influence a buying decision is Kauffman (1996). Kauffman (1996) organized these factors into six different categories of influences namely; Choice process, Groups factors, Individual characteristics, Organizational factors, Environmental factors, and factors concerning the Product and the market. The choice process considers, according to Kauffman (1996), process factors while groups includes group factors such as the buying center concept in accordance to Wind and Thomas’ (1980) theory regarding the buying process and the buying center.

2.1.1 Buying process

Webster (1991) explains that buying decisions do not just happen. “They represent a complex set of activities engaged in by many members of the buying organization and result in a commitment to purchase goods and services from a vendor” (Webster, 1991, p.28). Depending on kind of buying process, the buying decision is getting affected differently. The buying process is influenced by the type of process, which steps that are being involved and
by the consumer or organization involved. (Kauffman, 1996) Wind and Thomas (1980) makes clear that a myriad of activities are taking place from the time at which a need arise for a product or service, to the purchase decision and the following evaluation are being done. According to Day & Barksdale (1994), these activities of organizational buying behavior are often presented as a multistage decision-making model. Buvik (2001) prefers to describe organizational buying behavior as an effect of a response to a stimulus. He claims that the cause and effect approach reflects a seller perspective on purchasing since knowledge about the area will give the seller an opportunity to composite the most advantageous marketing mix (ibid). The activities or “chain of linkages” is identified by Robinson, Faris and Wind (1967) as an eight step purchasing decision process known as the Buygrid Framework. Some of the steps can occur at the same time but tends to follows on each other in a given order. The order of the eight buy phases are the following:

1. Need recognition.
2. Definition of the characteristics and quantity of item needed.
3. Development of the specifications to guide the procurement.
4. Search for and qualification of potential sources.
5. Acquisition and analysis of proposal.
7. Selection of an order routine.
8. Performance feedback and evaluation.

The Buygrid Framework is one of the most known studies of the buying process and can be classified as a general model of the buying process which can be applied on both products and services (Webster, 1991). However, Day and Barksdale (1994) claims that basics models of the buying process oversimplifies complex decision making. The authors present therefore a model of the buying process that more appropriately profiles a firm’s selection and performance evaluation process for professional services:

1. Recognition of a need or problem
2. Identification of the initial consideration set
3. Refinement of the consideration set
4. Evaluation of the consideration set
5. Selection of the service provider
6. Evaluation of the quality of service delivery
7. Evaluation of the quality of the outcome
8. Satisfaction/dissatisfaction

Day and Barksdale (1994) explain that the buying processes begin when the client recognizes, or identifies, a need that can be met by the purchase of a professional service. The options are to produce the service in-house, to buy the service of another firm, or to ignore the problem. The next step is to define the purchase goals since this creates the basis for the process of selection. The selection and evaluation criteria will insure the desired level of quality, which according to Day and Barksdale (1994) is the primary aim with the selection process. The second stage is to identify the initial consideration set. In this and every subsequent stage some set of criteria will be employed to facilitate selection and evaluation in order to reduce risk and uncertainty. In this stage, all potential providers are being considered and the evaluation criteria vary. The third stage, refining the consideration set, involves selecting a short list of finalists. To be able to reduce the initial list to those firms that will be considered further, a set of criteria must be applied. The fourth stage, evaluating the consideration set, is
difficult because professional services generally lack attributes that a client can verify prior to purchasing the service. Instead, surrogate indicators or cues must be used. However, past performance is the most common predictor of future performance. When the screening is completed, the client issues a request for proposals and requires a presentation or interview in order to acquire considerable information about the service firm’s abilities to provide the desired service. All potential service providers considered in the final round are estimated to meet some minimum requirements. However, the fifth stage consists of selecting the professional service provider by an assessment of how well each provider rates on each of the selection criteria. The sixth stage is to evaluate the quality of service delivery. The performance evaluation relates initially to the service delivery process and focuses primary on the client-provider relationship. The evaluation criteria and expectation can change during the service delivery process since it may go on for months or even years. Different players enter and exit the relationship and clients become more experienced during the process. The client will finally, evaluate the quality of the outcome in a more holistic nature, which leads to overall feelings of satisfaction or dissatisfaction.

2.1.2 Buying center

The group of people that collectively make buying choice decisions for an organization is known as the buying center (Kauffman, 1996). Most purchase decisions in an organization are made by the buying center unit according to Lewin and Johnston (1996). The buying center’s task consists of information acquisition, search processes, developing choice criteria and actually deciding among alternatives according to Spekman and Gronhaug (1986). Recently, McNally (2002) claimed the buying center’s task to be to observe all components regarding design characteristics and the vendor’s ability to deliver to be able to determine which set of choice that best fulfill the organization’s needs. The buying center’s assignment should, according to McNally (2002), be seen as rule-discovery task since the group is to choose the best set of vendors under condition of incomplete information. The group needs to search for similarities among vendors that have successfully provided products to the organization in the past but they also need to consider the current and future organizational requirements (ibid). The buying center composition of represented functions involved, hierarchical levels and size vary for example by organizations, within a given organization and by buying situation (Wind & Thomas, 1980).

2.1.2.1 Functions

The buying center consists usually of formal members that are obvious participants in the buying decision. However, there are cases were informal members strongly affects the buying decisions. (Kotler et al., 1996) Webster and Wind (1972b) has concluded that the buying center includes all members of the organization who play any of five roles in the buying decision process. The five different roles are identified as:
THEORETICAL FRAMEWORK

- Users- Members who will use the product or service.
- Influencers- The persons that affect the buying decision for example by providing information.
- Buyers- The persons that got formal authority to select the supplier and arrange terms of purchase.
- Deciders- People who got formal or informal power to select or approve the final suppliers.
- Gatekeepers- The organizational members who control the flow of information to others.

The buying center participants’ different functions or roles within the group have also been noticed by Bonoma (1982). He added initiator as an additionally role to the ones defined by Webster and Wind (1972b) when he investigated who were in the buying center. The initiator is the person who recognizes that some company problems can be solved or avoid by acquiring a product or service. (ibid) Further, Bonoma (1982) claims that the set of roles buyers can assume in the buying center is the same regardless of the product or the participants in the purchase decision. Hence, the set of roles are to be looked upon as fixed categories into which different managers from different functions can be placed to aid understanding. (ibid) An additional point of view is remarked by Wind and Thomas (1980) who writes that the roles within the buying center are likely to vary throughout the buying process.

2.1.2.2 Hierarchical levels

McNally (2002) points out that the participants in the buying center represent various departments and use their specialized knowledge in order to ensure that all parameters are evaluated during the assessment of the product’s ability to meet the organizations requirements. Also Buckles and Ronchetto (1996) agrees on the necessity of participants from various departments as they states that purchasing behavior goes far beyond the boundaries of a single department. Within large organizations that are constantly buying a large number of goods and services, which demands various degree of involvement, there are likely to be several different, somewhat overlapping, buying centers (Buckles & Ronchetto 1996).

In addition, Lewin and Johnston (1996) views centralization as an aspect that influences the buying center since the degree to which authority, responsibility, and power are concentrated within the buying center will have affect on the buying decision. As mentioned earlier, informal organizational members do sometimes strongly affect the buying decision. It is not always the buying center participant with the highest rank who has the most influence since other factors can be of higher importance. Participants may have influence in the buying decision because they control rewards or punishments, are well liked, have special expertise, or have a special relationship with other important participants. (Kotler et al., 1996) Bonoma (1982) has identified five different sources of power that participants within the buying center can posses. These are reward-, coercive-, attraction-, expert-, and status-power (ibid).
2.1.2.3 Size

Lewin and Johnston (1996) have identified participation as an aspect that influences the buying center as the number of people or which various departments that participate in the decision process has got an impact on the outcome. The size of the buying center is difficult to decide since people enter and leave during different phases in the buying process (Woodside & Vyas, 1987). Möller (1993) reports on buying center size concerning purchase of more complex products. It is clear that more employees are involved in buying decisions concerning new purchases than those concerning straight rebuys. His study showed that 15.7 persons were participating at purchases of new products to be compared to 2.5 participants at purchases concerning straight rebuys. (ibid) Also Anderson, Chu and Weitz (1987) investigated the buying centers size in relation to purchase task. They tested Robinsons, Faris and Wind’s theory of buy classes\(^2\) empirically and found that buying centers dealing with New Task commonly were large, slow to decide, uncertain about needs and the appropriateness of the possible solutions, more concerned about finding a good solution than getting a low price or assured supply, more willing to entertain proposals from “out” suppliers, more influenced by technical personnel, and less influenced by purchasing agents. In contrast, a buying center facing more routine buying decisions, modified and straight rebuys, are generally small, quick to decide, confident in their appraisals of the problem and possible solutions, concerned about price and supply, satisfied with “in” suppliers, and more influenced by purchasing agents. (ibid) An additional author that has recognized the relation between a purchase degree of difficulty and the size of the buying center is Bonoma (1982). His research shows that the buying center tends to be larger, be more careful in its decisions and include more participants in managerial positions the more complex and involved the buying decision gets (ibid).

2.1.3 Factors that affects the buying process and the buying center

In this section, theory regarding factors that affects the buying process and the buying center will be presented. The section begins with theory concerning individual characteristics, followed by theory dealing with organizational factors, environmental factors and finally, factors connected to the service will be presented.

2.1.3.1 Individual characteristics

Although group interaction becomes a new input in the buying decision on its own, the group processes often depend on the concentration of individual’s characteristics brought into the group setting (Lewin & Johnston, 1996). Kauffman (1996) declares that individuals sometimes has a great impact and can dominate a choice process because of their different characteristics. Each participant in the buying decision process brings in personal motives, perceptions and preferences according to Kotler et al. (1996). Additionally are age, income, education, professional identification, personality and attitude towards risk some personal characteristics that affect these individual factors (ibid). Two additional authors who have noticed the relation between organizational buying behavior and the individuals within the organization are Webster and Wind (1972b). The authors writes that “the individual is motivated by a complex combination of personal and organizational objectives, constrained by policies and information filtered through the formal organization, and influenced by other members of the buying center” (Webster & Wind, 1972b, p.18). It is the individual buyer’s

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\(^2\) Robinson, Faris and Wind’s theory regarding buy classes is explained in more detail on page 13.
THEORETICAL FRAMEWORK

personality, perceived role set, motivation, cognition, and learning which affect his or her response to a specific buying situation or given marketing stimuli (Webster & Wind, 1972b). Woodside and Vyas (1987) have made research on the disadvantages that can occur when individuals influence organizational buying behavior. The authors claim that the individual factors makes it impossible for most buying center participants to withhold judgment or prevent their biases from affecting vendor search and immediate evaluation. Moreover, the participants do seldom discuss methods of how to combine their individual views with the organizations choice rule which causes unnecessary misunderstandings. (ibid)

Kauffman (1996) has noticed that; individuals use different decision rules when evaluation a potential vendor, the situation have different impact on different individuals and finally, perceived risk vary by individuals. An individual’s level of expertise regarding the product or service being purchased can also be seen as an influence on buying decisions according to Day and Barksdale (1994). Additionally, expectations and perception regarding quality partly depends on the buyers experience or sophistication. Hence, an individual that buy a service for the first time will differ in expectations in comprehension to someone that has done the purchase several times. Since the customers level of satisfaction/dissatisfaction are based on the clients expectations, the selling firm need to provide the individual with educating information so that his or hers expectations will be realistically. (Day & Barksdale, 1994)

Lewin and Johnston (1996) explain the importance of making the organizations goal the individual’s goal. Hence, if the employees view the organizations welfare as their own they are more likely to act for the organization as they would have been doing in their own personal interests (Ibid).

2.1.3.2 Organizational factors

The organization itself has been addressed to have an impact on the process of a buying choice. The impact can be derived to organizational structure and size as well as roles and functions of individuals within the organization. (Kauffman, 1996) Webster and Wind (1972b) chose to describe organizational influence as factors which make individual decision makers act differently than they would have done in another organization or if they would have been function on their own. Based on the organizations goals, the organizational buying behavior are becoming motivated and prescribed as well as constrained by its financial, technological, and human resources (ibid). Organizational buying behavior is, according to Webster and Wind (1972b), influenced by formal organizational exertions through four subsystems of tasks, structure, technology and people. Factors within the organizational structure that are to be highlighted are communication, authority, status, rewards and work flow. The four subsystems together determinate which set of information, goals, attitudes, and assumptions that are to be used by each individual in the buying process. (ibid) Sellers need to learn about each buying organization’s objectives, policies, procedures, structure and systems to be able to understand their specific needs according to Kotler et al. (1996). They further needs to learn about the organization’s buying center and their evaluation criteria to succeed (ibid).

2.1.3.3 Environmental factors

According to Kauffman (1996), a number of factors in businesses surrounding environment have been found to have an impact on organizational buying decisions. The impact is difficult to identify and measure but it is according to Webster and Wind (1972b) extensive. Webster
and Wind (1972b) explains that the environmental influences include physical, technological, economic, political, legal, and cultural factors and affects the buying process by providing information as well as constraints and opportunities. Kotler et al. (1996) claims the economic environment to be the most important factor. Businesses are affected by the level of primary demand, the economic outlook and the cost of money. Consequently, businesses tend to hesitate and cut back on new investments as economic uncertainty rises (ibid). An additional factor, to the once mentioned by Webster and Wind (1972b), that affects business buyers are according to Kotler et al. (1996) competitive developments in the environment. Additionally, Wind and Thomas (1980) writes that the effect of the marketing strategies of competitors needs to be considering as a factor that affects organizational buying behavior.

Webster and Wind (1972b) states governments, trade unions, political parties, educational and medical institutions, trade associations, professional groups and business firms, such as suppliers, competitors and customers to be the institutions in a organizations surrounding environment that influences its buying behavior. To be able to understand organizations buying behavior, all of these factors need to be carefully investigated by the selling company, especially if entering a new market (ibid). Webster and Wind (1972b) continues by defining four ways in which the environmental factors influences an organization:

- they specifies the availability of goods and services
- they define the general business conditions
- they determine the values and norms guiding inter-organizational and inter-personal relationships between buyers and sellers as well as among competitors, and between buying organizations and other institutions such as governments and trade associations
- they influences the information flow into the buying organization

2.1.3.4 Service factors

Organizational buying decisions are influenced by product attributes or types of products according to Kauffman (1996). Buckles and Ronchetto (1996) argue that buying decisions are becoming influenced by the novelty and complexity of the product or service. Some unique products can only be delivered by few providers while less unique products can be found at several qualified firms. This connection affects the buying decision in a naturally way. Companies choosing between few equally capable providers might be influenced by ethic and adopt a turn-taking system when making their selections. (Day & Barksdale, 1994) Fitzsimmons et al. (1998) have found that services demand a more complicated and risky decision process than products does since services are less tangible. The intangibility of a service makes the evaluation process of the provider difficult to measure and the service specification less precise. It is furthermore difficult to measure if the delivered service fulfills the expectations since they are not subject to close investigation. A supplemental influence on buying decision is mentioned by Fitzsimmons et al. (1998) as they argue that the importance of the service to the buying firm must be considered. Depending of how close the service is related to the company’s core business activity is the service looked upon as more or less important (ibid).

Moreover, the product and the buying situation surrounding it is, according to Webster (1991), a factor that affects organizational buying behavior. Webster (1991) notifies that the Buygrid Framework is known as a path breaking study that came up as a result of a study of three organizations and a number of purchasing situations. Robinson, Faris and Wind (1967) investigated the purchase process in three different kinds of buying situations, Straight Rebuy,
Modified Rebuy and New Task, with the intention to find out about similarities and differences. The theory about the buying situations is called the Buyclass Framework and has been called one of the most useful concepts in organizational buying behavior (Anderson et al., 1987). The Buyclass Framework claims, according to Robinson, Faris and Wind (1967), that depending on the character of the buying situation follows different buying processes as the buyers have, for example, different information need, levels of risk and propensities to search for new suppliers (See Table 2.1).

Table 2.1: Key stages of the business buying process in relation to important buying situations

<table>
<thead>
<tr>
<th>Stages of the buying process</th>
<th>New Task</th>
<th>Modified Rebuy</th>
<th>Straight Rebuy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Problem recognition</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>2. General need description</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>3. Product specification</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4. Supplier search</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>5. Proposal solicitation</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>6. Supplier selection</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>7. Order-routine specification</td>
<td>Yes</td>
<td>Maybe</td>
<td>No</td>
</tr>
<tr>
<td>8. Performance review</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Source: Adopted from Robinson, Faris and Wind (1967, p.14)

In New Task, which is to be classified as more complex decisions, the earlier stages of the buying process take on a greater importance, whereas the later stages receive more emphasis in Straight and Modified Rebuy situations. The buyers’ previous experience has limited relevance in the New Task since the importance of defining purchase goals and defining and evaluation potential sources were in focus. To sum up, the buying process of New Task is open and fluid while routine tasks as Straight and Modified Rebuy are managed by a more closed and fixed buying process. (Robinson, Faris & Wind, 1967) Additionally, Webster (1991) claims that the buying decision process will be more or less complex due to the importance and scope of the purchase being considered. A greater amount of buying criteria and information needs to be considered as the time required for the purchase decision and the number of persons involved increases (ibid).

2.2 Purpose of using electronic billing services

Electronic billing services is an outcome of the explosive growth of the Internet and Web-based software applications that has resulted in an increasing adoption of electronic commerce tools by businesses to achieve effectiveness in production and marketing of products and services (Osmonbekov et al., 2002). An e-billing service is an Internet-based payment solution that is appreciated for being an inexpensive and efficient technology. The solution is further discussed for its ability to reduce costs, increase cash flow and facilitate a number of business-to-business assignments. As such, e-billing services are considered as one of the most promising e-commerce tools at the market for business-to-business. (Haschka, 2002) According to Korper and Ellis (2000), when electronic billing first started to gain hearing, billers and banks were looking at the technology as a way to reduce printing and mailing costs and to speed payment collection. Today e-billing includes additional characteristics, such as one-to-one marketing and dynamic information presentation (ibid). In other words, the service provides, according to Luo, Cook, Joseph and Ganapathy (2000), an
opportunity for companies to decrease their billing costs, while increasing their customer interaction.

E-billing services many usage areas are mentioned as advantages by many authors (Haschka, 2002; Robinson, 2001; Ulrich, 2002; Korper & Ellis, 2000; deJong, 2001; and Luo et al. 2000). I will below bring up some of the most discussed usage areas of e-billing that helps companies to save both time and money.

2.2.1 Reduce billing cycle
Robinson (2001) argues that e-billing will reduce companies’ paper-based billing cycle from month to days something that in its turn will result in dramatically improved cash-flow. Dealing with paper invoices costs a lot more money and are at the same time more time consuming than e-billing process are. The costly and drawn out processes of paper invoices prevents companies from achieving productivity breakthroughs that drive down costs. (Ulrich, 2002) The cost for sending a paper bill by mail is twice as expensive as sending a bill electronically according to Robinson (2001). The cost savings increases as processing a bill electronically is less expensive than when done manually. Also, the paying company saves money as the same advantages are being offered to them. Additionally, paying bills electronically helps companies to pay their bills on the due date and immediately get confirmation that the payment has been received. This system makes it possibly to avoid extra expenses for delays or lose interest compensation. (Robinson, 2001)

2.2.2 Detailed presentment
Computer Sweden (2002-04-24) writes that e-billing services makes it easier for the receiver to sort post, pay invoices and get an overview of its invoices. Further, detailed presentment makes it possible for the customer to view the bill before paying which is a necessity for business that follow strict accounting procedures (Robinson, 2001). Lou et al. (2000) writes that e-bill presentment and payment systems can add value for customers by offering continuous access to billing information and efficient customer service. The system also offer convenience to the customers as it offers the opportunity to archiving the bills. Customers would no longer be required to maintain copies as the e-billing service could maintain confirmation of the amount owned, the amount paid, and the payment date. Additionally, immediate feedback that the bill is paid would be received by the customer. (ibid)

2.2.3 Electronic notification
An important advantage when using e-billing services is, according to Computer Sweden (2002-04-24), that the post is not connected to a specific physical mailbox but can be received by the recipient from a computer anywhere in the world. Further, Dagens Industri (2002-01-28) declares that the service means a more secure procedure since no letters run the risk of getting lost during it.

A supplemental service to e-billing is e-mail notification. The manager that has the authority to approve payments gets an e-mail that makes him or her attentive of incoming invoices and outgoing payments. A process has been worked out that makes it possible for the approving manager to approve e-bills, which then will get paid directly. This process makes companies less vulnerable when managers travel, since the bills can be paid as long as e-mails can be received. (Robinson, 2001)
2.2.4 Dispute resolution

Customers which use an e-billing service will receive the invoice directly to his or her computer and only need to approve the invoice without any need to register the data manually (Waymaker, 2002-01-28). This procedure increases the quality of incoming invoices (Waymaker, 2002-10-16) and decreases the need for companies to deal with invoices that are registered in a wrong way (Dagens Industri, 2002-01-28). Hence, it is possible for companies to decrease the administrative work that searching for deviant invoices means as the user no longer can distort the invoice (Computer Sweden, 2002-03-25).

A great deal of all calls to call-centers today is questions about bills and statement according to Robinson (2001). E-billing services have shown to help companies to keep up with dispute resolutions. The customers will be able to resolve billing disputes online instead of calling up customer care representatives. The decline in number of calls will decrease the workload on the employees and release them to do other assignments. (ibid) Furthermore, Ulrich (2002) reports on companies’ time consuming work to solve invoice disputes. He writes that inefficient interactions between trading partners cause costly and time consuming exceptions and disputes which can more than double the cost to process and pay an invoice (ibid).

