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**Managing the customer risk experience in  
business-to-business purchasing – How can  
cyber security influence customer journey**

Marketing  
Master's thesis

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In the marketing of business-to-business (B2B) technology providers, there is a constant reduction in the budget allocated for customer experience (CX). Studies have shown that B2B providers need to excel in customer experience management (CXM). Providers need to understand the origin of CX to manage it effectively. There has been a demonstrated connection between purchasing behaviour and customer experience. Customer experience occurs during the customer journey (CJ). One factor impacting the customer journey is the necessity for cyber security. Cyber security is to be integrated into B2B machine supply to improve customer experience at the customer journey. This needs customer risk experience management. Recent studies on B2B marketing management have neglected this combination of the customer's risk experience, such as a cyber security risk experience in industrial purchasing and B2B customer management. The purpose of this thesis is to clarify how to manage the customer's risk experience related to cyber security in B2B purchasing.

This research utilized a qualitative research method and gathered data through semi-structured individual interviews with sales management of B2B providers. Results obtained showed a connection of how providers want to understand their customers and customer experiences better but do not always know how to manage their business in real life as needed. Cyber security is offered in the way assumed by theory during purchasing. Thus, the provider company must be able to influence its customers' purchasing during the customer journey. The customer company and their representative can always be different. Thus, the sales must be sufficiently adaptable to this. This adaptability is achieved best through customer trust. For trust to be possible, the provider must be as open as possible towards the customer in its selling. To manage customer's risk experience related to cyber security in B2B purchasing the provider needs to facilitate openness and trustworthiness.

The results confirmed existing research in many ways, particularly in the context of B2B provider companies. The existing theory was further supplemented with a better understanding of the importance of openness. However, there is still little research into the impact of customer experiences on purchasing. The obtained results can be theoretically linked to the development of B2B marketing management, highlighting the need to further manage customer experiences by understanding emotions and managing customer risk experiences. This understanding can be applied in further studies related to this topic.

**Key words:** Business-to-business, CXM, customer risk experience management.

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Yritysten välisen liiketoiminnan (B2B) markkinoinnissa budjettia, joka on kohdennettu asiakaskokemukseen (CX), vähennetään jatkuvasti. Tutkimukset ovat osoittaneet, että B2B-toimittajien on oltava erinomaisia asiakaskokemuksen hallinnassa (CXM). Toimittajien on ymmärrettävä asiakaskokemuksen alkuperä johtaakseen sitä tehokkaasti. On osoitettu yhteys ostokäyttäytymisen ja asiakkaiden tunteiden välillä, mikä tapahtuu asiakaspolun (CJ) aikana. Yksi asiakaspolkuun vaikuttava tekijä on kyberturvallisuuden tarve. Kyberturvallisuus on integroitu B2B-koneiden toimitukseen parantamaan asiakaskokemusta asiakaspolulla. Tämä vaatii asiakasriskikokemuksen johtamista. Viimeaikaiset tutkimukset B2B-markkinointitutkimuksessa ovat jättäneet huomiotta tämän yhdistelmän; Asiakkaan riskikokemus, kuten kyberturvallisuusriski teollisissa hankinnoissa ja B2B-asiakashallinnassa. Tämän opinnäytetyön tarkoituksena on selkeyttää sitä, miten johtaa asiakkaan riskikokemusta, joka liittyy kyberturvallisuuteen B2B-hankinnoissa.

Tässä tutkimuksessa käytettiin kvalitatiivista tutkimusmenetelmää ja kerättiin tarvittava aineisto puolistrukturoiduilla yksilöhaastatteluilla B2B-toimittajien myynnin johdon kanssa. Saatujen tulosten mukaan toimittajat haluavat ymmärtää asiakkaitaan ja heidän kokemuksiaan paremmin, mutta eivät aina tiedä, miten johtaa liiketoimintaansa käytännössä tarvittavalla tavalla. Tietoturvaa tarjotaan teoriassa oletetulla tavalla ja sitä tarjotaan asiakkaille aktiivisesti. Toimittajayrityksen on pystyttävä vaikuttamaan asiakkaidensa ostoihin asiakaspolun aikana. Asiakasyritys ja heidän edustajansa voivat aina olla erilaisia. Siksi myynnin on oltava riittävän mukautuvaa. Tämä mukautuvuus saavutetaan parhaiten asiakasluottamuksen kautta. Luottamuksen mahdollistamiseksi toimittajan on oltava mahdollisimman avoin asiakasta kohtaan myyntitilanteessa.