2.2.5 Electronic interaction

An additional purpose of using an e-billing service is electronic interaction (Robinson, 2001). E-billing initiatives can, according to Robinson (2001), be used to build customer loyalty by proactively managing accounts. Companies will have the possibility to design a service plan to better meet every specific customers needs by having access to that corporate customer’s usage and payment history. The service will provide stream-lined, personalized and efficient customer care interactions. (ibid) According to Waymaker (2002-01-28), e-billing services add additionally customer value as the service makes it possible for the receiver to log in to the sender’s web site to receive more information via the invoice. This characteristic will open opportunities for companies to provide better service by interactions with their customers on line 24 hours á day (ibid).

Moreover, e-billing services give, according to Luo et al. (2000), the billers the opportunity to enhance its interaction with customers. The billers will thereby generate additionally revenue streams by cross-selling other services and products. Hence, as customers log into a consolidator’s site, they not only have the ability to inspect and pay invoices, but are also able to access bill details directly from the biller by following a web link on the consolidator’s site. (ibid)

2.2.6 Environmental friendly

Finally, the environmental friendly aspect of e-billing services has been given a lot of attention in the press and has been mentioned as an advantage by several companies. Electronic invoices will be an important part of company’s strategy to concentrate on the environment and improve their profile of being environmental conscious since electronic invoices will decrease the paper consumption and transportation, according to Nordea Intranet (2001-12-03).
3. Problem discussion and frame of reference

I will in this chapter present a problem discussion based on the theory that have been introduced in the two previous chapters. The aim of the problem discussion is to guide the reader into the purpose and the research questions of this thesis. I will thereafter introduce the frame of references in which the theory that will serve as a base for my empirical observations will be presented.

3.1 Problem discussion

Organizational buying behavior represents an important part in businesses daily activity as the decisions that are taken can be of crucial importance for a company’s future. The decision implies an extensive buying process which involves series of people who together constitute the organizations buying center. (Day & Barksdale, 1994) According to Wind and Thomas (1980), the buying process and the buying center are two of three concepts that constitute the majors parts of organizational buying behavior. The third concept contains of factors that affect the buying process and the buying center (ibid). The concept includes, according to Kauffman (1996), individual characteristics, organizational factors, environmental factors, and factors within the service. The three concepts can all be considered as factors that in the end affect the organizational buying behavior (ibid).

All factors that affect the organizational buying behavior must be considered carefully when a professional service is to be purchased. It should be considered that purchasing of services represent a considerable risk as it requires a considerable investment of human, time and financial resources. (Day & Barksdale, 1994) As e-commerce is getting more acceptance and the technological development of e-commerce tools are becoming more successful, companies starts to realize the advantages that can be achieved. Electronic payments are considered to be the single most important element of the e-commerce infrastructure according to Andrieu (2001). Andrieu (2001) claims that e-commerce will not be able to take off without an implementation of e-payments. One of the most promising new e-payments tools for businesses are electronic billing services (Haschka, 2002). By using e-billing services, businesses are becoming able to achieve several advantages over traditional payments methods that will make it possible for them to save both time and money according to Robinson (2001). Nevertheless, a majority of businesses is still relying on paper money for most of their daily transactions, even though the service with all its advantages is being offered at the market (Andrieu, 2001). Companies’ purpose of purchasing e-billing services for the business-to-business market can be considered as one factor that affects the organizational buying behavior since it affects both the buying process, the buying center and the factors that affects the buying process and the buying center. Moreover, e-billing services fulfills the criteria for being valid as a professional service and thereby constitute a considerable risk to purchase in accordance to Day and Barksdale’s theory. But are this the reason to companies’ resistance or can the motives be found in the organizational buying behavior or in the characteristics of e-billing services?

The importance of understanding the factors that are involved in organizational buying behavior when businesses purchase electronic billing services as well as the characteristics of e-billing services have been highlighted in both chapter one and two. Based on the previous discussion, the purpose and the research questions of this study can now be formulated.
3.1.1 Purpose and research questions

The purpose of this thesis is to investigate how the organizational buying behavior can be characterized when purchasing electronic billing services for the business-to-business market. The following research questions are formulated in order to achieve the chosen purpose:

- How can the buying process when firms purchase electronic billing services for the business-to-business market be described?
- How can the buying center when firms purchase electronic billing services for the business-to-business market be described?
- Which factors affect the buying process and the buying center when purchasing electronic billing services for the business-to-business market?
- How can firm’s purpose of using electronic billing services for the business-to-business market be described?

3.1.2 Delimitation

It is beyond the scope of this study to cover all aspects of my research purpose. As a consequence, I have limit my research to view the above stated research questions from the buyers perspective.

3.2 Frame of reference and operationalization

Based on theories presented in chapter two and the research questions mentioned above, the frame of reference will be formulated. A frame of references explains either graphically or in words what are to be studied (Miles & Huberman, 1994). I will thereafter explain how I will be able to measure the research questions, visualized graphically in figures of operationalization.

3.2.1 Buying process

Robinson, Faris and Wind’s (1967) model, the Buygrid Framework, is one of the most known model that handles the buying process. However, I have chosen to use Day and Barksdale’s (1994) model since it is especially designed to cover a firm’s buying process of professional services. These characteristics make it more appropriate to use when investigating research question number one. The model covers the following eight stages and is described in more detail on page 8 in chapter two:

1. Recognition of a need or problem
2. Identification of the initial consideration set
3. Refinement of the consideration set
4. Evaluation of the consideration set
5. Selection of the service provider
6. Evaluation of the quality of service delivery
7. Evaluation of the quality of the outcome
8. Satisfaction/dissatisfaction

The operationalization used in order to capture the buying process in this study is presented in the following table (see Table 3.1).
Table 3.1: Operationalization of the buying process.

<table>
<thead>
<tr>
<th>Conceptual area</th>
<th>Concept</th>
<th>Conceptualization</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying process</td>
<td>Buying process</td>
<td>A process which follows different steps or stages during the purchase.</td>
<td>Description of the buying activities that are taking place during the purchase of an electronic billing service for the business-to-business market.</td>
</tr>
</tbody>
</table>

3.2.2 Buying center

The second research question will be answered by applying Webster and Wind's (1972) theory concerning the roles that could be identified in the buying center. The roles found are according to Webster and Wind (1972) users, influencers, buyers, deciders and gatekeepers. Besides these five roles, Bonoma (1982) identified initiator as a role which was represented in the buying center. This is an additional approach that will be considered in this thesis.

An additional theory that will be used in order to answer the second research question is McNally’s (2002) theory regarding the different departments that are represented in the buying center. McNally (2002) writes that the buying center contains participants from different departments in an attempt to wider the knowledge areas represented in the buying center.

Finally, Anderson et al. (1987) theory concerning the size of the buying center will be used to answer the second research question. The theory is testing Robinson, Faris and Wind’s (1967) Buyclass Framework theory and claims that purchases concerning New Task’s demands a larger amount of participants in the buying center than Straight Rebuy’s or Modified Rebuy’s does. Moreover, Anderson et al. (1987) claims that the task’s characteristics reflects the buying centers mode of action. The operationalization used in order to capture the buying center in this study is presented in the following table (see Table 3.2).
Table 3.2: Operationalization of the buying center

<table>
<thead>
<tr>
<th>Conceptual area</th>
<th>Concept</th>
<th>Conceptualization</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>Members who will use the service.</td>
<td>Identification of the individual(s) who uses the service.</td>
<td></td>
</tr>
<tr>
<td>Influencers</td>
<td>The persons that affects the buying decision for example by providing information.</td>
<td>Identification of the individual(s) who affects the buying decision by adding information.</td>
<td></td>
</tr>
<tr>
<td>Buyers</td>
<td>The persons that got formal authority to select the supplier and arrange terms of purchase.</td>
<td>Identification of the individual(s) who actually arrange the final terms of purchase.</td>
<td></td>
</tr>
<tr>
<td>Deciders</td>
<td>People who got formal or informal power to select or approve the final suppliers.</td>
<td>Identification of the individual(s) who got formal or informal power to select or approve the final suppliers.</td>
<td></td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>The organizational members who control the flow of information to others.</td>
<td>Identification of the individual(s) who controls the flow of information to others.</td>
<td></td>
</tr>
<tr>
<td>Initiators</td>
<td>The person that recognizes that some company problems can be solved or avoid by acquiring a service.</td>
<td>Identification of the individual(s) who takes the initiative to buy the service.</td>
<td></td>
</tr>
<tr>
<td>Departments</td>
<td>The buying center contains participants from different departments in an attempt to widen the knowledge areas represented in the buying center.</td>
<td>Description of the departments represented in the buying center when purchasing an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
<tr>
<td>Size of the buying center</td>
<td>Number of participants in the buying center.</td>
<td>Description of the size of the buying center when purchasing an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
</tbody>
</table>

3.2.3 Factors that affects the buying process and the buying center

First, many authors (Kauffman, 1996; Woodside & Vyas, 1987 and Day & Barksdale, 1994) have been noticed individuals influence on the buying process and the buying center but individuals different characteristics are difficult to measure. To be able to answer research question three will therefore theory developed Kauffman (1996) be used. The author declares that individuals sometimes has a great impact and can dominate a choice process because of their different characteristics.

Secondly, to be able to answer research question number three, Webster and Wind’s (1972b) theory concerning the organizations influence on organizational buying behavior will be applied. Organizational influence is, according to Webster and Wind (1972b), a factor which makes individual decision makers act differently than they would have done in another organization or if they would have been function on their own. Based on the organizations goals, the organizational buying behavior are motivated and prescribed as well as constrained by its financial, technological, and human resources (ibid). Additionally, Kotler et al. (1996) theory concerning organizational characteristics will be used. Kotler et al. (1996) claims that the sellers need to learn about each buying organizations objectives, policies, procedures, structure and systems to be able to understand its specific needs.

Third, factors in the surrounding environment will be investigated as a supplemental area of influence in order to answer the third research question. The theory that will be used is developed by Webster and Wind (1972b). Webster and Wind (1972b) explains that the environmental influences include physical, technological, economic, political, legal, and cultural factors and affects the buying process by providing information as well as constraints and opportunities. Additional theory that will be included in the area of environmental
influences is Kotler et al. (1996) theory concerning competitive developments in the environment.

Finally, the service influence on organizational buying behavior is to be investigated. The theory that will be used is Buckles and Ronchetto’s (1996) theory regarding the complexity level of the service that is to be purchased. The authors maintain that the buying decision is getting influenced by the novelty and complexity of the service. The operationalization used in order to capture the factors affecting the buying process and the buying center in this study is presented in the following table (see Table 3.3).

Table 3.3: Operationalization of factors that affects the buying process and the buying center

<table>
<thead>
<tr>
<th>Conceptual area</th>
<th>Concept</th>
<th>Conceptualization</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual characteristics</td>
<td>The most important individual characteristics which influences the organizational buying behavior.</td>
<td>An assessment of the most important individual characteristics affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
<tr>
<td>Organizational factors</td>
<td>The most important organizational factors, which influences the organizational buying behavior.</td>
<td>An assessment of the most important organizational factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
<tr>
<td>Environmental factors</td>
<td>The most important environmental factors, which influences the organizational buying behavior</td>
<td>An assessment of the most important environmental factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
<tr>
<td>Service factors</td>
<td>The service complexity level influences the organizational buying behavior.</td>
<td>An assessment of the service complexity level’s affect on the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td></td>
</tr>
</tbody>
</table>

### 3.2.4 Purpose of using electronic billing services

Finally, in order to answer research question number four, theory developed mainly by Robinson (2001) will be applied. First, Robinson (2001) theory concerning the reduction of companies billing cycle that can be achieved by adoption of e-billing service will be used. Robinson (2001) writes that converting to an e-billing service will make a company save both time and money since dealing with paper invoices is a costly and drawn out process. Second, Robinson’s (2001) theory concerning detailed presentment that allows increased possibility to view the bill before paying it and having access to invoices that have been paid earlier will be used. Third, Robinson’s (2001) theory which deals with electronic notification will be used. The author explains that electronic notification makes it possible for the receiver to receive the invoice from where ever he or she is located. Fourth, theory concerning dispute resolution debated by Robinson (2001) will be used. Robinson (2001) claims that e-billing services have shown to help companies to keep up with dispute resolutions. Decline in number of calls will decrease the workload on the employees and release them to do other assignments. Fifth, theory developed by Robinson (2001) regarding electronic interaction made possible by e-billing services is to be used in this thesis. E-billing initiatives can, according to Robinson (2001), provide stream-lined, personalized and efficient customer care interactions and companies will have the possibility to better meet every specific customers needs and build customer loyalty. Additionally, the environmentally friendly aspect of e-billing service will be taken into consideration. The theory that will be used is origin from Nordea’s Intranet (2001-12-03).
The operationalization of the usage areas of e-billing services are mainly derived from Robinson (2001). The reason for the poor range of authors and theory represented can be due to the fact that e-billing service is a new service that only been available at the Swedish market for three years. The operationalization used in order to capture the purpose of using e-billing services in this study is presented in the following table (see Table 3.4).

Table 3.4: Operationalization of the purpose of using e-billing services

<table>
<thead>
<tr>
<th>Conceptual area</th>
<th>Concept</th>
<th>Conceptualization</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-billing service</td>
<td>E-billing service</td>
<td>Purpose of using e-billing services.</td>
<td>Description of the purposes of using an e-billing service for the business-to-business market.</td>
</tr>
</tbody>
</table>

3.3 Emerged frame of reference

In order to show how the research questions fit together, an emerged frame of references will be presented. The following model aims to give an overview of how the research questions relate to each other and all serve as a base to reach the research purpose of this thesis. All research questions are crucial for answering the purpose as they all are related to each other and affect each other, as can be seen in Figure 3.1.

Figure 3.1: Emerged frame of reference (Source: The author’s own construction)
4. Methodology

This chapter will cover the research methods used in this study. I will describe the chosen methods, concerning research purpose, research approach, research strategy, data collection method and analysis approach. Additionally, methodology problems that have come up during the process will be presented. Motivations and justifications for all adopted strategies have been given in each section.

4.1 Research purpose

A research strategy can be formulated in certain ways depending on what the author want to achieve. The reader shall, by analyzing the research purpose, understand what direction the study will take. In other words, which way the study goes, depends on how the research purpose is structured. (Eriksson & Wiedersheim-Paul, 1997) There are according to Bengtsson and Bengtsson (1995) three different ways to approach an investigation. These three are exploratory, descriptive and explanatory investigation purposes (ibid).

Exploratory studies aim for basic knowledge within the research purpose. The purpose with this type of study is, according to Bengtsson and Bengtsson (1995), to decide and demonstrate the character of a problem by collecting information through exploration. Furthermore, exploratory studies are conducted in order to create a basic understanding of conditions, events, courses of events and actions. An explorative investigation is appropriate when a research problem is unstructured and difficult to delimit. (Eriksson & Wiedersheim-Paul, 1997)

Within problem areas where there already exists plenty of literature and the aim is to study events that have occurred or are happening in present time, the study will be descriptive (Patel & Davidson, 1991). Eriksson and Wiedersheim-Paul (1997) explains that a descriptive investigation is describing a specified problem, which is suitable to use if the problem area already is studied and when the research problem is fairly structured. When investigating relations between certain causes, a descriptive investigation is preferable according to Eriksson and Wiedersheim-Paul (1997). Moreover, the aim of a descriptive investigation is, according to Bengtsson and Bengtsson (1995), to develop empirical generalizations, which further emerge to the next purpose of investigation, namely explanation.

Explanatory investigation is used to explain why something acts in a particular way. The purpose of explanation is to develop theories that evolved from earlier investigation stages. (Bengtsson & Bengtsson, 1995) Eriksson and Wiedersheim-Paul (1997) claim that explanatory studies involve analyzing causes and relationships, as the researcher tries to identify the factors, which together causes a certain phenomena. Included in this, are not only traditional causal explanations, but also explanations of certain purpose, when examining if one specific factor affects another (ibid).

The research purpose of this thesis is exploratory and descriptive and to some extent explanatory. Motives to approach the research as exploratory are the lack of empirical research information in the stated research area of electronic billing. Few present studies with purpose of studying organizational buying behavior of e-billing services have been found. Neither is several studies regarding the usage areas of e-billing services found. Consequently this study could be considered as contributive to development of propositions and hypothesis for further research. This motivates the explorative approach. However, the study also
contains descriptive elements as it is my intention to rely on variables and patterns brought up in the presented theory and stated in the frame of references. Empirical data collected and analyzed against existing theories can be seen as a comparison of primarily field data against theories derived from traditional buying behavior. As a result, the descriptive investigation is a must for validating the research, and helps to find differentials between traditional organizational buying behavior and organizational buying behavior when purchasing an e-billing service. Finally, the research purpose is partly explanatory as I aim to explain the results by answering the research questions and draw conclusions on the matter. In this way, I am beginning to explain what I earlier have tried to describe. This makes my thesis exploratory and descriptive with explanatory influences.

4.2 Research approach

According to Patel and Davidson (1991), there are two ways to draw conclusions, inductive and deductive. It is the relationship between theory and empirical data that decides whether a study is inductive or deductive (ibid). An inductive work goes from experience to generalization which means that the conclusions are based on empirical data (Eriksson & Wiedersheim-Paul, 1997). In other words, an inductive approach means that the researcher studies objects without previous studies as a base. From the data, the researcher can then formulate theories. (Patel, & Davidson, 1991) However, a weakness with this approach is, according to Eriksson and Wiedersheim-Paul (1997) that divergences can come up when all observations are not taken into consideration. Patel and Davidson (1991) explains that deductive research implies that the researcher starts out from existing theories and principles and from these draws conclusions about separate cases. The result shall by that means be achieved through logical derivation (Eriksson & Wiedersheim-Paul, 1997).

This study can be looked upon as deductive since the research is based on existing theories which are compared and verified against the result that was received from the empirical study before conclusions were drawn. The defined research area is primarily derived from a general problem area and several assumptions on which theories of traditional buying behavior are based on.

4.2.1 Qualitative or quantitative data

There are two methodological approaches obtainable as information is collected; qualitative and quantitative data. The central part in the qualitative method is to through information collection obtain a deeper understanding of the research problem according to Lundahl and Skärvad (1992). Additionally, this method is distinguished by its closeness to the source from which the information is collected (Eriksson & Wiedersheim-Paul, 1997). A researcher who collects qualitative data stresses according to Denzin and Lincoln (2000) the socially constructed nature of reality, the intimate relationship between the researcher and what is studied, and the situational constraints that shape inquiry. Miles and Huberman (1994) states that qualitative data is a source of well-grounded, rich descriptions and explanations of processes in identifiable local context. Moreover, the approach help preserve chronological flow, explains which events that led to which consequences and derives explanations (ibid).

Quantitative methods are formalized and structured as it approaches the research questions from a broad perspective. The result arising from quantitative research is assumed to be measurable and presentable in the form of numbers and statistics. This kind of data is characterized by a distant to what is studied rather than understanding the problem.
Furthermore, quantitative research is highly controlled by the researcher who has a high degree of control and is objective. Finally, a distinctive characteristic of a quantitative study is that few variables are studied, but a large number of units. Quantitative data is common in studies where clearly hypothesis are stated which can be tested, statistically. (Holme & Solvang, 1997)

This thesis is qualitative, since the complexity of the problem demanded a qualitative research approach that could give a deeper understanding of the problem. Also the lack of understanding of how companies buying behavior are getting influenced and what makes companies use a certain e-billing service highlights the qualitative study more then to test these changes through a quantitative analysis. Moreover, I did not intend to make any overall generalizations. Instead, I did concentrate on deeply investigate a relatively small sample and several variables in depth in order to reach the desired understanding and answer the purpose of this thesis.

4.3 Research strategy
There are three different research strategies to choose between depending on what the situation demands according to Eriksson and Wiedersheim-Paul (1997). These three are case study, survey study, and experiment (ibid). In addition to these three, Yin (1994) discuss two further strategies namely, archival analysis and history. Yin (1994) claims that each strategy has certain advantages and disadvantages which is determined by three conditions. Hence, the conditions decide which strategy that should be used in a research according to Yin (1994). The conditions are:

- The type of research question posed
- The extent of control an investigator has over actual behavioral events
- The degree of focus on contemporary as opposed to historical events

The three conditions mentioned above can, according to Yin (1994), be related to the five research strategies in accordance Table 4.1.

Table 4.1: Relevant situations for different research strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Form of research question</th>
<th>Requires control over behavioral events?</th>
<th>Focuses on contemporary events?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experiment</td>
<td>How, why</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Survey</td>
<td>Who, what, where, how many, how much</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Archival analysis</td>
<td>Who, what, where, how many, how much</td>
<td>No</td>
<td>Yes/No</td>
</tr>
<tr>
<td>History</td>
<td>How, why</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Case study</td>
<td>How, why</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Source: Adopted from Yin (1994, p.6)

An experiment is done when an investigator can manipulate behavior directly and precisely and usually occurs in a laboratory environment, with focus on isolated variables (Yin, 1994). Moreover, experiment studies focuses on real-time, primary data collected through experiments. Normally, when an experiment is of use, two variables are defined as; x-independent and y-dependent. This is one way of answering questions like how and why. However, experiments always have the risk of external environmental influences and sudden behavioral events. (Eriksson & Wiedersheim-Paul, 1997)
In a survey study, the amount of units to study are often many. The researcher investigates many units but not as deep as in the case study. Examples of performing a survey study could be through questionnaires. A survey study answers questions as; how many, how much, who, what and were. (Eriksson & Wiedersheim-Paul, 1997)

According to Eriksson and Wiedersheim-Paul (1997) archival analysis involves collecting secondary data, i.e. data collected by someone else for another purpose. The fact that the data has been gathered for a different purpose can imply problems but it makes the research strategy relatively simple and cheap (ibid). Yin (1994) adds that analysis of archival records is advantageous when the research purpose is to describe the incident or prevalence of a specific occurrence.

Yin (1994) explains the historical strategy as when the researcher investigates the past. The investigator needs to rely on documents and cultural and physical artifact as the main source of evidence when conducting an historical strategy since no relevant persons are alive to report (ibid).

A case study is mainly used at studying one or a small amount of units. Hence, the investigator studies many variables on few units. (Lundahl & Skärvad, 1992) A case study is preferable when using qualitative data because that kind of data needs to be explained and discussed in a more understandable way according to Eriksson and Wiedersheim-Paul (1997). The situations that give case studies a distinct advantage occur, according to Yin (1994), when a “how” or “why” question is being asked about a contemporary set of events over which the investigator has little or no control. Yin (1994) continue by explaining that case studies are characterized by investigations of contemporary phenomenon within its real-life context, and that case studies should be used especially when boundaries between the phenomenon and the context are not clearly evident.

My choice fell on conducting case studies since I was trying to describe the complexity of the influences on companies buying behavior and the companies’ purpose of using a certain e-billing service. Experiments are too difficult to conduct, especially when handling behavioral events. It would also have been, depend on the wide context, to expensive. A survey study would have been too wide to conduct due to my research area. This study is focused on the organizational buying behavior when choose an e-billing service as well as the purpose of using a certain e-billing service which would have been an enormous task to investigate through questionnaires. Finally, an archival analysis or historical strategy would not have given the amount and quality of information needed to answer the purpose.

4.4 Sample selection

I choose to write my master thesis on commission for Nordea. I had in earlier courses been in contact with the company and I had been working part time for the company during the last six years. The intention of this study was to investigate how the organizational buying behavior can be characterized when purchasing an e-billing service for the business-to-business market. The purpose of the thesis adresses a subject that Nordea had wanted to investigate for quite some time. Therefore, I got a supervisor at Nordea, Thomas Johansson, who helped me to get hold of the right personnel at Nordea and Postgirot and by that means find suitable sample companies to investigate.
In order to cover the purpose, I choose to focus on companies which recently invested in an e-billing service. I believe that these companies were better suited to answer questions concerning the organizational buying behavior when purchasing an e-billing service than companies that invested in the service a long time ago would have been. Additionally, I believed these companies to be just as aware of the company’s purpose of using an e-billing service as a company that been using the service for a relatively long time would have been.

After careful consideration and discussions with Nordea’s e-Business department and the manager responsible for Nordea/Postgirot’s e-billing service business-to-business the decision of case study companies could be made. It turned out that very few companies were using the service but still, three case study companies could be distinguished. I choose to focus on Bilisten Sverige AB, AB Svenska Shell and Skellefteå municipality. All three companies had recently invested in Nordea/Postgirot’s e-billing service for business-to-business and used it for a relatively short period of time. An additional advantage with the chose of Bilisten Sverige AB and AB Svenska Shell were their connection with each other. AB Svenska Shell were Bilisten Sverige AB’s main supplier and thereby the invoice sender while Bilisten Sverige AB were the receiver. Also, Skellefteå municipality was receiver of invoices. This dissemination made it possible to add a supplementary level to the study.

4.5 Literature research
My literature review and frame of reference was developed through a literature search in which I studied both articles and books that have been written in the subject to get insight in what influences companies to choose and use a certain e-billing service. I searched for book-literature at Luleå University of Technology library through the search systems Lucia. I also got help from library personnel during the search. Articles were found by using databases such as EBSCOhost, Emerald-library and Affärsdata. The word I used when searching were among others; buying behavior, business-to-business, buying center, buying process, influence, electronic commerce, invoice, bill, payments and different combinations and truncations of these keywords.

4.6 Data collection
Data can be collected in different ways depending on if it is primary- or secondary data that is to be collected (Dahmström, 1996). To achieve the data necessary to accomplish the purpose of this thesis are both primary- and secondary data used.

4.6.1 Secondary data
Already collected data is called secondary data according to Dahmström (1996). The advantages with secondary data are that it is an easy and inexpensive way of receiving information. Problems can however occur, as it can be difficult to find relevant material. It can also be difficult to value the quality and usefulness of the found material. (Eriksson & Wiedersheim-Paul, 1997)

I used Nordea’s and Postgirot’s web sites and Nordea’s intranet as well as printed material with the purpose of gaining knowledge about its specific e-billing service. The sources were additionally used to achieve information about the company as a whole and their business customers. The sample companies’ web sites were used in order to get insight in the companies’ business activities, history, products and customers.
4.6.2 Primary data

Data which the investigator collects, and that he or she collects for their purpose, is called primary data. Primary data can be collected through personal interviews, telephone interviews, questionnaire or focus groups. (Dahmström, 1996) Eriksson and Wiedersheim-Paul (1997) opinion differs a bit as they claim that data can be collected through documents, observations, interviews and/or questionnaires. Yin (1994) agrees with Eriksson and Wiedersheim-Paul, but adds another two sources of evidence to rely on when collecting data for case studies. These sources include archival records and physical artifacts (ibid). Additionally, Yin (1994) advocate the use of more than one source of evidence as it increases the validity when performing scientific studies. This kind of data collection method is called “triangulation” and gives the researcher opportunities to obtain multiple measures of the same phenomenon according to Yin (1994).

Documentary information and archival records is likely to be relevant for most case study topic, according to Yin (1994). He states that these sources of evidence are considered to be stable, unobtrusive, exact and of broad coverage. The disadvantages mentioned by Yin (1994) are that the sources could reflect biased selectivity and reporting bias and that access could be deliberately blocked. Observational evidence is often useful in providing additional information about the topic being studied, according to Yin (1994). Therefore, the source of evidence could be used in order to add a new dimension for understanding the either the context or the phenomenon being studied (ibid). According to Yin (1994), interviews are one of the most important sources of case study information. He claims that interview can be open-ended, focused, or structured. In open-ended interviews, the interviews do not follows any structured questions. The respondent acts more like an informant, providing the researcher with information. In focused interviews, a respondent is interviewed for a short period of time, for example an hour. The questions are open-ended, but follow a case study protocol. In structured interviews, the questions are clearly structured and go in line with a formal survey. Yin (1994) Dahmström (1996) explains that personal interviews gives the possibilities of asking complex questions and follow up questions. This minimizes the risk for interpretation errors. The disadvantage with this method is that it takes a lot of time to accomplish, as an interview demands great preparation and maybe travels to the interview site. Additionally, the anonymity disappears at a personal interview, something that can limit the respondent’s willingness to respond to sensitive and personnel questions. Furthermore, the “interview effect” can occur, as the interviewer and the respondent might become influenced by each other. (ibid) Many of the personal interviews good characteristics can also be found in telephone interviews (Lekvall & Wahhlbin, 1993). Telephone interviews are in addition faster and less expensive than personal interviews, according to Lundahl and Skärvd (1992). The disadvantages are that too complex and sensitive questions can not be asked and that the risk for unpremeditated answers increases (ibid). Eriksson and Wiedersheim-Paul (1997) writes that questionnaires can at descriptive investigations be accomplished among a group of people. The advantage with this data collection method is that the interview effect are being avoid, which means that the respondent are not getting influenced by the person conducting the interview. Additionally, the possibilities to reach many people in an effective and inexpensive way increase. (ibid) Finally, physical artifacts can be an important component in the overall case as it provides insight into cultural features and technical operations. However, the source of evidence has less potential relevance in most case studies due to the high degree of selectivity and low degree of availability. (Yin, 1994)

For this thesis I choose to use telephone interviews as main source of evidence. To be able to understand what makes companies choose and use a certain e-billing service, telephone
interviews with the employee responsible for the e-billing service at each sample company were conducted. These individuals were located with help from Nordea/Postgirot. An interview guide was designed as a support for the telephone interviews (See appendix 1). The interview guide was composed of central questions and concepts based on theories on which I based my interview on. When the three potential companies were chosen I contacted them by telephone to inform them about the significance and purpose of the thesis. The person I talked with could after that decide if meaningful information could be received by making the interview with that specific company and which employee that was best suited to answer the questions. However, I got hold of the right individuals at once thanks to the guidance of the manager responsible for Nordea/Postgirot's e-billing service, business-to-business.

The individuals that were best suited to answer my questions were Ms. Monika Gojkovic at Blisten Sverige AB, Ms. Karin Nord at AB Svenska Shell and Ms. Lena Nilsson at Skellefteå municipality. I choose to send the interviews guides in advance to make it possible for the respondents to prepare for the interviews. Some questions were to be classified as complex and demanded therefore time for reflection by the respondent in order to get proper answers. I choose to conduct telephone interviews since it gave me the opportunity to ask extensive questions and follow up questions which made it possible to avoid eventually interpretation errors. Moreover, the personal contact with the respondent, which was achieved through the telephone interviews, made it possible for me to call back for complementary questions. I further viewed the telephone interview as a possibility as the questions could not be classified as too complex or sensitive for the respondent to answer. The telephone interviews made it possible to gain the deeper understanding of a small sample collection, which is in line with this research. Additionally, one of the reasons for choosing to conduct telephone interviews was its advantages of being inexpensive and time saving. Finally, the chosen interview form made it possible to decrease the risk of influencing the respondent trough body language. I did not consider that the collected advantages of telephone interview could be achieved by other methods such as personal interviews or questionnaires.

4.7 Analysis approach

An overall picture of a single case is tried to be found at investigations in form of a case study by working relatively close to the verbal foundation of data that is. Difficulties occur if pieces are missing or do not fit in the connection. The work continues until a coherent picture of the research area has been found and a pattern within the case can be considered as clear. Thereafter, the different cases are compared to each other and the researcher looks for similarities and analysis the differences. Hence, every single case rules the outcome of the analysis since there are no fixed rules for an analysis. (Lekvall & Wahlbin, 1993)

The telephone interviews were recorded and thereafter gathered. I began the analysis by comparing what the theory showed with the material from the interviews. The analysis showed both similarities and differences. When the comparison between theory and empirical data was done I began to compare the different companies with each other. Also this comparison was made in order to find similarities as well as differences. The analysis were presented in a structured way where the respondents’ opinions at the respectively companies were illustrated followed by a comparison between them.
4.8 Quality criteria

A thesis truthfulness are being estimated from the level of validity respectively reliability it contains. I will below describe how I have tried to increase the validity and reliability in this master thesis.

4.8.1 Validity

Validity is the most important demand on a measuring instrument. Validity is referring to an instrument’s ability to measure what it is supposed to measure. (Eriksson & Wiedersheim-Paul, 1997) It can be hard to decide if the used measurement method is valid or not. It is conclusive that the respondents find the questions of importance in relation to the purpose in order to increase the validity. Additionally, the measurement method can be told to possess high validity if the result agrees with the theory. (Lekvall & Wahlbin, 1993)

I have in my investigation used telephone interviews which gave me opportunity to clarify my questions so that the respondent understood the questions and concept in the way they were meant to be understood. Furthermore, the collection method gave me the possibility of making additional calls in order to ask complementary questions. As a support, an interview guide was used, which was reviewed by my supervisor in advance. As far as I am concerned, the respondents gave me the information about the subject I aimed to investigate.

4.8.2 Reliability

Reliability means that a measuring instrument shall give stable and reliable results (Eriksson & Wiedersheim-Paul, 1997). According to Lekvall and Wahlbin (1993), measurement methods reliability can be told to depend on its ability to resist the chance. To possess high reliability, a method or approach should be independent of investigators and investigated units (Eriksson & Wiedersheim-Paul, 1997). Consequently, if the result varies a great deal from time to time the reliability can be considered as low. Low reliability can be caused by a lot of reasons such as the respondent, the investigator or the instrument. Differences in changeable characteristics in the respondent caused by for example health and stress, situational factors such as distracting environment, variations in the way the questions are asked or chance factors as if the respondent already have quested the wanted answer to a question are examples of factors that decreases the reliability. The measurement method should be as clear and standardize as possible in order to achieve an acceptable reliability. (Lekvall & Wahlbin, 1993)

The interviews were booked great in advance and the time estimated for them stated to make it possible for the respondents to allocate time without getting stressed by their daily work. Although, there is a chance that the reliability decreased to some extent since telephone interview decreases the ability to control situational factors in the respondents’ environment. As a support to the interviews, an interview guide, which is attached as an appendix, was used. All interviews were recorded and the material was written down directly after the different interviews so that no information should have been neglected when the result were put together. Furthermore, I have described, step by step, how this study was performed, in an attempt to increase the reliability. However, the investigated service is rather new on the market why few companies have purchased the service and begun to use it in an extensive scale. The knowledge of the service is therefore limited among the employees at Swedish companies. This fact might have affected this research reliability because as the knowledge
will spread among Swedish companies, a different result might be achieved when conducting the same study at a later time.
5. Empirical data

I will in this chapter begin by presenting Nordea, the service provider, and Nordea/Postgirot's e-billing service, business-to-business. This will be done in order to elucidate the characteristics of the e-billing service which this thesis will be based on. Thereafter, the empirical data that I have received from the interviews conducted with Bilisten Sverige AB, AB Svenska Shell and Skellefteå municipality will be presented. When collecting the data, materials from both the companies’ web sites and the interviews are being used. The three companies in my sample will be presented separately, starting with general information about the respective companies. After that, more specific information gained from the interview is provided following the structure of my research questions.

5.1 Nordea- the service provider

Nordea is the leading financial services group in the Nordic Region and conducts business operations within four business areas: Retail Banking, Asset Management & Life, Corporate & Institutional Banking, and General Insurance. The company has approximately EUR 241 billion in total assets as well as a net profit of EUR 1.5 billion for 2001. Furthermore, Nordea has the most comprehensive distribution network in the region, which includes 1,260 bank branch offices, 125 insurance service centers and leading telephone banking and Internet services. In addition, Nordea has the largest customer base of any financial service group in the Nordic region, including 9.5 million retail customers, one million corporate customers and 500 large corporate customers.

Postgirot Bank is since December 2001 a wholly owned subsidiary of Nordea. Postgirot Bank occupies a leading position in the payments market. Most Swedish companies, organizations and private individuals have a business relationship with Postgirot Bank. During 2001 its operating income amounted to over SEK 3,300 million, and the number of employees was just under 2,000. The customer base comprised some 425,000 companies, associations and other organizations as well as around 800,000 private individuals. Postgirot was formed in 1925 as part of Postsparbanken's operations. Its banking operations began on 1 March 1994, in connection with the Swedish Post Office becoming a limited liability company.

Nordea provides the world's most comprehensive range of electronic financial services and operates one of the largest web banks. The services may be used for a wide range of banking services including account management and invoice payments, buying and selling of shares, mutual funds and bonds, as well as for electronically signed credit facilities and foreign payments. The latest services are e-commerce payments and electronic billing, identification, signature and salary. The digital services make for an integrated part of Nordea's complete product offering; they are there to create added value, comfort, convenience and the freedom of choice to Nordea’s customers, as well as to provide them with more control over their finances. Nordea therefore prioritizes e-commerce that enables personal customers and companies to buy and sell goods and services in a secure way.

5.1.1 Nordea/Postgirot's e-billing service, business-to-business

Nordea’s e-billing service for the businesses-to-business market was initially manufactured by Postgirot Bank which, as mentioned above, became a wholly owned subsidiary to Nordea in December 2001. The service is therefore called *Nordea/Postgirot's e-faktura företag*, while
the e-billing service, which aims at retail customers, is named e-faktura. E-faktura was launched in 1998 as a complete solution of electronic and physical invoices for business-to-consumers. Nordea/Postgirot's e-billing service, business-to-business, were introduced in mars 2000 in cooperation with Föreningssparbanken. At that time was another service system, e-giro, offered by competing banks. The two competing systems made it complicated and inconvenient for businesses. Hence, it forced them to sign agreements with more than one bank to be able to reach all of their customers. The different banks started up a joint project with the objective to find a solution which could integrate the two systems. The solution has been successfully tested during the spring 2002 and since October the first 2002 is the new integrated service available at the market.

Nordea/Postgirot's e-billing service, business-to-business, offers both the selling and the buying company new opportunities to simplify the procedure of invoices and thereby make the economic work more efficient and secure. One agreement with Nordea is enough to make sure that an invoice will arrive to the right receiver, independent of which bank it belongs to, and neither of the two parties needs to considerate which file format the opposite party has got. In addition, the service is independent of interface, country and currency. The buyer gets an opportunity to integrate the information at the invoices directly into the company’s economic system without any manually registrations. This course of action makes the economic work simpler at the same time as it increases the security.

The routines when sending an invoice electronic is constructed in order to simplify the economic work for both the selling and the buying company. First, the selling company prepares the invoices with the information that are to be sent electronically to the buyer, and sends thereafter the invoices electronically to Nordea. The invoice file is provided with an electronic seal which works to secure the information against unauthorized influences. The invoices are getting collected and sorted as it arrives to Nordea and then transmitted in the file format wanted by the receiver. Every specific invoice is simultaneously reviewed to secure that it contains all compulsory information. The receiver is able to integrate the information at the invoice directly into the company’s economic system without any manually registrations. The payment can thereafter be done after existing routines. Finally, the selling company receives an electronic re-report in accordance with existing routines for tuning against customer ledger as the buying company has paid the invoice. Nordea’s objectives with its electronic billing service for businesses are to simplify the economic work for buyers as well as sellers. According to Nordea, this objective will be achieved as the service will provide advantages for both groups.

5.2 Case one- Bilisten Sverige AB
In this section, I will present the data collected on Bilisten Sverige AB. The information is gathered from documentation and my interview with Ms. Monika Gojkovic. Ms. Gojkovic has been working as an economist at Bilisten Sverige AB for two years and her main assignment is to handle contracts. However, the employees are helping out where it is necessary since the company is relatively small and most assignments are therefore mixed up with each other. A background of the company and its use of Nordea/Postgirot's e-billing service, business-to-business, will first be provided. Thereafter, following the order of my research questions, information gathered from the interview will be presented.
5.2.1 Company background

Bilisten Sverige AB is an association of 240 gas stations, preferably located at the province. The head office, which handles team management and administrative tasks, is located in Gothenburg. The company has eleven employees of whom eight employees are located at the head office. The remaining three employees are salesmen who are centrally located in the areas they are being responsible for. Bilisten Sverige AB purchased Nordea/Postgirot’s e-billing service, business-to-business, two years ago. However, the company has only been able to use the service for two weeks due to technical difficulties.

Bilisten Sverige AB receives monthly approximately 1600 invoices, 70 percent out of these comes from AB Svenska Shell, which is Bilisten Sverige AB’s main supplier. The company uses Nordea/Postgirot's e-billing service, business-to-business, only to receive invoices from AB Svenska Shell. The remaining part of received invoices are handled in a traditionally way or by scanning the invoices. In addition, Bilisten Sverige AB deliver invoices to their customers manually since its customers are very small and neither interested or in need of affiliate to an e-billing service. Seeing that the manually handling to deliver invoices only concerns approximately ten-fifteen invoices per day, Ms. Gojkovik consider it unnecessary to try to influence Bilisten Sverige AB’s customers to change the way they receive invoices.

The e-billing service cycle begins as AB Svenska Shell sends its invoices via a file to Nordea/Postgirot, which transforms the file in order to make it possible for Bilisten Sverige AB to enter Nordea/Postgirot’s link and collect the file. The information in the file is then transformed into Bilisten Sverige AB’s economic system so that the invoices can be paid and the information transferred into the bookkeeping.

5.2.2 Buying process

Bilisten Sverige AB does not follow a developed buying process, according to Ms. Gojkovik, but act on the basis of the needs that has come up. The company’s relatively small size makes it possible to act through simple communication once a need occurs. Bilisten Sverige AB did not use any deviant buying behavior at the purchase of Nordea/Postgirot's e-billing service, business-to-business, but followed its ordinary routines. At the time when the decision to purchase an e-billing service was taken, Bilisten Sverige AB only consisted of two persons, the managing director and the economic manager. Most invoices came from one specific supplier, AB Svenska Shell, and the management felt a strong need to make the invoice handling more effective in order to make the daily work more manageable.

Once the need was discovered, Bilisten Sverige AB contacted Postgirot, since the company’s economic activities also earlier had been handled trough Postgirot Bank. Postgirot came to Bilisten Sverige AB to present Nordea/Postgirot's e-billing service, business-to-business. The management knew instantly that the service suited Bilisten Sverige AB’s needs and that it was the service they searched for. Ms. Gojkovik stresses that Bilisten Sverige AB in the first place turned to Postgirot as the need for a more effective invoice handling occurred because of the earlier co-operation with Postgirot. However, it is likely that the company would have hired a competitor if these had presented a service that would have better suited Bilisten Sverige AB’s need at that time.

Three parties have been working with the installation of Nordea/Postgirot's e-billing service, business-to-business, since the contract got signed; Nordea/Postgirot, AB Svenska Shell and a computer consultant. Bilisten Sverige AB turned to a consultant since the required knowledge
EMPIRICAL DATA

could not be found in the company. Moreover, the computer consultant gave his opinion about the service but apart from that has no evaluation concerning the service been done at Bilisten Sverige AB. A summary of Bilisten Sverige AB’s buying process and a short explanation of each stage is described in Table 5.1.