Tulokset vahvistivat olemassa olevaa tieteellistä tutkimusta, erityisesti B2B-konetoimittajayritysten kontekstissa. Jo olemassa oleva teoria täydentyi paremmalla ymmärryksellä avoimuuden tärkeydestä. Tutkimusta asiakaskokemusten vaikutuksesta ostoihin on kuitenkin edelleen vähän. Saadut tulokset voidaan teoreettisesti liittää B2B-markkinoinnin johtamisen kehittämiseen, korostaen tarvetta johtaa asiakaskokemuksia paremmin ymmärtämällä tunteita ja johtamalla riskiasiakaskokemuksia. Tätä saatua ymmärrystä voidaan soveltaa jatkotutkimuksissa liittyen samaan kontekstiin.

**Avainsanat:** Business-to-business, CXM, asiakkaan riskikokemuksen johtaminen

## TABLE OF CONTENTS

<b>1</b>	<b>Introduction</b>	<b>10</b>
1.1	Background of the thesis	10
1.2	Purpose and structure of the thesis	13
1.2.1	Main concepts	15
<b>2</b>	<b>Business-to-business customer's purchasing</b>	<b>17</b>
2.1	Customer experience in business-to-business	17
2.2	Business-to-business customer journey	19
2.3	Business-to-business purchasing	24
<b>3</b>	<b>Cyber security concerns for business-to-business customer</b>	<b>26</b>
3.1	Customer cyber security risk experiences connected to purchasing	26
3.2	Business-to-business customer's cyber security measures	28
<b>4</b>	<b>Cyber security related risk experience management</b>	<b>31</b>
4.1	Customer experience management in business-to-business	31
4.2	Managing and influencing the customer experience in business-to-business	32
4.3	Risk experience and risk experience management	35
4.4	Risk experience management through customer experience management	38
4.5	Theoretical framework	39
<b>5</b>	<b>Research methods</b>	<b>42</b>
5.1	Qualitative research	42
5.2	Data collection	45
5.3	Analysis of data	49
5.4	Research relevance, evaluation, and quality assessments	51
5.5	Assessment of research's ethics	54
<b>6</b>	<b>Findings</b>	<b>56</b>
6.1	Cyber secure options in business-to-business purchasing	56
6.1.1	Comprehension of customer's security needs	56
6.1.2	Provider meeting the customer's cyber security needs	58
6.2	Provider's effect to the customer's risk experience	62
6.3	Business-to-business cyber security caused risk experience management	67
6.3.1	Provider's management decisions emerging from customer comprehension	67
6.3.2	Provider reducing the customer's risk experience with gained trust and good reputation	71
<b>7</b>	<b>Discussion</b>	<b>78</b>
7.1.1	The business-to-business customer's risk experience related to the purchasing	78
7.1.2	Relevant cyber security concerns in the business-to-business customer purchasing	81

7.1.3	Managing the cyber security related risk experience	84
<b>7.2</b>	<b>Contribution to the theory</b>	<b>87</b>
<b>7.3</b>	<b>Managerial implications</b>	<b>92</b>
<b>7.4</b>	<b>Limitations of the research and suggestions for future's studies</b>	<b>92</b>
<b>8</b>	<b>Conclusions</b>	<b>94</b>
<b>9</b>	<b>Acknowledgements</b>	<b>95</b>
	<b>References</b>	<b>96</b>
	<b>Appendices</b>	<b>102</b>
	Appendix 1 Interview invitation and participation request	102
	Appendix 2 Structure of the interviews	102

## **LIST OF FIGURES**

Figure 1 Theoretical framework	39
Figure 2 Cyber security influencing the purchasing in business-to-business	61
Figure 3 Customer risk experience comprehension by the provider	67
Figure 4 Customer risk experience management of the business-to-business providers	76
Figure 5 Theoretical implications	87

## **LIST OF TABLES**

Table 1 Operationalization table	48
Table 2 Interviewees	49





# 1 Introduction

## 1.1 Background of the thesis

Understanding customers is crucial for all businesses. Especially in the business-to-business (B2B) markets this plays a significant role (Dotzel & Shankar, 2019, 133). It's important to comprehend how B2B markets operate and how customers behave. Customer companies in B2B markets often make high-value purchases, such as industrial machines or automation solutions (Tamaddoni Jahromi et al., 2014, 1258). Typically, customer companies have dedicated buying centers that focus solely on the purchasing process (Purmonen et al., 2023, 75). Therefore, an understanding of the B2B markets and their customers helps B2B providers improve their performance. This is particularly evident in marketing management, where a higher level of B2B customer understanding leads to better results for the company.