Table 5.1: Bilisten Sverige AB’s buying process when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Bilisten Sverige AB’s buying process</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need</td>
<td>The management felt a strong need to make the invoice handling more effective in order to make the daily work more manageable.</td>
</tr>
<tr>
<td>2. Inquiry to former supplier to provide a proposal</td>
<td>Bilisten Sverige AB contacted Nordea/Postgirot, which presented its e-billing service.</td>
</tr>
<tr>
<td>3. Identification of selection criterions</td>
<td>Before selecting Nordea/Postgirot as a service supplier, Bilisten Sverige AB decided on the selection criterions that were considered as most important for the company.</td>
</tr>
<tr>
<td>4. Selection of a service provider</td>
<td>Bilisten Sverige AB decided that Nordea/Postgirot's e-billing service, business-to-business, were the service they needed.</td>
</tr>
<tr>
<td>5. Evaluation of the service by third party</td>
<td>The company hired a computer consultant who together with representatives from Nordea/Postgirot and AB Svenska Shell worked with the installation process.</td>
</tr>
</tbody>
</table>

5.2.3 Buying center

Gojkovik explains that Bilisten Sverige AB does not have an established buying center. Nevertheless, all roles are represented and every employee in the company is aware of each others roles. Everyone knows about each others competence due to the company’s relatively small size and the employee’s competence complements with each others. All employees at the head office take parts as decisions concerning every larger purchase are to be taken and this also came about as the decision to purchase Nordea/Postgirot's e-billing service, business-to-business, was taken. However, it should be made clear that Bilisten Sverige AB’s head office only constituted of two persons, the managing director and the economic manager, at the time when the decision to purchase Nordea/Postgirot's e-billing service, business-to-business, was taken. The company has since then expanded and increased its number of employees during the buying processes of Nordea/Postgirot's e-billing service, business-to-business.

Two economists at the head office are using the service. Apart from the employees at Bilisten Sverige AB, a computer consultant has been hired to handle the installment of the e-billing service together with representatives from Nordea/Postgirot and AB Svenska Shell. Furthermore, the computer consultant gave advises to the managing director and the economic manager during the purchase decision. Ms. Gojkovik explains that the computer consultant and the representatives from Nordea/Postgirot and AB Svenska Shell are to be considered as influencers on Bilisten Sverige AB’s buying decision of the e-billing service since these parties added information and knowledge that the employees at Bilisten Sverige AB did not have. However, the managing director and the economic manager were the individuals that took the initiative and who took the decision to purchase Nordea/Postgirot’s e-billing service, business-to-business. Moreover, they were the individuals who arranged the purchase and who controlled the flow of information within the company, according to Ms. Gojkovik. The different roles represented in Bilisten Sverige AB’s buying center are presented and explained in Table 5.2.
Table 5.2: Bilisten Sverige AB’s buying center when purchasing Nordea/Postgirot’s e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Roles represented in Bilisten Sverige AB’s buying center</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>The economists at the head office.</td>
</tr>
<tr>
<td>Influencers</td>
<td>The management in capacity of the managing director and the economic manager together with the computer consultant and representatives from Nordea/Postgirot and AB Svenska Shell.</td>
</tr>
<tr>
<td>Buyers</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Deciders</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Initiators</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
</tbody>
</table>

5.2.4 Factors that affects the buying process and the buying center

The individual affects the outcome to a greater extent than the organization does at Bilisten Sverige AB. Ms. Gojkovik believes that this mainly depends on the small size of the company, which makes it possible for every employee to express his or her opinion and by doing so, affect the final result. Moreover, every employee dares to present his or her opinions and it is the employees that form the company if anything, according to Ms. Gojkovik. Also this can be derived to the company’s relatively small size and from the fact that the company recently is established. However, the company only consisted of two persons, the managing director and the economic manager, at the purchase of Nordea/Postgirot's e-billing service, business-to-business. These two individuals had the power, the conviction in the service possibilities and the ability to action which was needed to fulfill the purchase.

In addition, organizational factors, such as the company’s objective to make the handling with invoices more effective, affected Bilisten Sverige AB’s buying decision. Additionally, Bilisten Sverige AB’s economic situation was of decisive importance when the buying decision was taken.

Ms. Gojkovik explains that external factors did not affect Bilisten Sverige AB’s decision to purchase Nordea/Postgirot's e-billing service, business-to-business. Internal factors, such as the once explain above, were instead what affected the buying behavior.

Moreover, a service complexity level is of less importance for Bilisten Sverige AB’s buying behavior. All purchases are managed equally regardless of level of complication, according to Ms. Gojkovik. The following table presents a summary of the factors that affects Bilisten Sverige AB’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business (see Table 5.3).

Table 5.3: Factors that affects Bilisten Sverige AB’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Factors that affected Bilisten Sverige AB’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual characteristics</td>
<td>Courage, ability to action and conviction.</td>
</tr>
<tr>
<td>Organizational factors</td>
<td>Objectives and the company’s economic situation.</td>
</tr>
<tr>
<td>Environmental factors</td>
<td>External factors did not influence.</td>
</tr>
<tr>
<td>Service factors</td>
<td>The service complexity level did not influence.</td>
</tr>
</tbody>
</table>
5.2.5 Purpose of using e-billing services

The main reason for Bilisten Sverige AB to affiliate to Nordea/Postgirot's e-billing service, business-to-business, was that the company required a more effective handling of their greatest suppliers invoices in order to decrease the workload on the employees. Moreover, the traditional line of action was considered as a too monotonous work. What earlier took an entire day to complete takes today only one hour.

The advantages with using Nordea/Postgirot's e-billing service, business-to-business, in difference to a traditional payment system is, according to Ms. Gojkovik, that everything is getting done faster. The personnel save time and can instead spend time at other assignments. Finally, Ms. Gojkovik explains that since Bilisten Sverige AB started to use the service, after almost two years of waiting, has no disadvantages been found nor does the company ask for any additional characteristics in Nordea/Postgirot's e-billing service, business-to-business.

5.3 Case two- AB Svenska Shell

This section will provide the data collected on AB Svenska Shell. I will begin by describing the company and its use of Nordea/Postgirot's e-billing service, business-to-business. Then, the data collected on each of the research questions will be presented. The data is gathered from the company’s web site and from my interview with Ms. Karin Nord, local IT application manager at AB Svenska Shell.

5.3.1 Company background

The Swedish Shell was founded in 1912 under the name Svensk-Engelska Mineralolje AB. However, Shell had been active in Sweden already before that through several agents detached petroleum imports. The previous name, AB Svenska Shell, was taken in 1939. AB Svenska Shell is a part of Royal Dutch/Shell group of companies, which was founded in 1907. The Shell group is one of the largest oil companies in the world and it operates through 1 800 companies in more than 135 countries. AB Svenska Shell’s activities comprise import and refining of crude oil and import and sale of oil- and chemistry products. The sale takes place trough service stations which are having a nationwide coverage and through a number of fully owned subsidiaries. Furthermore, extensive direct sale and technical advice to the industry and other large consumers’ takes place trough AB Svenska Shell’s own representatives. The parent company of AB Svenska Shell had in year 2000, 265 employees and approximately 2 000 employees when including the subsidiaries.

AB Svenska Shell was a pioneer among Swedish companies when it purchased and begun to use Nordea/Postgirot's e-billing service, business-to-business, in the beginning of year 2000. The company sends yearly approximately 250 000 invoices to private customers, 8 000 of these are send electronically. Among the corporate customers, the percentage share is much lower, only approximately 1 200 invoices yearly are being send electronically. Furthermore, only one client, Bilisten Sverige AB, receives invoices electronically today, which implies that the company holds a great potential. The resisting part of invoices are paper invoices that are handled in a traditionally way. AB Svenska Shell does not try to affects its corporate customers to affiliate to an e-billing service and receive invoices electronically. Hence, the company is in the process of changing computer system and it is, according to Ms. Nord, most important to wait until the installation is completed until leverages can begin. However, AB Svenska Shell has the intention to continue to use the e-billing service for corporate customers.
that asks for it and some companies have announced interest and will begin to receive invoices electronically in a near future.

5.3.2 Buying process
AB Svenska Shell did not follow a structured buying process at the purchase of Nordea/Postgirot's e-billing service, business-to-business, according to Ms. Nord. The company affiliated to the service at the same time as it affiliated to a similar service for private customers. The purchase of Nordea/Postgirot's e-billing service, business-to-business, can therefore be seen as an extension of the buying process for business-to-consumers. Many actors at the market petitioned AB Svenska Shell and advocated its services for the business-to-business market. Nevertheless, Nordea/Postgirot was the only actor on the business-to-business market that petitioned the company at that time. However, AB Svenska Shell had not recognize its need for an e-billing service before the many actors begun to present their services but realized that the service could facilitate the handling of invoices when Nordea/Postgirot presented its service.

Nordea/Postgirot's e-billing service, business-to-business, suited AB Svenska Shell’s needs and the company decided to try the service as a pilot study for an indefinite time period. The service made it possible for AB Svenska Shell to send any type of file format, independent of the receiver’s standard, since Nordea/Postgirot’s service took care of the transformation. This characteristic was an advantage that suited AB Svenska Shell. In addition, Bilisten Sverige AB had a strong wish to make the handling with invoices more effective and turned to AB Svenska Shell and demanded a solution. The chose of Nordea/Postgirot was also taken because of earlier cooperation with Postgirot and because of personal chemistry with the representative at Postgirot. The representative gave AB Svenska Shell great confidence in the service and had therefore a great impact on the purchase decision. Moreover, Nordea/Postgirot was considered to be a reliable supplier that could be trusted to remain at the market. Furthermore, Nordea/Postgirot’s large customer base was an additional advantage with the supplier, which Ms. Nord highly valued. This since an already established relationship with Nordea/Postgirot facilitates if a company decides to affiliate to the service.

No organized evaluation of the service has been done. According to Ms. Nord, the reason is that the use of the service has not taken off yet. It is today only one corporate customer, Bilisten Sverige AB that uses the service. A summary of AB Svenska Shell’s buying process and a short explanation is provided in Table 5.4.

Table 5.4: AB Svenska Shell’s buying process when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>AB Svenska Shell's buying process</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Nordea/Postgirot presents its service</td>
<td>Nordea/Postgirot and other actors at the market presented its services.</td>
</tr>
<tr>
<td>2. Recognition of a need</td>
<td>AB Svenska Shell realizes the advantages the company could get from using an e-billing service.</td>
</tr>
<tr>
<td>3. Identification of selection criterions</td>
<td>AB Svenska Shell has identified several selection criteria that the company wants the supplier to fulfill.</td>
</tr>
<tr>
<td>4. Selection of a service provider</td>
<td>The company chooses to try Nordea/Postgirot's e-billing service, business-to-business, as a pilot study.</td>
</tr>
</tbody>
</table>
5.3.3 Buying center

AB Svenska Shell did not have an established buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business. The process started at Euro Shell Card’s department where the manager, together with one of the key user at Euro Shell Card and Ms. Nord and a college at the IT-department evaluated the service and potential service providers for business-to-consumers. The purchase of Nordea/Postgirot's e-billing service, business-to-business, can be seen as an extension of the buying process for business-to-consumers. However, the personnel at Euro Shell Card were not included in the buying process of an e-billing service for the business-to-business market neither were other service providers considered.

When Nordea/Postgirot presented its e-billing service for the business-to-business market, individuals at the IT department, among them Ms. Nord, took the initiative and the formal decision to start using it. The purchase was however influenced by information and knowledge from not only the IT department but also from the representatives from Nordea/Postgirot and Bilisten Sverige AB, according to Ms. Nord. Moreover, the actual purchase was arranged by AB Svenska Shell’s purchase department. The IT department is furthermore the division which controls the information flow regarding the e-billing service within the company. However, it is the personnel at the economic department who uses the service. The representatives at the buying center have not been exchanged during the process. A compilation of the individuals that were active in different roles during the buying process are presented together with an explanation in the following table (see Table 5.5).

Table 5.5: AB Svenska Shell’s buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>The roles represented in AB Svenska Shell’s buying center</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>The employees at the economic department.</td>
</tr>
<tr>
<td>Influencers</td>
<td>Personnel at the IT department together with the representatives from Nordea/Postgirot and Bilisten Sverige AB.</td>
</tr>
<tr>
<td>Buyers</td>
<td>The purchase department</td>
</tr>
<tr>
<td>Deciders</td>
<td>The IT-department</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>The personnel at the IT department</td>
</tr>
<tr>
<td>Initiators</td>
<td>Individuals at the IT department.</td>
</tr>
</tbody>
</table>

5.3.4 Factors that affects the buying process and the buying center

Ms. Nord explains that the individuals at the IT-department had great influence when the decision to purchase Nordea/Postgirot's e-billing service, business-to-business, was taken because of their knowledge regarding the service. Seeing that, the knowledge about the service was not spread among the employees at AB Svenska Shell and the company did focus on the technical part of the service. Today, an e-commerce department is established with the purpose of taking all perspectives of an e-commerce solution into consideration.

The organization and its objectives to be proactive and to be able to offer a service that no other gasoline company could offer instead of following other company’s initiative played a great role when purchasing an e-billing service, according to Ms. Nord. Hence, the company was determinate to be the first gasoline company that could offer an electronic invoice solution to its private and corporate customers and they managed to be so.
Also factors in the environment affected AB Svenska Shell’s chose of affiliate to an e-billing service. Seeing that, the service is a service in time and holds a great technical potential that could bring the company a lot of savings.

The service affect on the buying process and the buying center is, according to Ms. Nord, difficult to decide since the buying situation was rather unique and dealt with a new product. The following table present a summary of the factors that affects AB Svenska Shell’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business (see Table 5.6).

Table 5.6: Factors that affects AB Svenska Shell’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Factors that affected AB Svenska Shell's buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual characteristics</td>
<td>Knowledge.</td>
</tr>
<tr>
<td>Organizational factors</td>
<td>The organizations objectives.</td>
</tr>
<tr>
<td>Environmental factors</td>
<td>Technical development.</td>
</tr>
<tr>
<td>Service factors</td>
<td>The service complexity level might have influenced.</td>
</tr>
</tbody>
</table>

5.3.5 Purpose of using e-billing services

AB Svenska Shell’s main purpose for purchasing Nordea/Postgirot's e-billing service, business-to-business, was to facilitate the handling with invoices. Ms. Nord explains that the advantages that the company have observed is that it makes the handling with invoices easier and it saves both time and resources. It also facilitates the handling for the customers. Moreover, the service decreases the process of locating mistakes that comes up from incorrect completed invoices. Ms. Nord continues by saying that the service also gives the possibility to interact with the customers by adding information or a banner with special offers. However, Ms. Nord believes that this is an advantage that AB Svenska Shell has not fully been making use of. There is a great potential if the right solution can be found and some smaller companies offered specific services that would make it possible to interact with one-to-one marketing a couple of years ago. Nevertheless, AB Svenska Shell decided to wait until a more reliable actor shows up at the market. Besides the mentioned advantages, the environment was an additional purpose for AB Svenska Shell to affiliate to Nordea/Postgirot's e-billing service, business-to-business. Ms. Nord claims that the company is aware of the fact that electronic invoices help saving paper and by doing so saving the environment.

Some of AB Svenska Shell’s customers’ wants to send an order electronically and thereafter receive confirmation and invoice electronically but this is a service that Nordea/Postgirot has not developed. This makes some customers hesitate to affiliate to the service. It further makes it necessary for AB Svenska Shell to cooperate with Posten AB that offers that kind of service. Hence, AB Svenska Shell got its flow of order at Posten AB and its invoices at Nordea/Postgirot. Therefore, when a customer wants to have the whole order chain, both Nordea/Postgirot and Posten AB needs to be involved. The need of cooperating with two actors is, according to Ms. Nord, more complicated and less good. Posten AB does offer e-billing service but the service is not as general and easy to use as Nordea/Postgirot's e-billing service.
5.4 Case three- Skellefteå municipality

I will in this section present the data concerning Skellefteå municipality. The section will begin with background information of the company gathered from the organizations web site. Thereafter, the data collected from my interview with Ms. Lena Nilsson will be presented. Ms. Nilsson has been working as economist and project manager at Skellefteå municipality for three years but has been employed at the organization since 1980.

5.4.1 Company background

Skellefteå municipality group practice an extensive activity divided into three areas, tax financed activities, business activities and municipality companies. Moreover, the municipality is divided into nine administrations, which all got its own organizational structure. Approximately 7000 individuals are employed at Skellefteå municipality, of which 33 at the economic department.

Skellefteå municipality begun their cooperation with Nordea/Postgirot four years ago and started to use Nordea/Postgirot’s e-billing service, business-to-business, in year 2001. Skellefteå municipality only receives invoices through the service. Approximately 20-25 invoices, out of totally 12 500 invoices, are received through the service each month. The resisting part of received invoices is paper-invoices that are registered manually, Intrades EDI-fact standardized invoices and scanned and sign-parsed invoices. The largest share is so far paper-invoices even if more and more are getting digitalized. Skellefteå municipality’s objective is to make all invoices available on file. The organization have not tried to affect its customers to send invoices electronically yet, seeing that Skellefteå municipality has got technical difficulties when receiving invoices. However, the organization will affect its customers when the problem is solved.

5.4.2 Buying process

Skellefteå municipality’s purchase of Nordea/Postgirot's e-billing service, business-to-business, came as a result of the municipalities account law. The organization is, according to the law, responsible to base its routines so that the amount of received, unpaid invoices can be overviewed. This means that all invoices needs to be registered as they arrive to the municipality. A solution on the demand is to digitalis all invoices, which also is in line with Skellefteå municipality’s staking on e-commerce. Skellefteå municipality’s board of directors decided to introduce arrival registration and digital image display of every invoice in Skellefteå municipality in April 2000. A project group with the purpose of taking these questions into consideration was founded before the buying process of an e-billing service started.

Skellefteå municipality has got a lot of businesses with Nordea/Postgirot and accomplished a purchase with the Bank in order to receive optimal advantages of the cooperation in 1998. Nordea/Postgirot's e-billing service, business-to-business, was included in this purchase. It should be made clear that Skellefteå municipality did not choose Nordea/Postgirot for its e-billing service but for its range of services and for its position at the market. At the time of the purchase, many actors at the market were taken into consideration and Skellefteå municipality focused on selecting services which has attraction power for both buyers and sellers. The candidates were all invited to presents their services to Skellefteå municipality as a part of the organizations evaluation process. The main advantage with Nordea/Postgirot was, according
to Ms. Nilsson, its existing contact with Skellefteå municipality’s customers which makes it possible to start up a flow of invoice fast.

After the actual purchase, Nordea/Postgirot's e-billing service, business-to-business, was once more introduced for the project group, the economic department and the purchase department by Nordea/Postgirot. Ms. Nilsson explains that Nordea/Postgirot presented the service and asked if this was a service Skellefteå municipality was interested in trying. Skellefteå municipality decided thereafter to begin to use the service.

Analysis of the service has been done continuously by Skellefteå municipality. Yet, the organization has not reached great volumes and is not prepared for a broader activity. For that reason, Skellefteå municipality tries to make the service more usable for all parties. The following table contains a summary of Skellefteå municipality’s buying process and a brief explanation of the different steps in the process (see Table 5.7).

Table 5.7: Skellefteå municipality’s buying process when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Skellefteå municipality’s buying process</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need</td>
<td>New need was discovered as a consequence of the municipalities account law.</td>
</tr>
<tr>
<td>2. Identification of selection criterions</td>
<td>The organization decided on selection criterions important for the service provider to fulfill.</td>
</tr>
<tr>
<td>3. Evaluation process</td>
<td>Many actors at the market were considered during the evaluation process.</td>
</tr>
<tr>
<td>4. Selection of a service provider</td>
<td>Nordea/Postgirot was chosen to be the service provider.</td>
</tr>
<tr>
<td>5. Nordea/Postgirot presents its service</td>
<td>Nordea/Postgirot presents its e-billing service and asked if Skellefteå municipality were interested.</td>
</tr>
<tr>
<td>6. Recognition of a need</td>
<td>Skellefteå municipality decides to try the service.</td>
</tr>
<tr>
<td>7. Evaluation process</td>
<td>Evaluation of the service is done continuously.</td>
</tr>
</tbody>
</table>

5.4.3 Buying center

The purchase of Nordea/Postgirot’s economic services was an extensive purchase that involved several individuals, according to Ms. Nilsson. Representatives from the economic department, the purchase department and the municipal companies concerned constituted a group that hammered out the suggestion of Nordea/Postgirot as supplier. Thereafter, the suggestion was discussed politically and the formal decision to purchase the services was taken by the local politicians in Skellefteå, which indicates that several individuals have been involved in the buying process. However, Nordea/Postgirot's e-billing service, business-to-business, constitutes only a minor part of the purchase.

Ms. Nilsson had no active role at the purchase of Nordea/Postgirot as a supplier of economic services. At that time, the purchase department was the party that took the initiative to purchase the service and they were also the once that arranged the actual purchase. However, when Nordea/Postgirot presented its service for the project group, the economic department and the purchase department and the e-billing service was discovered by Skellefteå municipality, Ms. Nilsson, in her capacity as project manager, was the individual that together with the purchase department announced interest for the service. The fact that Skellefteå municipality started to use the service can therefore be considered as influenced by the representatives from Nordea/Postgirot and from Ms. Nilsson and the purchase department, according to Ms. Nilsson.
The economic department is, according to the respondent, regarded as the party who controls the flow of information concerning Nordea/Postgirot’s e-billing service, business-to-business, within the organization. Furthermore, the economic department is the group of people that continuously evaluates the service in order to improve it. The personnel involved in the different roles in the buying center and a short explanation are presented in Table 5.8.