It is worth noting that marketing executives have named the customer experience as one of the least spent expenses by their employer in the B2B supply sector. From this the “Technology”-providers’ sector has had spending on it drop the most compared to the overall revenue of the company. (The CMO survey, 2023.) The marketing of the provider in the B2B sector must be cost-effective. This efficiency should emerge in marketing reaching its goals both on the operations level and management level.

The current B2B customer companies are evolving their buying practices. This transformation in their processes influences for example the eventual buying. Hence, marketing and sales need to adapt to the practices of customer experiences and subject areas. (Purmonen et al., 2023, 78). From this, it can be assumed that the B2B sector has taken this point of view into strategy as it has confirmed effects on the buying and subsequently the sales.

Research on companies operating in business-to-business (B2B) industries as providers, the managerial studies have long been focused on better understanding the customer companies to gain more sales. In marketing research, this has focused on buyer-provider relationships. Understanding the customer companies has been found to be a decisive factor that changes strategic decisions for every B2B provider. By following its customers and better customer knowledge, the provider can make strategic decisions regarding marketing, communication, and sales. As a result, the right kind of decisions and the right kind of management leads to customers and providers feeling that they have shared

values, which contributes to improving the B2B relationship. Therefore, it has led to a better understanding and development of customer relationship management. A company operating in this way is proven to be able to create a competitive advantage for itself compared to companies in the same sector that do not understand their customers' operations as well. (Dwyer et al., 1987, 21; Bolton et al., 2006, 1820-1822; Lemon & Verhoef, 2016, 70.)

In B2B marketing, providers have started to seek better marketing management that focuses on understanding the customer (Mohan et al. 2022, 2). Currently B2B providers thus fail to align marketing management correctly. This mismanagement leads to a loss in turnover (Homburg & Tischer, 2023, 1046). On B2B marketing and relationships between the buyer-provider has the managerial point of view moved to examination of *customer experience* and *customer journey*.

Customer experience (CX) has been shown to be a result of the provider's customer centricity and customer focus research. In these, the CX has developed in the customer comprehension and business relationship management. (Gulati & Oldroyd, 2005, 101; Lemon & Verhoef, 2016, 73.) In all CX studies, it must be acknowledged that the experiences of a customer will be holistic making the holistic view a must in both designing and executing the customer experience management (Kranzbühler et al., 2017, 437-438).

Customer journey (CJ) is seen as a realization of CX from a managerial view, as customers are then "put" on a path that will lead to buying. Therefore, CJ commences already from the customer's need for something, a product, or a service. The overall meaning of experiences has been up for debate because it is unclear what the experience experienced by the customer is (Becker & Jaakkola, 2020, 637).

The CJ is just as important as the product itself. It should be the guide for the customer to gain the product. It is an integral part of the sales management process. The goal is to keep the customer within this journey at all times. If the journey is interrupted, it should seamlessly continue from where it left off. Essentially, the customer journey can be thought of as a series of purchase phases or building blocks for the overall purchase experience. (Edelman & Singer, 2015, 90-91.)

Because the customer journey (CJ) makes the “evaluation phase” into reality (Edelman & Singer, 2015, 90), phases are assumed to continue from there. These phases that a customer meets on their journey are the Purchase phases. Purchase phases are described as existing in three different categories: Prepurchase, Purchase, and Postpurchase (Lemon & Verhoef, 2016, 76). Prepurchase is a phase where a customer has their first contact with a precise provider. In the prepurchase phase, the provider will acknowledge the needs of the customer and plan to act appropriately on it. The purchase phase is the next stage in these phases, in which the provider actively sells to the customer. It is also where the sale itself will happen. Postpurchase phase is when the sale has gone through, and it also ends the single purchase for the customer. (Lemon & Verhoef, 2016, 76.)

In order for companies to effectively manage all parts of a customer journey (CJ), they need to understand the CJ from the perspective of their customers. This means they should be aware of the holistic customer experience, including the emotions and feelings it evokes. Consequently, a customer's experience can be influenced by various factors, making it too complex to assume it remains constant. (Becker et al., 2020, 786.)

Correspondingly, as customer understanding of the providers has increased, has the businesses’ risk experiences comprehended by the providers has risen. One risk experience regarding all business-to-business (B2B) actors can be cyber threats. These risk experiences can be malware and phishing. All cyber risks that may be targeting telecommunication or other data-filled systems will have the possibility of being disadvantageous for any company. Businesses have thus turned to creating their own or purchasing cyber security. This can be seen in businesses allocating considerable amounts of their turnover into cyber security. Correspondingly, companies have improved the cyber security of their critical infrastructure. (Bajwa et al., 2023, 2; Karjalainen et al., 2020, 1.)