Table 5.8: Skellefteå municipality’s buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>The roles represented in Skellefteå municipality’s buying center</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>The employees at the economic department and the different business areas.</td>
</tr>
<tr>
<td>Influencers</td>
<td>The purchase department and the project manager together with representatives from Nordea/Postgirot and the municipal companies.</td>
</tr>
<tr>
<td>Buyers</td>
<td>The purchase department.</td>
</tr>
<tr>
<td>Deciders</td>
<td>The politicians.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>The economic department.</td>
</tr>
<tr>
<td>Initiators</td>
<td>The purchase department and the project manager.</td>
</tr>
</tbody>
</table>

5.4.4 Factors that affects the buying process and the buying center

No individual employee has affected the purchase to include Nordea/Postgirot's e-billing service, business-to-business. However, the project manager, Ms. Nilsson, affected the organization to implement the service. Ms. Nilsson knowledge about the service and about the organizations need was characteristics, which influenced the organizations chose of implement the service.

Skellefteå municipality has a policy to prioritize e-commerce. Hence, the organizations and its objective to base its routines so that the amount of received, unpaid invoices can be overviewed was a factor that affected the buying process and the buying center.

Political factors in the environmental have affected the buying process and the buying center since a political decision concerning Nordea/Postgirot as a supplier is taken. In addition, economic and technical factors have affected the organizational buying behavior. The technical development has opened new opportunities and thereby forces Skellefteå municipality to a more effective handling of invoices in order to save both time and money.

Nordea/Postgirot's e-billing service, business-to-business, itself had a minor part of the purchase. Consequently, the product had little influence on the buying process and the buying center. A summary of the factors that affected Skellefteå municipality’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business are presented in Table 5.9.

Table 5.9: Factors that affects Skellefteå municipality’s buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business

<table>
<thead>
<tr>
<th>Factors that affected Skellefteå municipality's buying process and buying center when purchasing Nordea/Postgirot's e-billing service, business-to-business</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual characteristics</td>
<td>Knowledge.</td>
</tr>
<tr>
<td>Organizational factors</td>
<td>The organizations objectives.</td>
</tr>
<tr>
<td>Environmental factors</td>
<td>Political, economic and technical factors did affect.</td>
</tr>
<tr>
<td>Service factors</td>
<td>The service itself had only a minor affect.</td>
</tr>
</tbody>
</table>
5.4.5 Purpose of using e-billing services

The purpose of using Nordea/Postgirot’s e-billing service, business-to-business, was its simplicity, according to Ms. Nilsson. Ms. Nilsson explains that the process of registering invoices is much faster and easier in comparison to traditional paper-invoices. This saves both time and money and makes it possible for the employees to spend time on other assignments. However, this is nothing Nordea/Postgirot’s e-billing service, business-to-business, has accomplished on its own but together with the other solutions handled by Skellefteå municipality.

The good safety and decreased amount of interpret errors are additional advantages with Nordea/Postgirot's e-billing service, business-to-business, that Skellefteå municipality is aware of and purposes for using the service. Moreover, the service environmental friendliness is, according to Ms. Nilsson a positive aspect. However, it did not affect Skellefteå municipality’s choice of starting to pay invoices electronically.

Moreover, Skellefteå municipality’s board of directors had, according to Skellefteå municipality’s web site (December 11th, 2002), several objectives to introduce arrival registration and digital image display of every invoice in Skellefteå municipality. Seeing that it signifies on a more effective and less expensive invoice handling, digital invoice handling, faster VAT-draw, better overview of the invoices which indicates faster payments and payments in time and finally, increased competence among the employees.

Skellefteå municipality has also noticed a disadvantage with Nordea/Postgirot's e-billing service, business-to-business. The service is pretty wide and there is no guarantee of how the invoices will be presented in the future. Hence, Skellefteå municipality feels a bit uncertain of how the information on the invoices will look like for its different suppliers. A consequence can, according to Ms. Nilsson, be that Skellefteå municipality needs to rule its suppliers or try to affect Nordea/Postgirot.
6. Data analysis

In this chapter, I will analyze my empirical data. The chapter will follow the same order as my research questions. Possible similarities and differences between empirical and theory will be found as my empirical data in the data analysis will be brought into a theoretical context. The data analysis is done in stages thought a comparison between the empirical data and theory presented in my frame of references. I will begin with a within-case analysis of Bilisten Sverige AB, thereafter a within-case analysis of AB Svenska Shell followed by a within-case analysis of Skellefteå municipality. Finally, a cross-case analysis will follow where the cases will be compared against each other in order to further reduce and display the data.

6.1 Buying process

In this section, data collected regarding the first research question about the buying process when firms purchase an electronic billing service for the business-to-business market will be compared with the theory presented in the frame of reference. A within-case analysis of Bilisten Sverige AB will first be made, followed by analysis of AB Svenska Shell and Skellefteå municipality buying process when purchasing an e-billing service. After that, a cross-case analysis will be conducted.

6.1.1 Within-case analysis of Bilisten Sverige AB

The buying process follows, according to Day and Barksdale (1994), a series of eight stages. In contrast, Bilisten Sverige AB states that the company did not follow a developed buying process. However, several steps explained in Day and Barksdale’s model can be identified at Bilisten Sverige AB when the company purchased Nordea/Postgirot's e-billing service, business-to-business. The identified stages in Bilisten Sverige AB’s buying process are visualized in comparison to Day and Barksdale’s model in the following table (see Table 6.1).

Table 6.1: Within-case analysis of the buying process- Bilisten Sverige AB

<table>
<thead>
<tr>
<th>The buying process (Day &amp; Barksdale, 1994)</th>
<th>Operationalization</th>
<th>Bilisten Sverige AB’s buying process</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need or a problem</td>
<td>Description of the buying activities that are taking place during the purchase of an electronic billing service for the business-to-business market.</td>
<td>1. Recognition of a need</td>
</tr>
<tr>
<td>2. Identification of the initial consideration set</td>
<td>2. Inquiry to former supplier to provide a proposal</td>
<td></td>
</tr>
<tr>
<td>3. Refinement of the consideration set</td>
<td>3. Identification of selection criterions</td>
<td></td>
</tr>
<tr>
<td>4. Evaluation of the consideration set</td>
<td>3. Selection of a service provider</td>
<td></td>
</tr>
<tr>
<td>5. Selection of the service provider</td>
<td>4. Evaluation of the service by third party</td>
<td></td>
</tr>
<tr>
<td>6. Evaluation of the quality of service delivery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Evaluation of the quality of the outcome</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Satisfaction/Dissatisfaction</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Bilisten Sverige AB’s buying process begun with recognition of a need that could be met by the purchase of a professional service in accordance with Day and Barksdale’s (1994) theory. The authors explain the importance of defining the purchase goals since this creates the basis for the process of selection. This is done by Bilisten Sverige AB as the company identified its objective with the service to be; making the invoice handling more effective.
The second stage is, according to Day and Barksdale (1994), to *identify the initial consideration set*. However, Bilisten Sverige AB contacted Nordea/Postgirot without identifying a set of criteria in advance neither did the company implement the third stage, *refining the consideration set*, in Day and Barksdale’s (1994) theory. According to the authors, the third stage involves selecting a short list of finalists something that Bilisten Sverige AB never did.

In agreement with the theory, because of prior experience from the supplier, Nordea/Postgirot was the only supplier considered by Bilisten Sverige AB. Furthermore, Bilisten Sverige AB invited Nordea/Postgirot to presents its service in accordance with the fourth stage, *evaluating the consideration set*, in Day and Barksdale’s (1994) theory. The theory claims that past performance is the most common predictor of future performance and that the client issues a request for proposals and requires a presentation or interview in order to acquire considerable information about the service firm’s abilities to provide the desired service. Moreover, all potential service providers considered in the final round are estimated to meet some minimum requirements. This is in agreement with Bilisten Sverige AB’s actions as they, before selecting Nordea/Postgirot as its service provider, identified its selection criterions.

The fifth stage in Day and Barksdale’s (1994) theory is, *selecting the professional service provider*. This stage is in conformity with the third stage identified in Bilisten Sverige AB’s buying process, selection of a service provider, in which Nordea/Postgirot was selected as the supplier.

The final three steps in Day and Barksdale’s (1994) theory are not in agreement with the stages described by Bilisten Sverige AB. The final stages is, according to Day and Barksdale’s (1994), to *evaluate the quality of service delivery* and to *evaluate the quality of the outcome*, which will lead to an overall feeling of *satisfaction* or *dissatisfaction*. However, the only measure taken by Bilisten Sverige AB is its action of hiring a computer consultant who gave his opinion of the service as he, together with representatives from Nordea/Postgirot and AB Svenska Shell, worked with the installation process. The company has not expressed a feeling of satisfaction or dissatisfaction with the service either. Yet, the service had only been in use for two weeks when the interview was conducted. Furthermore, Bilisten Sverige AB has not tried to affect any other corporate customers than AB Svenska Shell to accept e-invoices.

### 6.1.2 Within-case analysis of AB Svenska Shell

AB Svenska Shell did not follow a structured buying process, according to the respondent. Nevertheless, a few stages are identified in accordance to the theory explained by Day and Barksdale’s (1994). The stages are visualized together with Day and Barksdale’s (1994) theory in the following table (see Table 6.2).
Table 6.2: Within-case analysis of the buying process- AB Svenska Shell

<table>
<thead>
<tr>
<th>The buying process (Day &amp; Barksdale, 1994)</th>
<th>Operationalization</th>
<th>AB Svenska Shell’s buying process</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need or a problem</td>
<td>Description of the buying activities that are taking place during the purchase of an electronic billing service for the business-to-business market.</td>
<td>1. Nordea/Postgirot presents its service</td>
</tr>
<tr>
<td>2. Identification of the initial consideration set</td>
<td></td>
<td>2. Recognition of a need</td>
</tr>
<tr>
<td>3. Refinement of the consideration set</td>
<td></td>
<td>3. Identification of selection criterions</td>
</tr>
<tr>
<td>4. Evaluation of the consideration set</td>
<td></td>
<td>4. Selection of a service provider</td>
</tr>
<tr>
<td>5. Selection of the service provider</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Evaluation of the quality of service delivery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Evaluation of the quality of the outcome</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Satisfaction/Dissatisfaction</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The first stage, identified by AB Svenska Shell, involves Nordea/Postgirot’s presentation of its e-billing service. The stage distinguishes from Day and Barksdale’s (1994) theory. However, the first stage expressed by Day and Barksdale (1994), recognition of a need or a problem, is a stage in line with AB Svenska Shell’s buying process. AB Svenska Shell discovered its need for an e-billing service for the business-to-business market as a consequence of Nordea/Postgirot’s presentation of its service and because of Bilisten Sverige AB’s pressure.

The two following stages, described by Day and Barksdale (1994), involves identify the initial consideration set and refining the consideration set. These were no methods used by AB Svenska Shell when purchasing Nordea/Postgirot's e-billing service, business-to-business. Seeing that, AB Svenska Shell did not identify its purpose of using the service before Nordea/Postgirot presented it for the company, nor did the company chose among more than one supplier.

According to Day and Barksdale (1994), the fourth stage, evaluating the consideration set, is difficult because professional services generally lack attributes that a client can verify prior to purchasing the service. Instead, surrogate indicators or cues such as future performance must be used. This is in agreement with AB Svenska Shell’s action as the company selected Nordea/Postgirot to be its supplier partly because of earlier cooperation with the supplier. As a part of stage four, the client issues a request for proposals and requires a presentation or interview in order to acquire considerable information about the service firm’s abilities to provide the desired service, according to Day and Barksdale (1994). The action is in congruence with AB Svenska Shell agreement of letting Nordea/Postgirot present its e-billing service. Furthermore, AB Svenska Shell has as a following stage identified several selection criteria that the company wants the supplier to fulfill.

When recognizing its need to facilitate the invoice handling, AB Svenska Shell selected Nordea/Postgirot as service provider in line with stage five, selecting the professional service provider, in Day and Barksdale’s (1994) theory. The authors explain that the fifth stage includes an assessment of how well each provider rates on each of the selection criteria. The assessment is also done in by AB Svenska Shell that, as mentioned above, has identified several selection criteria that the company wants the supplier to fulfill.

No kind of evaluation of Nordea/Postgirot's e-billing service, business-to-business, have been done by AB Svenska Shell. According to the respondent, the reason is that the use of the service has not taken off yet. This approach differentiates itself from Day and Barksdale’s
theory, which includes three evaluating stages in the buying process. These are evaluating the quality of service delivery and evaluate the quality of the outcome, which finally leads to an overall feeling of satisfaction or dissatisfaction. AB Svenska Shell has not done any activity to affect corporate customers to begin to use an e-billing service either. Hence the company is in the process of changing computer system.

6.1.3 Within-case analysis of Skellefteå municipality

Day and Barksdale’s (1994) model of the buying process is sequential and contains eight stages. Similarly, the buying activities conducted by Skellefteå municipality, when purchasing Nordea/Postgirot’s e-billing service, business-to-business, did follow a sequential process. However, fewer stages are identified and the e-billing service part of the purchase is difficult to discern. The two buying processes are schematically visualized in Table 6.3.

<table>
<thead>
<tr>
<th>The buying process (Day &amp; Barksdale, 1994)</th>
<th>Operationalization</th>
<th>Skellefteå municipality’s buying process</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need or a problem</td>
<td>Description of the buying activities that are taking place during the purchase of an electronic billing service for the business-to-business market.</td>
<td></td>
</tr>
<tr>
<td>2. Identification of the initial consideration set</td>
<td></td>
<td>1. Recognition of a need</td>
</tr>
<tr>
<td>3. Refinement of the consideration set</td>
<td>2. Identification of selection criterions</td>
<td></td>
</tr>
<tr>
<td>4. Evaluation of the consideration set</td>
<td>3. Evaluation process</td>
<td></td>
</tr>
<tr>
<td>5. Selection of the service provider</td>
<td>4. Selection of a service provider</td>
<td></td>
</tr>
<tr>
<td>6. Evaluation of the quality of service delivery</td>
<td>5. Nordea/Postgirot presents its service</td>
<td></td>
</tr>
<tr>
<td>7. Evaluation of the quality of the outcome</td>
<td>6. Recognition of a need</td>
<td></td>
</tr>
</tbody>
</table>

Day and Barksdale (1994) describe recognition of a need that can be met by the purchase of a professional service as the first step in the buying process in agreement to Skellefteå municipality’s approach. Skellefteå municipality’s purchase of Nordea/Postgirot’s e-billing service, business-to-business, came as a result of the municipalities account law. The law resulted in its turn in a decided to introduce arrival registration and digital image display of every invoice in Skellefteå municipality made by the organization’s board of directors.

The two following stages, described by Day and Barksdale (1994), involves identify the initial consideration set and refining the consideration set. The stages include setting some kind of criteria in to facilitate selection and evaluation in order to reduce risk and uncertainty. To begin with, all potential providers are being considered and thereafter are a short list of finalists selected. These two stages are similar to the evaluation process described as stage two in Skellefteå municipality’s buying process at the purchase of Nordea/Postgirot’s services. The organization considered many actors at the market before it concluded Nordea/Postgirot to be the service provider that best suited its criterions.

Moreover, Skellefteå municipality evaluated the different suppliers before selecting one, which is in resemblance with the fourth stage, evaluating the consideration set, in the frame of reference. Day and Barksdale (1994) write that the client issues a request for proposals and requires a presentation or interview in order to acquire considerable information about the service firm’s abilities to provide the desired service. This was also the scenario that took place at Skellefteå municipality as Nordea/Postgirot's presented its services before the purchase decision were taken. Furthermore, the organization had a lot of businesses with
Nordea/Postgirot before the purchase, which goes in line with the frame of reference which explains that past performance is the most common predictor of future performance.

In addition, the fifth stage in Day and Barksdale’s (1994) model, *selection of the service provider*, is in accordance to the fourth stage identified in Skellefteå municipality’s buying process in which the municipality selected Nordea/Postgirot as its supplier. However, Nordea/Postgirot’s e-billing service, business-to-business, only constituted a minor part of the initial purchase and could therefore not be considered to be of decisive importance for Skellefteå municipality’s buying decision. Nevertheless, as Nordea/Postgirot presented its services, stage four, Skellefteå municipality recognized a need for Nordea/Postgirot’s e-billing service, business-to-business, stage five, and decided to begin to use the service.

Skellefteå municipality tries to make the service more usable for all parties in order to prepare for a broader activity. For that reason, Skellefteå municipality analysis of the service has been done continuously. This line of action can partly be derived to the final stages in Day and Barksdale’s (1994) theory; to *evaluate the quality of service delivery* and to *evaluate the quality of the outcome*, which will lead to an overall feeling of *satisfaction* or *dissatisfaction*. However, Skellefteå municipality’s focus have been on evaluation the quality of the outcome without focusing on the service delivery process and the client-provider relationship, described as an important part of stage six, evaluation of the quality of service delivery, by Day and Barksdale (1994). Moreover, Skellefteå municipality distinguish its buying process further from the theory as the organization does not identify a feeling of satisfaction or dissatisfaction as the final stage in its buying process. Neither has the organization tried to affect its customers to send invoices electronically, seeing that Skellefteå municipality has got technical difficulties when receiving invoices.

### 6.1.4 Cross-case analysis

In accordance to Day and Barksdale’s (1994) theory, all three sample companies employ some kind of sequential buying process. However, the sample companies buying processes involves fewer stages and a deviant order than the one the theory has identified. A compilation of the three companies buying processes and Day and Barksdale’s (1994) model is visualized in the following table (see Table 6.4).

<table>
<thead>
<tr>
<th>The buying process (Day &amp; Barksdale, 1994)</th>
<th>Bilisten Sverige AB’s buying process</th>
<th>AB Svenska Shell’s buying process</th>
<th>Skellefteå municipality’s buying process</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Recognition of a need or a problem</td>
<td>1. Recognition of a need</td>
<td>1. Nordea/Postgirot presents its service</td>
<td>1. Recognition of a need</td>
</tr>
<tr>
<td>2. Identification of the initial consideration set</td>
<td>2. Inquiry to former supplier to provide a proposal</td>
<td>2. Recognition of a need</td>
<td>2. Identification of selection criterions</td>
</tr>
<tr>
<td>5. Selection of the service provider</td>
<td>5. Evaluation of the service by third party</td>
<td>5. Nordea/Postgirot presents its service</td>
<td>5. Nordea/Postgirot presents its service</td>
</tr>
<tr>
<td>8. Satisfaction/ Dissatisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
All three investigated companies included recognition of a need in its buying process. However, it is only Bilisten Sverige AB that did it as stage one in accordance to Day and Barksdale’s (1994) model. AB Svenska Shell discovered its need to facilitate its invoice handling as a consequence of Nordea/Postgirot’s presentation of its service and because of Bilisten Sverige AB’s pressure. Skellefteå municipality buying process, on the other hand, begun by the recognition of a need to introduce arrival registration and digital image display of every invoice in Skellefteå municipality. Still, Nordea/Postgirot’s e-billing service, business-to-business, only constituted a minimal part of the purchase. Therefore, Skellefteå municipality’s actual recognition of a need for the particular service was discovered later in the buying process as a consequence of Nordea/Postgirot’s presentation of the service and a direct question regarding if the organization was interested in trying the service.

The agreement of letting Nordea/Postgirot present its service is an additional similarity between the three sample companies. The supplier did it on commission of Bilisten Sverige AB but on its own initiative when presenting the service at AB Svenska Shell and Skellefteå municipality.

The theory states that selection criteria are to be identified before evaluating conceivable service providers. Despite that, both Bilisten Sverige AB and AB Svenska Shell formulated its demands on the service provider after the actual provider was contacted. In contrast to the other sample companies, Skellefteå municipality identified its selection criterions before its evaluation process started. Thereafter, in accordance with the theory, every sample companies did select the professional service provider by an assessment of how well each provider rates on the identified selection criteria. Furthermore, earlier experience from the selected supplier, Nordea/Postgirot, had a decisive role in all three sample companies buying process. This influence is in agreement with the theory presented in the frame of reference which maintain that past performance is the most common predicator of future performance since professional services generally lack attributes that a client can verify prior to purchasing the service.

The evaluation process of the service provider and the service after the purchase has been done differ among the investigated companies. Bilisten Sverige AB hired a computer consultant who gave his opinion of the service and worked with the installation process. The consultant could be seen as a third party who evaluated the service. However, any evaluation of the service provider or the service has been done by the actual company, neither is a feeling of satisfaction or dissatisfaction expressed among the employees. AB Svenska Shell has not done any kind of evaluation after the purchase of Nordea/Postgirot’s e-billing service, business-to-business. The respondent claims that the lack of evaluation can be derived to the fact that the use of the service has not taken off yet. In contrast to the other two sample companies, Skellefteå municipality explains that the organization continuously evaluates the service in order to make it more usable for all parties and thereby prepare for a broader activity. However, Skellefteå municipality’s focus has been on evaluation the quality of the outcome without focusing on the service delivery process and the client-provider relationship. Neither has Skellefteå municipality identified a feeling of satisfaction or dissatisfaction as stated to be the final stage in the buying process according to Day and Barksdale’s (1994) model. Finally, none of the investigated companies have tried to affect its corporate customers to receive, respectively send invoices electronically after they affiliated to Nordea/Postgirot’s e-billing service. Bilisten Sverige AB did however affect AB Svenska Shell to affiliate to the service before the purchase was settled.
6.2 Buying center
This section will present a comparison of the data collected concerning the second research question, which deals with the buying process when purchasing an e-billing service for the business-to-business market, and the theory presented in the frame of references. The section starts with a within-case analysis of Bilisten Sverige AB, followed by within-case analysis of AB Svenska Shell and Skellefteå municipality. Finally, a cross-case analysis will be conducted.

6.2.1 Within-case analysis of Bilisten Sverige AB
Webster and Wind (1972b) has in the theory concluded that the buying center includes all members of the organization who play any of five roles in the buying decision process. The five different roles are identified as users, influencers, buyers, deciders and gatekeepers. Moreover, Bonoma (1982) has identified an additional role, initiator, to be included in the buying center. The six roles are also identified in Bilisten Sverige AB’s buying center at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. The following table shows the different roles identified at Bilisten Sverige AB together with the concepts and the operationalization used (see Table 6.5).

Table 6.5: Within-case analysis of the buying center- Bilisten Sverige AB

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Operationalization</th>
<th>The buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>Identification of the individual(s) who uses the service.</td>
<td>The economists at the head office.</td>
</tr>
<tr>
<td>Influencers</td>
<td>Identification of the individual(s) who affects the buying decision by adding information.</td>
<td>The management in capacity of the managing director and the economic manager together with the computer consultant and representatives from Nordea/Postgirot and Shell.</td>
</tr>
<tr>
<td>Buyers</td>
<td>Identification of the individual(s) who actually arrange the final terms of purchase.</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Deciders</td>
<td>Identification of the individual(s) who got formal or informal power to select or approve the final suppliers.</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>Identification of the individual(s) who controls the flow of information to others.</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
<tr>
<td>Initiators</td>
<td>Identification of the individual(s) who takes the initiative to buy the service.</td>
<td>The management in capacity of the managing director and the economic manager.</td>
</tr>
</tbody>
</table>

In accordance to Webster and Wind’s (1972b) theory regarding users, Bilisten Sverige AB identifies the two economists at the head office who use Nordea/Postgirot's e-billing service, business-to-business as members of its buying center. The management in capacity of the managing director and the economic manager together with the computer consultant and representatives from Nordea/Postgirot and AB Svenska Shell are identified as the individuals who affected the buying decision by adding information, which is in agreement with Webster and Wind’s (1972b) description of influencers. Furthermore, the theory describes buyers as the persons that got formal authority to select the supplier and arrange terms of purchase. This portrayal goes in line with the management, in capacity of the managing director and the economic manager at Bilisten Sverige AB, role at the purchase of the e-billing service. Moreover, seeing that Bilisten Sverige AB is a relatively small company and was even smaller at the time of the purchase, the management in capacity of the managing director and the economic manager are to be classified as not only buyers but also deciders, gatekeepers and initiators. Hence, the managing director and the economic manager are the individuals who got the formal and informal power to select or approve the final suppliers in accordance to Webster and Wind’s (1972) theory. The two managers also control the flow of information.
to others within the company in conformity to the theory which describes these characteristics as typically for gatekeepers. Finally, the managing director and the economic manager are described as the individuals who took the initiative to buy the service in line with Bonoma’s (1982) theory. The author claims that the initiator is the person who recognizes that some company problems can be solved or avoid by acquiring a product or service.

McNally’s (2002) claims that the participants in the buying center represent various departments and use their specialized knowledge in order to ensure that all parameters are evaluated during the assessment of the product’s ability to meet the organizations requirements. This could be considered to be in line with Bilisten Sverige AB construction of the buying center, seeing that representatives from every available knowledge area were included. However, the comparison is far-fetched since the company only consisted of two persons at the time of the purchase.

The same line of reasoning can be negotiable when comparing Bilisten Sverige AB’s size of the buying center and its mode of action with the theory expressed by Anderson et al. (1987). Anderson et al. (1987) explain that purchases concerning new tasks’ demand a larger amount of participants in the buying center than a purchase concerning a service that have been purchased earlier by the same company would demand and that the buying center’s mode of action differs when purchasing a new products in comprehension to a purchase of a service that have been purchased earlier. However, the buying center at Bilisten Sverige AB did not differ in size at the purchase of Nordea/Postgirot’s e-billing service, business-to-business, even though it was the first time Bilisten Sverige AB purchased an e-billing service. The buying centers was neither slow to decide, uncertain about the company’s needs or more willing to entertain proposals from “out” suppliers in comply with the frame of reference. Bilisten Sverige AB’s line of action agrees however with the theory since the company’s focus was on finding a service that suited its need and not on getting a low price or assured supply. It was also in agreement with the frame of reference as the company contacted a computer consultant who gave his opinion of the service. The computer consultant can be considered as a technical individual that affected the purchase in agreement with Anderson et al.’s (1987) theory which states that purchases performed for the first time are more influenced by technical personnel than routine purchases.

6.2.2 Within-case analysis of AB Svenska Shell

AB Svenska Shell claims that they did not have an established buying center at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. Nevertheless, different roles can be identified in AB Svenska Shell’s buying center in agreement with Webster and Wind’s (1972b) theory and Bonoma’s (1982) theory, which describes the different buying center participant’s roles in the buying center as users, influencers, buyers, deciders, gatekeepers and initiators. Table 6.6 shows the concepts identified in the frame of references together with the used operationalization and the roles assumed by the participants in AB Svenska Shell’s buying center.
**Table 6.6: Within-case analysis of the buying center- AB Svenska Shell**

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Operationalization</th>
<th>The buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>Identification of the individual(s) who uses the service.</td>
<td>The employees at the economic department.</td>
</tr>
<tr>
<td>Influencers</td>
<td>Identification of the individual(s) who affects the buying decision by adding information.</td>
<td>Personnel at the IT-department together with the representatives from Nordea/Postgirot and Bilsiten Sverige AB.</td>
</tr>
<tr>
<td>Buyers</td>
<td>Identification of the individual(s) who actually arrange the final terms of purchase.</td>
<td>The purchase department.</td>
</tr>
<tr>
<td>Deciders</td>
<td>Identification of the individual(s) who got formal or informal power to select or approve the final suppliers.</td>
<td>The IT department.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>Identification of the individual(s) who controls the flow of information to others.</td>
<td>The personnel at the IT department.</td>
</tr>
<tr>
<td>Initiators</td>
<td>Identification of the individual(s) who takes the initiative to buy the service.</td>
<td>Individuals at the IT department.</td>
</tr>
</tbody>
</table>

The employees at the economic department are identified as the individuals who use the service at AB Svenska Shell in accordance with Webster and Wind’s (1972b) theory concerning users. The influencer, which is described in the theory as the persons that affect the buying decision for example by providing information, is at AB Svenska Shell known as the personnel at the IT department since they have knowledge about the service technical possibilities. Also the representatives from Nordea/Postgirot are considered as influencers, since they informed the company about the service usage areas. Moreover, one of the actors that had extensive influence on AB Svenska Shell’s buying behavior were Bilsiten Sverige AB. Hence, the company brought pressure upon AB Svenska Shell in order to make its own invoice handling more effective. The personnel at the purchase department were identified as the individuals who arranged the purchase in accordance to Webster and Wind’s (1972b) description of buyers in the theory. Furthermore, the employees at the IT department are pointed out as more than influencers at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. Seeing that, the personnel at the IT department also included the individuals with formal and informal power to select or approve the final supplier, controlled the flow of information within the company and who took the initiative to purchase the service they are also to be considered as deciders, gatekeepers and initiators in accordance to the theory.

AB Svenska Shell’s buying center consisted, as explained above, mainly of personnel from the company’s IT department. This construction contradicts McNally’s (2002) theory, which claims that the buying center contains participants from different departments in an attempt to widen the knowledge areas represented in the buying center.

Anderson et al. (1987) explain that purchases concerning new tasks’ demand a larger amount of participants in the buying center than a purchase concerning a service that have been purchased earlier by the same company would demand. The buying center’s size at AB Svenska Shell when purchasing Nordea/Postgirot’s e-billing service, business-to-business, included less people than the purchase of similar services for the business-to-consumer market did. However, the respondent could not determinate if the buying center involved more or less individuals than a purchase of a service that had been purchased more than once would have done. Moreover, Anderson et al. (1987) claims that buying centers that purchases a service for the first time are commonly slow to decide, uncertain about needs and the appropriateness of the possible solutions, more concerned about finding a good solution than getting a low price or assured supply, more willing to entertain proposals from “out” suppliers, more influenced by technical personnel, and less influenced by purchasing agents.
This statement is partly in agreement with AB Svenska Shell’s buying center’s line of action. Seeing that the company was uncertain of its need for the service before Nordea/Postgirot introduced its service, highly valued the selected suppliers reliability and that the buying decision was influenced by the technical personnel at the company’s IT department. However, AB Svenska Shell distinguishes itself from the frame of references since the company was relatively fast to decide on the purchase and since Nordea/Postgirot was the only considered supplier for the business-to-business market.

6.2.3 Within-case analysis of Skellefteå municipality

In the frame of references of this thesis, users, influencers, buyers, deciders, gatekeepers and initiators are identified as six roles in the buying center. The same roles can be identified among the members of Skellefteå municipality’s buying center at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. However, it should be made clear that the service only constituted a minor part of Skellefteå municipality’s purchase of Nordea/Postgirot’s services. Furthermore, it took some time after the purchase before the municipality made its decision to start using the e-billing service. As a consequence, the individuals involved in the buying decision were not entirely the same as the ones who made the decision to start using the service. Skellefteå municipality’s buying center member’s roles are presented in the following table together with the concepts and the operationalization used (see Table 6.7).

Table 6.7: Within-case analysis of the buying center- Skellefteå municipality

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Operationalization</th>
<th>The buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>Identification of the individual(s) who uses the service.</td>
<td>The employees at the economic department and the different business areas.</td>
</tr>
<tr>
<td>Influencers</td>
<td>Identification of the individual(s) who affects the buying decision by adding information.</td>
<td>The purchase department, the municipal companies and the project manager together with representatives from Nordea/Postgirot.</td>
</tr>
<tr>
<td>Buyers</td>
<td>Identification of the individual(s) who actually arrange the final terms of purchase.</td>
<td>The purchase department.</td>
</tr>
<tr>
<td>Deciders</td>
<td>Identification of the individual(s) who got formal or informal power to select or approve the final suppliers.</td>
<td>The politicians.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>Identification of the individual(s) who controls the flow of information to others.</td>
<td>The economic department.</td>
</tr>
<tr>
<td>Initiators</td>
<td>Identification of the individual(s) who takes the initiative to buy the service.</td>
<td>The purchase department and the project manager.</td>
</tr>
</tbody>
</table>

In accordance with the theory, the users of the service at Skellefteå municipality are the employees at the economic department which administrates the services and the different business areas, which uses the service. The purchase department and representatives from the municipal companies is together with representatives from Nordea/Postgirot and the project manager classified as influencers since these individuals were the ones who affected the buying decision so that the organization purchased the service, respectively begun to use the service. The theory describes buyers as the individuals who actually arrange the final terms of purchase which at Skellefteå municipality was done by the purchase department. The politicians are identified as deciders since they got the formal power to approve the final suppliers in agreement with the theory. Furthermore, the economic department was not only identified as users, it was also gatekeepers, due to the group’s control of information concerning Nordea/Postgirot’s e-billing service, business-to-business. In addition, the project manager and the purchase department is identified as initiator because the purchase department took the initial initiative to purchase the service and the project manager was the
one who together with the purchase department took the initiative to start using the service. This initiative is in line with Bonoma’s (1982) criteria of an initiator.

Individuals from the economic department, the purchase department and the companies were included in the buying center as Skellefteå municipality’s purchased Nordea/Postgirot’s services. Hence, Skellefteå did, in agreement with McNally’s (2002) theory, include individuals from different departments in its purchase of Nordea/Postgirot’s services, in which Nordea/Postgirot's e-billing service, business-to-business, was included. However, if the size of the buying center differed because of the buying situation, as explained by Anderson et al. (1987), is not clear since Nordea/Postgirot's e-billing service, business-to-business, only constituted a small part of the purchase.

Skellefteå municipality’s buying center differed to some extent when considering the organization’s decision to start using Nordea/Postgirot's e-billing service, business-to-business. In disagreement with the theory in the frame of reference, Skellefteå municipality’s buying center was not large, slow to decide, more concerned about finding a good solution than getting a low price, especially influenced by technical personnel or uncertain about its needs when deciding to start using the service.

6.2.4 Cross-case analysis

In the frame of references, six different roles have been identified as included in the buying center. These roles have also been identified in the sample companies buying centers as the companies purchased Nordea/Postgirot's e-billing service, business-to-business. A summary of roles represented in the three companies buying center is visualized with the concepts, presented in the frame of references, in Table 6.8.

Table 6.8: Cross-case analysis of the buying center

<table>
<thead>
<tr>
<th>Concepts</th>
<th>Bilisten Sverige AB’s buying center</th>
<th>AB Svenska Shell’s buying center</th>
<th>Skellefteå municipality’s buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users</td>
<td>The economists at the head office.</td>
<td>The employees at the economic department.</td>
<td>The employees at the economic department and the different business areas.</td>
</tr>
<tr>
<td>Influencers</td>
<td>The management in capacity of the managing director and the economic manager together with the computer consultant and representatives from Nordea/Postgirot and AB Svenska Shell.</td>
<td>Personel at the IT department together with the representatives from Nordea/Postgirot and Bilisten Sverige AB.</td>
<td>The purchase department and the project manager together with representatives from Nordea/Postgirot and the municipal companies.</td>
</tr>
<tr>
<td>Buyers</td>
<td>The management in capacity of the managing director and the economic manager.</td>
<td>The purchase department</td>
<td>The purchase department.</td>
</tr>
<tr>
<td>Deciders</td>
<td>The management in capacity of the managing director and the economic manager.</td>
<td>The IT-department</td>
<td>The politicians.</td>
</tr>
<tr>
<td>Gatekeepers</td>
<td>The management in capacity of the managing director and the economic manager.</td>
<td>The personnel at the IT department</td>
<td>The economic department.</td>
</tr>
<tr>
<td>Initiators</td>
<td>The management in capacity of the managing director and the economic manager.</td>
<td>Individuals at the IT department.</td>
<td>The purchase department and the project manager.</td>
</tr>
</tbody>
</table>

The three sample companies are fairly agreed on which individuals that are to be classified as users. Hence, the users are identified as the economists at the head office at Bilisten Sverige AB and as the people at the economic department at AB Svenska Shell and Skellefteå
municipality. However, the personnel at Skellefteå municipality’s economic department only perform the administrative work while the different business areas actually use the service.

The influencers are identified as representatives from Nordea/Postgirot at all the three investigated companies but all companies have also identified additional individuals as influencers at the purchase. Bilisten Sverige AB mentions its management in capacity of the managing director and the economic manager together with the computer consultant and representatives from AB Svenska Shell as additional influencers. The personnel at AB Svenska Shell’s IT department and representatives from Bilisten Sverige AB are identified as additional influencers at AB Svenska Shell’s buying decision. Finally, Skellefteå municipality identifies the purchase department and the representatives from the municipal companies, respectively the project manager as additional influencers of its purchase.

The purchase department is identified as the buyer that arranged the final terms of the purchase of Nordea/Postgirot’s e-billing service, business-to-business at AB Svenska Shell and Skellefteå municipality, while Bilisten Sverige AB identified its management in capacity of the managing director and the economic manager as the buyers.

Moreover, all three companies have been able to identify the individuals who got formal or informal power to select or approve the final suppliers, which are classified as deciders in the theory. At Bilisten Sverige AB, the management in capacity of the managing director and the economic manager are identified as deciders. AB Svenska Shell identifies its IT department as decider and Skellefteå municipality identifies the local politicians as the individuals that got the definitive authority to approve the final supplier.

The gatekeepers, i.e. the individuals who control the flow of information to others, are identified to be almost the same individuals who are pointed out as initiators at the companies. Bilisten Sverige AB identifies its management in capacity of the managing director and the economic manager as both gatekeepers and initiators. Furthermore, AB Svenska Shell identifies its IT department as gatekeepers and individuals at the IT departments as initiators. However, Skellefteå municipality differs as the organization points out its economic department as gatekeepers, the purchase department as the initial initiator of the purchase of Nordea/Postgirot’s services and the manager of the project group and the purchase department as the individuals who took the initiative to start using the service.

McNally (2002) claims that the participants in the buying center represent various departments and use their specialized knowledge in order to ensure that all parameters are evaluated during the assessment of the product’s ability to meet the organizations requirements. This statement is in agreement with the construction of both Bilisten Sverige AB’s buying center and Skellefteå municipality’s buying center at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. Seeing that, Bilisten Sverige AB construction of the buying center included representatives from every available knowledge area in the company and that individuals from both the economic department, the purchase department and the municipal companies were included in Skellefteå municipality’s buying center. In contradiction, AB Svenska Shell’s buying center consisted mainly of personnel from the company’s IT department.

According to the theory, purchases concerning new tasks’ demand a larger amount of participants in the buying center than a purchase concerning a service that have been purchased earlier by the same company would demand (Anderson et al., 1987). However, all
sample companies has difficulties in its determination of the purchase of Nordea/Postgirot's e-billing service, business-to-business, affect on the size of the buying center. Seeing that, Bilisten Sverige AB’s buying center did not differ in size at the purchase since the company only consisted of two employees. Furthermore, AB Svenska Shell’s buying center included less people than the purchase of similar services for the business-to-consumer market did. However, the respondent could not determinate if the buying center involved more or less individuals than a purchase of a service that had been purchased more than once would have done. Finally, Skellefteå municipality’s buying center included an extensive amount of participants at the purchase but the e-billing service constituted a minor part of the purchase why the respondent could not determinate its affect on the size of the buying center. Yet, the size of the buying center included less participants at the decision to start using the service than at the actual purchase.

Two of the investigated companies were, in agreement with the frame of reference, more focused on finding a good solution that suited their needs than getting a low price. Skellefteå municipality was, on the other hand, focused on getting a low price since that was one of the organizations objectives with the original purchase. In addition, two of the companies, Bilisten Sverige AB and AB Svenska Shell, were influenced by technical personnel in their decision to start using Nordea/Postgirot's e-billing service, business-to-business, which is in accordance with Anderson et al.’s (1987) theory. However, the influence of technical personnel on Skellefteå municipality’s purchase decision is difficult to establish since the buying center included participants from different departments. The theory further claims that buying centers dealing with a new task commonly are uncertain about needs. This statement is in line with AB Svenska Shell’s buying center’s line of action as the company discovered its need for an e-billing service as a consequence of Nordea/Postgirot’s presentation of its service. The statement is moreover in line with Skellefteå municipality’s line of action since the organization started to use the service as a consequence of Nordea/Postgirot’s presentation. However, the buying center was not uncertain about its needs for the service at the time of the purchase. Neither Bilisten Sverige AB was uncertain about its needs, seeing that the company contacted Nordea/Postgirot in order to get a presentation of the service.

Moreover, all three companies buying centers made, in disagreement with the frame of reference, fast decisions to purchase Nordea/Postgirot's e-billing service, business-to-business. Both Bilisten Sverige AB and AB Svenska Shell did in addition only consider Nordea/Postgirot as supplier. The theory claims, on the other hand, that buying centers dealing with new tasks commonly are more willing to entertain proposals from “out” suppliers. This statement is in agreement with Skellefteå municipality’s action that considered many suppliers at the time of the purchase, however.

6.3 Factors that affects the buying process and the buying center

A comparison between the theory presented in the frame of reference and the data collected regarding research question number three about factors that affects the buying process and the buying center when purchasing an e-billing service for the business-to-business market will be presented in this section. I will as previous begin with a within-case analysis of Bilisten Sverige AB, which will be followed by within-case analysis of AB Svenska Shell and Skellefteå municipality. Thereafter, a cross-case analysis will be presented.
DATA ANALYSIS

6.3.1 Within-case analysis of Bilisten Sverige AB

Individual characteristics, organizational factors, environmental factors and the service complexity level describes in the frame of references as four factors that affects the buying process and the buying center. Bilisten Sverige AB recognizes, in accordance to the theory, individual characteristics and organizational factors as factors that affected the company’s buying process and buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business. However, the company did not consider environmental factors or the service complexity level as factors of influence. A summary of the factors that affected Bilisten Sverige AB’s buying process and buying center is inserted together with the frame of reference and the used measure method in Table 6.9.

Table 6.9: Within-case analysis of factors that affects the buying process and the buying center- Bilisten Sverige AB

<table>
<thead>
<tr>
<th>Conceptualization</th>
<th>Operationalization</th>
<th>Factors that affects the buying process and buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most important individual characteristics which influences the organizational buying behavior.</td>
<td>An assessment of the most important individual characteristics affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Courage, ability to action and conviction.</td>
</tr>
<tr>
<td>The most important organizational factors, which influences the organizational buying behavior.</td>
<td>An assessment of the most important organizational factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Objectives and the company’s economic situation.</td>
</tr>
<tr>
<td>The most important environmental factors, which influences the organizational buying behavior</td>
<td>An assessment of the most important environmental factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>External factors did not influence.</td>
</tr>
<tr>
<td>The service complexity level influences the organizational buying behavior.</td>
<td>An assessment of the service complexity level’s affect on the organizational buying behavior when purchasing an e-billing service for the business-to-business market.</td>
<td>The service complexity level did not influence.</td>
</tr>
</tbody>
</table>

Kauffmann (1996) declares in the theory that individuals sometimes have a great impact and can dominate a choice process because of their different characteristics. The statement is in line with Bilisten Sverige AB’s approach and every employee dares to present his or her opinion as far as the company is concerned. However, the company only consisted of two persons at the purchase of Nordea/Postgirot’s e-billing service, business-to-business, who accordingly had ability to action and the conviction needed to fulfill the purchase.