Different approaches to security, such as compliance with the organization's cyber security policies, information sharing, and people's careful behaviour in terms of cyber security, have been presented as important to reduce cyber security risk experiences. (Safa et al., 2019, 588.)

The management of customer experience (CX) and customer journey (CJ) places the customer’s needs at the center. Since cyber security directly impacts them, understanding customers’ risk experiences emerges as an important concern for providers. This is

because customers' experiences are crucial not only for the customers themselves but also for their providers. There are limited studies on this combined subject in the context of B2B purchasing and how customer risk experiences influence purchasing behaviour.

## 1.2 Purpose and structure of the thesis

This thesis *Managing the customer risk experience in business-to-business purchasing – How can cyber security influence customer journey* includes three different themes. These are: *Cyber security, B2B customer experience and customer journey*, and *Customer experience management*. These include the risk experience in the overall experience. Therefore, all the of these must have theory that is gone through and later studied as a combination.

Businesses across all industries must consider risk experience management (Oehmen et al., 2020, 336). Marketers and providers need to be aware of risk experiences such as cyber security and its requirements (Trim & Lee, 2019, 236). Cyber security is an essential aspect of any business, affecting products, marketing, and sales (Diaba et al., 2023, 330). In business-to-business (B2B) markets, marketing and sales must be appealing to customers more than ever to ensure successful sales (Durmusoglu et al., 2022, 359-360). Therefore, understanding cyber security in B2B industrial machines and marketing is crucial for the thesis.

Understanding the customer is key in B2B (Bolton et al., 2008, 62). The customer understanding has also been seen as to be a providers' personal interpretation (Steward, et al., 2019, 299). Customer companies make decisions through designated buying centers (Purmonen et al., 2023, 75) which can have a human emotion behind the decisions made (Sheth, 1973, 51). Consequently, customers have specific goals that they are fulfilling while being in a customer (Becker et al., 2020, 786). Therefore, management of customer experience, customer experience management (CXM), must be a customer dependent in businesses. Hence, the clarity of customer experience must reach and be understood by all the company's customers for it to work.

Customer experience (CX) in research is based to business-to-customer (B2C) point of view, where the human interaction is the experience and experiences do apply to all humans equally (Zolkiewski et al., 2017, 173). Thus, any B2B research in industrial buying behaviour consists of own interpretations of B2B's individuals (Sheth, 1973, 52).

The customers in B2B are to aim for their company's economic interests (Homburg & Tischer, 2023, 1051). Likewise, the customer companies with their buying centers are affected by human interpretations. These interpretations are one's own experiences and feelings. Feelings are understood as a humane trait. Feelings can have their starting point on a financial ground and later be affected by emotions.

It has been identified that the impact of the management of customer's experience (CX) onto the customer journey (CJ) is present in all markets and affairs (Lemon & Verhoef, 2016, 89). Research concluded in B2C markets and especially in B2C CJ development and management has led to considering those theoretical implications also applying to B2B markets. This is because the theoretical perspective of B2C in this research area can be seen to extend to the B2B context. (Durmusoglu et al., 2022, 352.)

Both the feelings and managerial implications are assumed and indicated to work similarly in B2C and B2B markets. Differences appear in the value assumption of the supply. B2B customers rate value-in-use higher than B2C customers do. The majority of B2B customer experience studies have focused on examining the needs of B2B companies. Thus, for example, the customer's representative's reactions and experiences have not been studied in more detail. (Durmusoglu et al., 2022, 353.) In this thesis, it is assumed that: Emotions are assumed to have an effect to the sales. Thus, the thesis is not dependent on the type of market but on the emotions and how those are addressed by the provider.

Moreover, business-to-business (B2B) customer journeys (CJs) do not follow a single path but can be very different depending on the situation or the customer (Purmonen et al., 2023, 85). Furthermore, B2B CJ management is realized as a driver for increased customer loyalty and lowering the customer related costs (Homburg & Tischer, 2023, 1066). This can be combined with the statement that most B2B CJs already are somewhat highlighted in the later stages in it, as touchpoints will take a major centralization there (Lundin & Kindström, 2023, 5). In B2B marketing the customer experience (CX) and the CJ from their management are fundamental to deepen the comprehension of a customer by the provider.

Consequently, this study aims to increase understanding of customer risk experience from a managerial point of view. This has a closer setting in the management of CX and the purchase phases of industrial machines. This is because recent studies on B2B marketing

research have neglected this combination; The customer's experience of risk, such as a cyber security risk experience in the industrial purchase and B2B customer management. Therefore, more research is needed to combine all these points.