Bilisten Sverige AB identifies the company’s objective to make the handling with invoices more effective and the company’s economic situation as organizational factors which influenced the buying process and the buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business. The company’s objective is a factor that is in agreement with Kotler et al. (1996) and Webster and Wind’s (1972b) theory, which points out the organizations goals as a factor that affects the organizational buying behavior. Moreover, Webster and Wind (1972b) claims, in accordance with Bilisten Sverige AB’s statement, that organizational buying behavior is motivated and prescribed as well as constrained by its financial resources.

Webster and Wind (1972b) explains that environmental influences such as physical, technological, economic, political, legal, and cultural factors affects the buying process by providing information as well as constraints and opportunities. Moreover, Kotler et al. (1996) explains that competitive development in the environment needs to be considered as a factor that affects organizational buying behavior. However, Bilisten Sverige AB did not considered
any of the environmental factors presented as an influence on its buying process and buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business.

Moreover, Bilisten Sverige AB did not consider the service complexity level to be an influence on the company’s buying process or buying center. The approach contradicts Buckles and Ronchetto’s (1996) theory, which maintain that the buying decision is getting influenced by the novelty and complexity of the service.

6.3.2 Within-case analysis of AB Svenska Shell
AB Svenska Shell identifies individual characteristics, organizational factors, environmental factors and the service complexity level as factors that influenced the buying process and the buying center at its purchase of Nordea/Postgirot's e-billing service, business-to-business, in agreement with the theory. A compilation of the factors are provided together with the conceptualization and the operationalization in the following table (see Table 6.10).

Table 6.10: Within-case analysis of factors that affects the buying process and the buying center- AB Svenska Shell

<table>
<thead>
<tr>
<th>Conceptualization</th>
<th>Operationalization</th>
<th>Factors that affects the buying process and buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most important individual characteristics which influences the organizational buying behavior.</td>
<td>An assessment of the most important individual characteristics affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Knowledge.</td>
</tr>
<tr>
<td>The most important organizational factors, which influences the organizational buying behavior.</td>
<td>An assessment of the most important organizational factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>The organizations objectives.</td>
</tr>
<tr>
<td>The most important environmental factors, which influences the organizational buying behavior.</td>
<td>An assessment of the most important environmental factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Technical development and competitive development.</td>
</tr>
<tr>
<td>The service complexity level influences the organizational buying behavior.</td>
<td>An assessment of the service complexity level’s affect on the organizational buying behavior when purchasing an e-billing service for the business-to-business market.</td>
<td>The service complexity level might have influenced.</td>
</tr>
</tbody>
</table>

Individuals at the IT department at AB Svenska Shell affected, in agreement with the frame of reference, the company’s purchase of Nordea/Postgirot's e-billing service, business-to-business. The individuals at the IT department had knowledge about the service which played a decisive role in the buying process.

AB Svenska Shell’s company objectives to be proactive and its determination to be the first gasoline company that could offer an electronic invoice solution to its private and corporate customers influenced the company’s purchase of Nordea/Postgirot's e-billing service, business-to-business. The stand point is in agreement with the theory in which Kotler et al. (1996) presents company policy as an organizational factor that is of importance for organizational buying behavior.

In addition, the theory brings up environmental factors, such as competitive developments in the environment, competitors marketing strategies and physical, technological, economic, political, legal, and cultural factors as factors that affect the buying process and the buying center by providing information as well as constraints and opportunities. AB Svenska Shell brings up the technical development as a factor in the environment that affected the
company’s buying decision at the purchase of Nordea/Postgirot's e-billing service, business-to-business. Moreover, the company got influenced by the competitive development in the environment in accordance to Kotler et al. (1996) theory. Seeing that, one of AB Svenska Shells's objectives was to be proactive and be the first gasoline company to offer invoices electronically to its corporate customers.

Finally, Buckles and Ronchetto’s (1996) explains in the frame of reference that the buying decision is getting influenced by the novelty and complexity of the service that are to be purchased. So far, the service affect on the buying process and the buying center is, according to Ms. Nord, difficult to decide since the buying situation was rather unique and dealt with a new service.

6.3.3 Within-case analysis of Skellefteå municipality

Kauffan (1996) describes individual characteristics, organizational factors, environmental factors and service factors as four factors that affect the buying process and the buying. The four factors can also be identified as factors that influenced Skellefteå municipality’s buying process and buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business. The identified factors are visualized in comparison to the conceptualization and the operationalization in the Table 6.11 below.

Table 6.11: Within-case analysis of factors that affects the buying process and the buying center- Skellefteå municipality

<table>
<thead>
<tr>
<th>Conceptualization</th>
<th>Operationalization</th>
<th>Factors that affects the buying process and buying center</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most important individual characteristics which influences the organizational buying behavior.</td>
<td>An assessment of the most important individual characteristics affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Knowledge.</td>
</tr>
<tr>
<td>The most important organizational factors, which influences the organizational buying behavior.</td>
<td>An assessment of the most important organizational factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>The organizations objectives.</td>
</tr>
<tr>
<td>The most important environmental factors, which influences the organizational buying behavior</td>
<td>An assessment of the most important environmental factors affecting the organizational buying behavior in the purchase of an e-billing service for the business-to-business market.</td>
<td>Political, economic and technical factors did affect.</td>
</tr>
<tr>
<td>The service complexity level influences the organizational buying behavior.</td>
<td>An assessment of the service complexity level’s affect on the organizational buying behavior when purchasing an e-billing service for the business-to-business market.</td>
<td>The service itself had only a minor affect on the buying process and the buying behavior.</td>
</tr>
</tbody>
</table>

Knowledge is regarded as the most important individual characteristic affecting the organizational buying behavior at the purchase of Nordea/Postgirot's e-billing service, business-to-business, according to Skellefteå municipality. Knowledge can, in agreement with Kauffman (1996) theory, be considered as an individual characteristic with great impact on organizational buying behavior.

The most important organizational factor that affected Skellefteå municipality’s buying behavior at the purchase of Nordea/Postgirot's e-billing service, business-to-business, was the organizations and its objective to base its routines so that the amount of received, unpaid invoices easily could be overviewed. The line of reasoning is in agreement with Kotler et al.
(1996) and Webster and Wind’s (1972b) theory, which points out the organizations goals as a factor that affects the organizational buying behavior.

Moreover, Skellefteå municipality explains that political, economical and technical factors did affect the company’s buying behavior at the purchase. Political factors affected, since a political decision of the supplier was taken. In addition, economic and technical factors affected since the technical development has opened new opportunities and thereby forced Skellefteå municipality to a more effective handling of invoices in order to save both time and money. All three factors are mentioned in Webster and Wind’s (1972b) theory, which explains that the environmental influences include physical, technological, economic, political, legal, and cultural factors and affects the buying process by providing information as well as constraints and opportunities. Skellefteå municipality did however not mention competitive development in the environment as a factor that affected the organizations buying process or buying center. This approach contradicts Kotler et al. (1996) theory.

An ultimately factor that affects the buying process and the buying center is, according to the frame of references, the service complexity level. Seeing that, Buckles and Ronchetto (1996) maintain that the buying decision is getting influenced by the novelty and complexity of the service. However, Nordea/Postgirot's e-billing service, business-to-business, itself constituted a minor part of Skellefteå municipality’s purchase of Nordea/Postgirot's services and the service had therefore little influence on the organizations buying process and buying center.

6.3.4 Cross-case analysis

Two out of the three investigated companies has, in accordance to the theory presented in the frame of reference, identified individual characteristics, organizational factors, environmental factors and the service complexity level as four factors that affects the buying process and the buying center and thereby the organizational buying behavior at the purchase of Nordea/Postgirot's e-billing service, business-to-business. However, all companies consider the service complexity level to be of minor or none importance for the buying decision and environmental factors were of no influence on one of the companies buying decision. A summary of the factors that affected the sample companies at the specific purchase are presented with the conceptualization in Table 6.12.
Table 6.12: Cross-case analysis of the factors that affects the buying process and the buying center

<table>
<thead>
<tr>
<th>Conceptualization</th>
<th>Bilisten Sverige AB</th>
<th>AB Svenska Shell</th>
<th>Skellefteå municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most important individual characteristics which influences the organizational buying behavior.</td>
<td>Courage, ability to action and conviction.</td>
<td>Knowledge.</td>
<td>Knowledge.</td>
</tr>
<tr>
<td>The most important organizational factors, which influences the organizational buying behavior.</td>
<td>Objectives and the company’s economic situation.</td>
<td>The organizations objectives.</td>
<td>The organizations objectives.</td>
</tr>
<tr>
<td>The most important environmental factors, which influences the organizational buying behavior.</td>
<td>External factors did not influence.</td>
<td>Technical development and competitive development.</td>
<td>Political, economic and technical factors did affect.</td>
</tr>
<tr>
<td>The service complexity level influences the organizational buying behavior.</td>
<td>The service complexity level did not influence.</td>
<td>The service complexity level might have influenced.</td>
<td>The service itself had only a minor affect on the buying process and the buying behavior.</td>
</tr>
</tbody>
</table>

First, the companies’ opinions regarding which *individual characteristic* that are to be considered as the most important at the purchase of Nordea/Postgirot's e-billing service, business-to-business, differ. Bilisten Sverige AB considers courage and ability to action together with the conviction in the service possibilities as important qualities in the individuals who took the buying decision. While, knowledge is considered to be an individual factor with crucial importance on both AB Svenska Shell and Skellefteå municipality’s buying process and buying center.

Second, all three sample companies agrees on that the *organizational factor* that was of most importance for the purchase of Nordea/Postgirot's e-billing service, business-to-business, were the company’s objectives. Bilisten Sverige AB’s objective is to make the handling with invoices more effective. However, the Bilisten Sverige AB also consider the company’s economic situation to be an organizational factors which influenced the buying process and the buying center at the purchase of Nordea/Postgirot's e-billing service, business-to-business. Furthermore, AB Svenska Shell’s objectives are to be proactive and to be able to offer a service that no other gasoline company could offer instead of following other company’s initiative. Finally, Skellefteå municipality’s objective to base its routines so that the amount of received, unpaid invoices can be overviewed was an organizational factor that affected the organizations buying process and the buying center.

Third, *environmental factors* such as competitive developments in the environment, and physical, technological, economic, political, legal, and cultural factors are in the frame of references considered as factors that affects the buying process and the buying center by providing information as well as constraints and opportunities. Technical factors are identified as factors that affected the purchase of Nordea/Postgirot's e-billing service, business-to-business, by AB Svenska Shell and Skellefteå municipality. AB Svenska Shell did in addition reveal their ambition to be proactive and to be the first gasoline company which offered invoices electronically to its customers. This statement is in agreement with Kotler et al. (1996) theory, which claims that the competitive development in the environment affects organizational buying behavior. Moreover, Skellefteå municipality identified political factors as an influence since a political decision of the supplier was taken. In addition, economic and technical factors affected since the technical development has opened new opportunities and
thereby forces Skellefteå municipality to a more effective handling of invoices in order to save both time and money. In contrast to AB Svenska Shell and Skellefteå municipality, Bilisten Sverige AB did not mention any environmental factor to be an influence on its buying behavior.

Fourth, the three companies considered the service complexity level’s affect on the purchase of Nordea/Postgirot's e-billing service, business-to-business, to be of minor importance. Bilisten Sverige AB regarded it even to have no affect on its buying process and buying center. Moreover, AB Svenska Shell stated that the service complexity levels influence as difficult to decide since the buying situation was rather unique and dealt with a new product. Finally, seeing that Nordea/Postgirot's e-billing service, business-to-business, only constituted a minor part of Skellefteå municipality’s purchase of Nordea/Postgirot's services, the service characteristics are considered to be of little influence on the organizations buying process and buying center. These statements contradict the frame of reference in which Buckles and Ronchetto (1996) maintain that buying decisions are getting influenced by the novelty and complexity level of the service.

6.4 Purpose of using electronic billing services

In this section, data collected about the fourth research question about companies purpose of using an e-billing service will be compared with the theory presented in the frame of references. The comprehension begins with a within-case analysis of Bilisten Sverige AB followed by a within-case analysis of AB Svenska Shell and Skellefteå municipality. Finally, a cross-case analysis will be presented.

6.4.1 Within-case analysis- Bilisten Sverige AB

Bilisten Sverige AB purchased Nordea/Postgirot’s e-billing service, business-to-business, because the company required a more effective handling of its invoices. The company receives up to 100 invoices each month from its main supplier, AB Svenska Shell, and a more effective invoice handling was necessary in order to decrease the workload and make the work less monotonous for the employees. Bilisten Sverige AB’s purpose is in conformity with the theory, which discusses reduction of companies billing cycle as a purpose to use an e-billing service. A company will, according to Robinson (2001), save both time and money by converting to an e-billing service since the service is cheaper and more time saving than dealing with paper invoices are. Bilisten Sverige AB classifies the time savings as an advantage that makes it possible for the employees to spend time on other assignments instead. However, the company does not mention cost savings as a purpose.

Moreover, the theory brings, in contrast to Bilisten Sverige AB, up detailed presentations, electronic notification, dispute resolutions, electronic interaction and the environmentally friendly aspect as purpose for using the an e-billing services.

6.4.2 Within-case analysis- AB Svenska Shell

Robinson (2001) brings up reduced billing cycle, detailed presentations, electronic notification, dispute resolutions and electronic interaction as purpose of using an e-billing service. In addition, Nordea’s Intranet (2001-12-03) considers the environmentally friendly aspect of e-billing service as a purpose for using an e-billing service. Many of the purposes,
avowed in the frame of reference of this thesis, are also stressed in the empirical data on AB Svenska Shell.

AB Svenska Shell’s main purpose of purchasing Nordea/Postgirot's e-billing service, business-to-business, was to facilitate the handling with invoices in order to save both time and money in accordance to the theory. According to Robinson (2001), e-billing services does reduce companies billing cycle and by doing so result in time and money savings. However, the purpose can only partly be derived to the theory since facilitating the handling of invoices is a purpose not mentioned in the theory. Furthermore in agreement with Robinson’s (2001) theory, the company views the decreased amount of incorrectly completed invoices and the fact that electronic invoices help saving paper and by doing so saving the environment as purposes for using the service. As final similarity with the theory, AB Svenska Shell views the possibility to interact with the customers by adding information or a banner with special offers as an advantage with using an e-billing service. The company has, however, not fully been taking advantage of the possibility and they are still waiting for the right solution.

Detailed presentment and electronic notification, which are mentioned as purposes of using an e-billing service in the frame of reference, are yet purposes’ areas that are not regarded as purposes for affiliating to Nordea/Postgirot's e-billing service, business-to-business by AB Svenska Shell.

6.4.3 Within-case analysis- Skellefteå municipality

Skellefteå municipality’s mainly purpose for affiliating to Nordea/Postgirot's e-billing service, business-to-business, was its simplicity. This purpose disagrees with the theory, seeing that it is not brought up as a purpose in the theory. However, Skellefteå municipality has other similarities with the theory. The respondent explains that a purpose of using the service is that it makes the company save both time and money and makes it possible for the employees to spend time on other assignments. Furthermore, it signifies, according to Skellefteå municipality, on a more effective and less expensive invoice handling, faster VAT-draw and better overview of the invoices which indicates faster payments and payments in time. These statements are in accordance with Robinson’s (2001) theory which indicates that e-billing services will reduce companies billing cycle and by doing so save both time and money. Skellefteå municipality’s purpose of obtain a better overview of the invoices can also be regarded as equally with Computer Sweden (2002-04-24) statement in the theory chapter which claims that e-billing services makes it easier for the receiver to sort post, pay invoices and get an overview of its invoices. In addition, Robinson’s (2001) theory describes detailed presentment that allows increased possibility to view the bill before paying it and having access to invoices that have been paid earlier will be used as a purpose for using an e-billing service.

Moreover, decreased amount of interpret errors and the service environmental friendly aspect are additional advantages achieved by using the service, according to Skellefteå municipality. The environmental friendly aspect did however not affect Skellefteå municipality chose of starting to pay invoices electronically. Other purposes that did not affect Skellefteå municipality chose to affiliate to Nordea/Postgirot's e-billing service, business-to-business, but which were included in the frame of references were electronic notification and electronic interaction.
In contrary to the theory, Skellefteå municipality brings up the safety of the service and increased competence among the employees as advantages with Nordea/Postgirot's e-billing service, business-to-business, that functions as purposes for using the service.

6.4.4 Cross-case analysis

The three investigated companies have, in accordance to the theory, identified several purposes of using Nordea/Postgirot’s e-billing service, business-to-business. Yet, the purposes differ to some extent between the different companies as well as between the empirical data and the theory presented in the frame of references of this thesis. The following table summarizes the cross-case analysis of the different companies’ purposes of using Nordea/Postgirot’s e-billing service, business-to-business, and visualizes the sample companies standpoint to the purposes presented in the frame of references (see Table 6.13). Moreover, additional purposes of using an e-billing service mentioned by the sample companies are also provided in Table 6.13.

6.13: Cross-case analysis of the purposes of using electronic billing services

<table>
<thead>
<tr>
<th>Purpose for using an e-billing service</th>
<th>Bilisten Sverige AB</th>
<th>AB Svenska Shell</th>
<th>Skellefteå municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced billing cycle</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Detailed presentment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-notification</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Dispute resolution</td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>E-interaction</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environmental friendly</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additionally purposes</td>
<td>- Less monotonous</td>
<td>- Facilitate</td>
<td>- Simple, Safety, Increased competence</td>
</tr>
</tbody>
</table>

In accordance to Robinson’s (2001) theory, every company do, in one way or another, identify Nordea/Postgirot’s e-billing service, business-to-business as more time saving than traditional paper invoices are. Robinson (2001) writes that converting to an e-billing service will make a company save both time and money since dealing with paper invoices is a costly and drawn out process. Bilisten Sverige AB states that its purpose for using the service is that it is effective which results in time savings, decreased workload and makes it possible for the personnel to spend time on other assignments. However, the company contradicts Robinson (2001) as they do not mention cost savings as a purpose. AB Svenska Shell describes its purpose for using the service as a consequence of the service facilitating effect on the invoice handling and because of the time and cost savings that can be achieved. The facilitating effect is however not mentioned in the theory. Finally, Skellefteå municipality explains the organizations purpose for using the service to be the achieved time and cost savings. The respondent claims, in agreement with Bilisten Sverige AB, that the service effectiveness results in time savings that makes it possible for the employees to spend time on other assignment. Moreover, Skellefteå municipality describes, in concurrence with the theory, that the e-billing service result in faster VAT-draw, better overview, faster payments and payments in time as purposes of using the service. However, these purposes are not mentioned by the other sample companies in this investigation. Additionally, Skellefteå municipality views the service simplicity and safety as purposes for using it. This statement is in contrast to both the other sample companies and the theory’s opinion.

AB Svenska Shell identifies the service environmental friendliness as a purpose for using it, in disagreement with Bilisten Sverige AB and Skellefteå municipality. AB Svenska Shell is
also the only company which views electronic interaction as an advantage with the service and a purpose for using it while Bilisten Sverige AB is the only company that considers the service ability to make the work less monotonous as a purpose for using it. Neither is monotonous regarded as a purpose for using an e-billing service by the frame of references. In contrast to Bilisten Sverige AB, AB Svenska Shell and Skellefteå municipality considers, in agreement with the frame of references, decreased amount of interpret errors to be a purpose of using Nordea/Postgirot’s e-billing service, business-to-business.

Finally, electronic notification is explained as a purpose of using an e-billing service by Robinson (2001) in the frame of references. The author explains that electronic notification makes it possible for the receiver to receive the invoice from where ever he or she is located. Nevertheless, this advantage is not considered as a purpose for using Nordea/Postgirot’s e-billing service, business-to-business, by any of the three investigated companies.
7. Findings, Conclusions and Implications

In this final chapter, I will try to answer the purpose and the research questions of this thesis. I will begin by presenting the findings and conclusions regarding the similarities and differences between the empirical data found in this case study and previous research as well as between the cases. At the end of the chapter, implications for management, theory and further research will be discussed. I am aware of the fact that no general conclusions can be drawn since the findings only represent a small part of the market.

7.1 Findings and conclusions

Findings and conclusions regarding the purpose and the research questions will be presented in this section. The data will, as in previous chapters, follow the order of my research questions.

7.1.1 How can the buying process be described when firm’s purchase electronic billing services?

The study has shown that all three sample companies’ purchase of Nordea/Postgirot’s e-billing service, business-to-business, can be described as a sequential buying process. This finding supports Day and Barksdale’s (1994) theory. However, all three companies buying processes includes, as stated in the analysis, fewer stages and a deviant order than the process described by the authors.

AB Svenska Shell decision to purchase respectively Skellefteå municipality’s decision to start using the service came as a consequence of pressure from Nordea/Postgirot which indicates that the companies’ decision was rather hasty. Furthermore, Bilisten Sverige AB and AB Svenska Shell formulated their demands on the service after the provider-to-be had done its presentation of the service. I believe that this can be explained by the fact that, the service is new at the market and few companies’ uses the service, why even fewer individuals at companies have the acquired knowledge needed to make a buying decision that follows the order of the buying process explained by Day and Barksdale (1994). This can be the reason for the somewhat irrational buying processes.

The empirical findings confirm that earlier experience of a service provider played a decisive role at the purchase of Nordea/Postgirot’s e-billing service, business-to-business. Seeing that, all three sample companies had experience from Nordea/Postgirot before the actual purchase and declare that the received experience from the company contributed to the purchase decision. Moreover, Nordea/Postgirot was permitted to present its service at all three companies. In addition, the empirical data shows that factors such as earlier experience, established relationships with representatives at the service provider, the service provider’s reputation and position at the market and the service characteristics affected the companies purchase decision. Therefore, it is in my opinion clear that the companies in agreement with Day and Barksdale’s (1994) theory trust in old providers and that reputation and status on the market is of importance. In addition, a conclusion that can be drawn is that the earlier cooperation with the chosen supplier opened the door for the supplier to present its service as well as helped the investigated companies to make the purchase decision. I believe that also this cause can be derived to the service newness on the market and the finite knowledge regarding the service. As a result, the purchase became an impulse item to some extent, where
the companies had to trust in individuals from outside and have a go at something they did not really know where it would end. This affected with greatest probability the buying process and made it a bit more haphazard than normally.

The empirical data interprets that none of the investigated companies evaluates the service and the service provider after the actual purchase is completed in accordance with Day and Barksdale’s (1994) theory. Neither did any of the companies express a feeling of satisfaction or dissatisfaction with the service. Bilisten Sverige AB did however hire a computer consultant who evaluated the service and Skellefteå municipality continuously evaluates the service in order to make it more usable for all parties and thereby prepare for a broader activity. However, Bilisten Sverige AB has not performed any internal evaluation process and Skellefteå municipality’s focus has been on evaluation the quality of the outcome without focusing on the service delivery process and the client-provider relationship. The empirical findings further indicate that none of the three companies has begun to use the service in an extensive scale. The narrow use can be classified as a cause for the minor performance of evaluation process. Moreover, none of the sample companies did try to affect its corporate customers to begin to use an e-billing service. I think that the companies’ poor evaluation of the service and their failure to promote the use of e-billing services among their customers could be two contributing reasons to the slowly spread of the service on the business-to-business market.

From the discussion above, I have lifted out some more specific conclusions that can be drawn from my study:

- Companies buying process includes fewer stages and a deviant order than the one explained in the theory when purchasing e-billing services for the business-to-business market.
- Companies buying process can be classified as hasty and somewhat irrational when purchasing e-billing services for the business-to-business market.
- Earlier experience from the service provider plays a decisive role at the purchase of e-billing services for the business-to-business market.
- Companies have minor focus on evaluation in the buying process when purchasing e-billing services for the business-to-business market.
- Poor evaluation of the service and failure to promote the use of e-billing services among customers might have contributed to the slow spread of the service on the business-to-business market.

7.1.2 How can the buying center be described when firm’s purchase electronic billing services?

The study shows that the investigated companies’ buying center comprises different roles that are active during different periods in the buying process. Users, influencers, buyers, deciders, gatekeepers and initiators have been identified at all three companies, even though both similarities and differences can be recognized among the identified groups. The users were easily identified as the employees at the economic department at all three companies. However, Skellefteå municipality claims that its economic department only administrates the invoices while the municipal companies are the actual users. I further find it important to consider that the companies’ customers, which send or receive invoices electronically, can be classified as users and therefore constitute a part of the companies buying center. Hence, these
customers are most likely to affect the companies’ buying center differently depending on if they are satisfied or dissatisfied with the service.

The empirical data further shows that every company’s buying decision is influenced by more than one actor and that the representatives from Nordea/Postgirot are classified as influencers on all three companies buying decision. Furthermore, the same individuals that are classified as the individuals who took the initiative to buy the service are also identified as influencers. It can therefore be concluded that the once who takes the initiative to purchase the service also are the once that influences the buying centers buying decision. I further believe this scenario to be due to the service relatively short existence on the market and on its technical alignment, which demands technical knowledge about the service and ability to understand the service effects internally as well as externally.

The purchase department is the department which arranges the purchase, according to this study. One of the sample companies, Bilisten Sverige AB, had however no specific purchase department at the time of the purchase. Instead, the only two employees arranged the terms of the purchase. Hence, these two individuals naturally join many roles in the company’s buying center.

Moreover, this study implies that the individual who got the formal or informal power to select or approve the final supplier differs among the sample companies. For that reason, no conclusion can be drawn. However, I consider that this outcome can be caused by the small amount of sample companies and to the fact that the investigated companies were of different size and rules. Local politicians had the authority to select the final provider at Skellefteå municipality, which is common at municipal companies. Furthermore, Bilisten Sverige was a relatively small company as it only comprised two employees at the time of the purchase and accordingly these two had the formal power to approve the final supplier. Finally, AB Svenska Shell’s IT department included the individuals with the formal and informal power to select the final service provider. I believe that this department had the authority thanks to its knowledge concerning the e-billing service, something that also the study indicates.

The IT department at AB Svenska Shell is furthermore identified as the department that controls the flow of information to others within the company. Also this role can, in accordance to my opinion, be achieved by the department’s knowledge about the service. The same line of reasoning can be applied on the other two sample companies’ idea of gatekeepers. Seeing that, Skellefteå municipality identified its economic department as gatekeepers and Bilisten Sverige AB its management. I believe that the economic department at Skellefteå municipality possesses the most knowledge about Nordea/Postgirot’s e-billing service, business-to-business at the organization. Hence, the department was the only one which contained personnel that daily worked with the service as it handled the administrative work. Bilisten Sverige AB only constituted of two employees, thus they must be considered as the once who possessed knowledge about the service.

Furthermore, the empirical data shows that the buying center does not include an extensive amount of different department with knowledge in different areas, even though I consider the e-billing service as a relatively complicated product. I believe this to be a consequence of the hasty characteristics of the purchase. The companies’ seems to be more focused on getting started quickly than on making a well-considered purchase decision. Skellefteå municipality is the exception but it is difficult to decide on the buying center’s construction and on
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Nordea/Postgirot’s e-billing service, business-to-business, impact on the buying process since the e-billing service only constituted a minor part of the organizations purchase.

Anderson et al. (1987) claims that a buying center dealing with a new task commonly includes more participants, are slow to decide, uncertain about needs, more concerned about getting a good solution than getting a low price or assured supply, more willing to entertain proposals from “out” suppliers and more influenced by technical personnel than buying centers dealing with a routine buying decision are. The findings from this study imply that this statement only partly is correct. Two of the investigated companies were more focused on finding a good solution than getting a good price, which strengthen Anderson et al.’s (1987) theory. One of Skellefteå municipality’s objective with the purchase was however to achieve optimal advantage of the service provider. Hence, the price is one considered factor. Moreover, findings from this study show that the purchase of Nordea/Postgirot’s e-billing service, business-to-business was getting influenced by technical personnel. Seeing that, Bilisten Sverige AB hired a computer consultant who issues his opinion of the service and AB Svenska Shell’s IT-department had great influence on the company’s purchase decision. However, the technical influence on Skellefteå municipality purchase decision is difficult to set since many parties were involved in the buying process.

An additional conclusion that can be drawn from the empirical data is that the companies, in agreement with Anderson et al. (1987) theory, are uncertain about needs when purchasing an e-billing service for the first time. Seeing that, both AB Svenska Shell and Skellefteå municipality realized its need for the service after Nordea/Postgirot’s presentation of the service. Bilisten Sverige AB did realize its need for an e-billing service before Nordea/Postgirot’s presentation but the company had not prepared its selection criteria concerning desired characteristics at the service. Hence, the conclusion that also Bilisten Sverige AB was rather uncertain of its needs can be drawn.

Result from this study is opposed to Anderson et al. (1987) theory as it indicates that, all three companies buying centers made fast decisions to purchase Nordea/Postgirot’s e-billing service, business-to-business. The service characteristics did not affect the investigated companies’ buying center’s size. Furthermore, both Bilisten Sverige AB and AB Svenska Shell did only consider Nordea/Postgirot as supplier. These facts interpret the idea of that the purchase was made as a consequence of a quite rushed purchase decision as discussed earlier.

In order to sum up the discussion above, some more specific conclusions that can be drawn from my study will be lifted out:

- More than one actor influences the buying process when purchasing e-billing services for the business-to-business market.
- The service provider influences the buying process when purchasing e-billing services for the business-to-business market.
- The individuals with knowledge about the service are the once that controls the flow of information and who has the power to approve the final service provider when purchasing e-billing services for the business-to-business market.
- Companies are more focused on finding a good solution than getting a low price when purchasing e-billing services for the business-to-business market.
- Companies that are purchasing e-billing services for the business-to-business market are influenced by technical personnel.
Companies that are purchasing e-billing services for the business-to-business market are uncertain about needs.

7.1.3 Which factors affect the buying process and the buying center when purchasing electronic billing services?

The result of this study shows that the investigated companies buying process and buying centers were affected by individual characteristics, organizational factors, environmental factors and the service complexity level, as stated by the theory. Some of the areas did however have a minor affect while others had greater impact.

First, the study imply that knowledge was the factor within the area of individual characteristics that had greatest affect on company’s buying process and buying center. As stated earlier in this chapter, this can have a connection to the e-billing service technical characteristics. In addition, one of the sample companies points at the individual’s characteristics in form of conviction in the service and the courage and ability to act as the individual factors that had strongest influence. I believe that this is characteristics that all “initiators” at the different companies possessed since the service short existence demanded that the companies’ buying center believed in the service future.

Second, organizational factors is the area that had the greatest affect on the sample companies purchase decisions since all three companies claimed that their objectives were the most important factor when affiliate to Nordea/Postgirot’s e-billing service, business-to-business. However, the objectives among the three companies did differ, something that will be further explained under section 7.4; purposes of using an e-billing service.

Third, the finding implies that environmental factors had effect on the sample companies purchase decisions. Technical development was mentioned as a contributing factor together with economic and political factors. Bilisten Sverige AB did, in contrast, not mention any environmental factors that affected its buying behavior. However, I believe that the technical development strongly affected the companies’ purchase decision but that this reason might have been too obvious for the respondents to mention.

Fourth, the service complexity level had, according to the empirical data, minor or none affect on the companies’ buying behavior when purchasing Nordea/Postgirot's e-billing service, business-to-business. They further states that the affect of the service complexity level is difficult to set. It could thereby be concluded that other factors than the products complexity level had a more decisive role in the purchase. This discussion contradicts earlier findings to some extent because the service newness on the market and technical characteristics has earlier been pointed out to be of crucial importance on the companies buying behavior.

I will below present some more specific conclusions that can be lifted out from the discussion earlier in this section.

- Knowledge is the factor, within the area of individual characteristics, that has greatest affect on company’s buying process and buying center when purchasing e-billing services for the business-to-business market.
- Organizational factors is the area that has greatest affect on companies buying process and buying centers when purchasing e-billing services for the business-to-business market.
7.1.4 How can firm’s purpose of using electronic billing services be described?

This empirical study shows that firm’s purpose of using e-billing services was a factor with great impact on the sample companies organizational buying behavior. It further indicates that many of the sample companies’ objectives were in agreement with the purposes explained by Robinson (2001) and Nordea’s Intranet (2001-12-03) in the frame of reference. Although, achieved time savings is the most frequently mentioned purpose by all three sample companies. The empirical data also indicates that the companies purposes of using an e-billing service is that it makes the invoice handling more effective and thereby make it possible for the employees to spend time on other assignments. Especially Skellefteå municipality points out increased speed as a purpose that can be achieved by using an e-billing service. Moreover, two of the companies identified cost savings as an additional purpose of using an e-billing service. All these highlighted purposes support the theory which identified reduced billing cycle as a purpose.

Additional empirical data, which supports Robinson’s (2001) theory, is AB Svenska Shell and Skellefteå municipality’s statement that the use of an e-billing service decrease the amount of interprets errors. This implies that companies views the electronically printed invoices as something that facilitates the invoice handling since they no longer need to spend time on interpreting invoices. Less interpret errors result with that in decreased dispute resolutions.

Regarding the issue of e-notification, the study shows that none of the investigated companies considered e-notification as a purpose of using an e-billing service. This finding indicates on a gap between the empirical data and Robinson’s (2001) theory. I believe that the result can be deduced to the sample companies’ properties, seeing that the users at all three companies are permanent stationed. Accordingly, there is no need for e-notification.

From the discussion above, some specific conclusions, which only are valid for this study, can be drawn.

- Time savings and a more effective invoice handling is the most frequently mentioned purpose of using e-billing services for the business-to-business market.
- E-notification is not considered as an important purpose of using e-billing services.

7.5 Implications

In this final section of my thesis, I will begin by giving recommendations to management at both selling and buying companies based on the findings of my study. After that, implications for theory and further research will be provided.

7.5.1 Implications for management

I have in this thesis investigated how the organizational buying behavior can be characterized when purchasing e-billing services for the business-to-business market. Three Swedish companies, that recently begun to use Nordea/Postgirot’s e-billing service for the business-to-business market, have been investigated. The recommendations concerns management at the sample companies as well as management at other companies that are about to purchase an e-billing service for the business-to-business market. Furthermore, implication for management will also be dedicated to service providers.
This study has implied that companies had a rather short-term perspective as they focused on how to make the invoice handling more effective. The focus was furthermore on the service technical solution when purchasing e-billing services for the business-to-business market. The theory has in contrast showed that e-billing services has many more usage areas and I think it as important that companies considers every possibility before the final purchase decision is taken. As the technology develops, I can imagine that many more characteristics within an e-billing service will be developed and that there will be greater differences between services as a consequence. Therefore, it will be even more important for companies to decide which characteristics they value.

Also the organizational buying behavior will be more important since a well-considered purchase decision helps the company to avoid unnecessary mistakes. I am aware of that the investigated companies can be regarded as pioneers to some extent when purchasing Nordea/Postgirot’s e-billing service, business-to-business, and of that the special situation affected the companies organizational buying behavior. However, an unorganized organizational buying behavior can bring its own punishment and should not be recommended.

7.5.2 Implications for theory
The purpose of this thesis has been to explain, but mainly explore and describe a phenomenon within a specific area of research. I have aimed to gain knowledge of how organizational buying behavior can be characterized when purchasing e-billing services for the business-to-business market by answering the research questions connected to the purpose.

This study contributes to previous theory since it has investigated organizational buying behavior when purchasing an e-billing service for the business-to-business market. Only a limited amount of studies with this alignment have earlier been conducted. Therefore, this study might give some indications of how traditional theories regarding organizational buying behavior are applicable when purchasing an e-billing service for the business-to-business market. Based on the findings from this study, I can conclude that some issues were not consistent with what earlier research has stated and that some findings supports previous research. Hence, this thesis contributes to theory and provides a foundation for further studies. Moreover, this empirical study has shown that firm’s purpose of using e-billing services for the business-to-business market was a factor that affected the sample companies’ organizational buying behavior. This finding contributes to theory since it implies that firm’s purpose of using professional services is a factor that affects the organizational buying behavior.

7.5.3 Implications for further research
This study has given an insight of how organizational buying behavior can be characterized when purchasing e-billing services for the business-to-business market. It has also contributed with description of firm’s purposes of using e-billing services for the business-to-business market. Nevertheless, other areas that would be interesting to study have appeared to me when writing this thesis.

The market of e-billing service for the business-to-business market is rather young and few companies have affiliate to a service and those which have affiliate have not yet begun to use it on a broad scale. As the service will spread among Swedish companies, knowledge about
the service will be gained among the employees, something that I believe will change firm’s buying behavior. It would therefore be interesting to carry out the same investigation at a later time. It would also be inspiring to conduct a research within a specific business area since it would result in more concrete conclusions. Also this kind of research will be possible to conduct as more companies begin to use the service.

I have noticed that e-billing services for the business-to-consumer market are a more mature product than e-billing services for the business-to-business market are. More companies uses the service and the amount of consumers that affiliate to the service are increasing. This opens a possibility to investigate a specific business area as well as add the consumers’ point of view. I would therefore recommend future researchers to conduct research on this market.

This study only considered the buyers perspective but it would also be interesting to investigate the phenomenon from the seller’s perspective. Seeing that, the empirical data showed that the service provider had great influence on the companies purchase decision.

An additional area of research that I have found to be of interest to perform a research on is e-commerce affect on organizational buying behavior. Most research on organizational buying behavior is rather old and performed before the raise of the Internet. Hence, it is possible that the Internet and e-commerce have affected the way firms accomplish purchase decisions. Thus, I recommend future researchers to study this area.
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Nilsson, Lena; 2002-12-12, economist and project manager at Skellefteå municipality, the interview took place at 2 em.

Nilsson, Lena; 2002-12-19, economist and project manager at Skellefteå municipality, a complementary interview that took place at 3.30 em.
Intervjuguide- svensk version

A) Grundfakta
1. Namn, befattning och år i företaget?
2. Hur många anställda har företaget?
3. Hur många olika avdelningar är företaget uppdelat i?
4. Hur länge har Ni använt Nordea/Postgirot’s e-faktura tjänst?
5. Hur många fakturor skickar Ni respektive tar emot per år? Hur stor del av dessa skickas med e-faktura tjänst? Vilka andra betalnings system använder Ni Er av?

B) Buying process
1. Vilken är din roll i inköpsprocessen?
2. Följer Ert företag en utarbetad inköps plan?
3. Skiljde sig inköpsprocessen av Nordea/Postgirot’s e-faktura tjänst sig från övriga inköp på något sätt? Hur? Vad är anledningen?
4. Beskriv de olika momenten i Ert företags inköpsprocess av Nordeas e-faktura tjänst?
5. Hur upptäckte Ni Ert behov av att använda e-Faktura?
6. Hur avgjorde Ni vilka karaktärsdrag som söktes i tjänsten?
7. Hur gick Ert sökande efter potentiella källor till?
8. Hur utvärderades och analyserades materialet?
9. Hur gick valet av leverantör till? Vad avgjorde?
10. Vad blev Er utvärdering av valet av leverantör?
11. Vilken del av inköpsprocessen anser Ni vara viktigast? Varför?
12. Vad söker Ni hos ett såljande företag? Varför?

C) Buying center
1. Vilken var din roll vid inköpet av Nordea/Postgirot’s e-faktura tjänst?
2. Hur många personer i företaget var med och påverkade inköpet av Nordeas e-faktura tjänst?
3. Skiljer sig denna siffra beroende på inköpets karaktär?
4. Vilka avdelningar i företaget var representerade vid inköpet? Varför just dessa?
5. Vilka funktionella roller var representerade i vid inköpet (users, buyers, deciders, gatekeepers och initiator)? Beskriv vilken individ/individer som hade vilken roll/roller i företagets buying center.

D) Faktorer som påverkar the buying process och the buying center
1. Hur ser Ni på individens påverkan på företagets köp beteende? Vilken är den viktigaste faktorn hos individen, vilken påverkade inköpsbeteendet?
4. Hur bedömer du tjänstens komplikations grads påverkan på företagets inköpsbeteende? Varför?

E) Syfte med att använda en e-faktura tjänst
1. Hur använder Ni e-faktura tjänsten?
2. Vilka fördelar har Ni funnit hos e-faktura tjänsten framför traditionella faktureringssätt?
3. Vilka nackdelar har Ni funnit hos e-faktura tjänsten framför traditionella faktureringssätt?
4. Vilket var det främsta skälet till att Ni anslöt Er till Nordea/Postgirot’s e-faktura tjänst?
5. Hur är Era kunders bemötande av e-faktura tjänsten? Varför?
6. Försöker Ni påverka Era kunder till att använda en e-faktura tjänst?
7. Finns det något Ni saknar hos tjänsten?
Interview guide- English version

A) Basic facts
1. Name, position and year within the company?
2. How many employees has the company got?
3. How many different departments is the company divided into?
4. For how long period of time have the company been using Nordea/Postgirot's e-billing service, business-to-business?
5. How many invoices does the company send/receive each month? How large part of these is send/received by an e-billing service? Which other billing services does the company use?

B) Buying process
1. Which role in the buying process have you got?
2. Does the company follow a fixed buying process?
3. Did the buying process of Nordea/Postgirot's e-billing service, business-to-business, differ from other purchase in some way? How? For what reason?
4. Describe the different stages in the company’s buying process of Nordea/Postgirot's e-billing service, business-to-business.
5. How was the company’s need for an e-billing service discovered?
6. How did the company decide which characteristics within the service it was searching for?
7. How was the search for potential providers handled?
8. How was the material evaluated and analyzed?
9. How was the selection process of service provider conducted? What was decisive for the selection?
10. What was the company’s evaluation of the selected provider?
11. Which part of the buying process do you consider as the most important? Why?
12. What does the company search for in a selling company? Why?

C) Buying center
1. Which was your role at the purchase of Nordea/Postgirot's e-billing service, business-to-business?
2. How many individuals within the company affected the purchase of Nordea/Postgirot's e-billing service, business-to-business?
3. Does this amount of individuals within the buying center differ depending on the characteristics of the purchase?
4. Which departments were represented at the purchase? Why these?
5. Which functional roles were represented at the purchase (users, buyers, deciders, gatekeepers and initiator)? Describe which individual/individuals that had which role/roles within the company’s buying center.

D) Factors affecting the buying process and the buying center
1. How do you view the individual’s affect on the company’s buying behavior? Which is the most important individual factor which influenced the buying behavior?
2. How do you view the organizations affect on the company’s buying behavior? Which is the most important organizational factor which influences the buying behavior? How has it affected the purchase of Nordea/Postgirot's e-billing service, business-to-business?
3. How do you view environmental factors affect on the company’s buying behavior? Which were the most important environmental factors which influenced the buying behavior? How did this/these factors affect the purchase?

4. How do you assess the service complexity level’s affect on the company’s buying behavior? Why?

E) Purposes of using an e-billing service
1. How does the company use the e-billing service?
2. Which advantages have you noticed with the service in comprehension to traditional billing handling?
3. Which disadvantages have you noticed with the service in comprehension to traditional billing handling?
4. What was the company’s main reason for affiliate to Nordea/Postgirot's e-billing service, business-to-business?
5. What is your customers’ reaction of the service? Why?
6. Does the company try to affect its customers to use an e-billing service? Why/why not?
7. Is there something more that the company wants in the service?