The purpose of this thesis is to clarify **how to manage the customer's risk experience related to cyber security in business-to-business purchasing**. This applies to the service provider in business-to-business purchases. The point of view is industrial machines and cyber security during the purchasing of the machines. Thus, the three main questions of this thesis are:

- 1) Is the B2B customer's risk experience related to the purchasing?
- 2) How relevant are the cyber security concerns in the B2B customer purchasing?  
and
- 3) How can the cyber security related risk experience be managed?

### 1.2.1 Main concepts

The main concepts of this study are the management of customer experience during purchasing and customer risk experience emerging from cyber security. Thus, the precise risk experience and its management during company purchases are reviewed. The risk as an experience comes from cyber security. Thus, cyber security does not need to be reviewed theoretically in terms of the technical solutions. In this study a limitation has been made that it does not directly affect the provider's ability to carry out sales. Moreover, this thesis has a perspective on research from only the point of view of managing a business-to-business (B2B) provider company.

The first main question examines B2B customer experience and the B2B customer path. Therefore, understanding the customer experience and the specific dimensions of the customer journey is a must. This will allow the thesis to examine purchasing as an event. This is crucial for integrating the next concept as a main question in this research.

The second main question relates to the cyber security of machines utilized by companies, such as industrial machinery. This involves an examination of cyber security theory: Why should companies implement it and can this be reflected during the purchasing process.

The third main question includes the perspective of customer experience management and risk experience management by the provider. All these have their own themes in earlier theories. By looking at these themes, this thesis can cover the theory needed to complete the research related to the management of the customer risk experience of a B2B provider on the purchasing of a customer company.

## 2 Business-to-business customer's purchasing

### 2.1 Customer experience in business-to-business

Customer experience (CX) is a multivariate, holistic concept of the customership by the customer (Lemon & Verhoef, 2016, 71). The holisticity comes to the customership and experience of the customer from the provider's actions towards them. Customers then respond to the provider and their actions in a way that is felt the best. (Becker et al., 2020, 787; Becker & Jaakkola, 2020, 641.) Accordingly, experiences are phenomenological occurrence which initial stage is derivable from human consciousness (Becker et al., 2023, 3). In combination with the experiences especially with customer experiences possessing multiple different cause-effect scenarios (Kranzbühler et al., 2017, 434) can it be interpreted as the CX being always holistic by its nature. CX is something that all customers will have as a customer and act upon premises set by the customership.

Business-to-business (B2B) customers tend monitoring their previous dealings with a certain supplier to form an opinion of their relationships value (Bolton et al., 2006, 1813). Moreover, customer companies start on their customership, buying processes from dissimilar points when compared. The buying process is always depending on the specific situation of the said customer. (Steward et al. 2019, 297.) Consequently, each B2B customer defines the value of the offered or purchased product and service according to their criteria (Purmonen et al. 2023, 78). This leads to the CX being an experience that customers define for themselves by themselves from the experience enabling connections made with the providing party. (Witell et al., 2020, 424).

CX that is found to be no less than sufficient can create competitive advantage for a providing firm whose customers feel the experiences as such (McColl-Kennedy et al., 2019, 9). B2B companies that implement strategies focused on customer satisfaction may have an obligation to prioritize and improve the overall customer experience. Providing an excellent customer experience is crucial for the success of customer-oriented companies and can ultimately lead to better financial results for the service provider.

Customers in B2B markets are as the name defines: Businesses. Therefore, their experiences are somewhat collective from a single provider company, as customer companies typically have a *buying center* and a *usage center* split apart one from another. This leads to the divided realization of customer experience (CX) as it may take formation either in the buying process or later in the use of the good bought. (Becker et al., 2023,

10.) Also, most B2B customers value the product or service to be bought more when it is in operation and not on the buying process itself (Durmusoglu et al., 2022, 353). Nevertheless, the CX begins to form already in the initial point of the stage of the buying process. CX can take its roots from the first encounter with the entity who is the provider's representative (Becker et al. 2023, 6). Hence, B2B providers will engage with the customer's buying center during the provision process. Therefore, the customer experience can be viewed as geared towards serving the customer company's needs. This may be the most straightforward approach to influencing the customer through the offerings provided. This impact may occur during interactions with the relevant buying center.

It is reasonable to expect the business-to-business (B2B) providing party, the provider company to acknowledge their customers' centers (such as buying centre and usage centre) on their customers' buying process. This does include the centers capacities or responsibilities when it comes to the possibility for the provider to take these into notice and e.g. convert providing to better cater to the centers. (Purmonen et al., 2023, 75.) The customer experience (CX) can be created during both centre's main responsibility areas of action: In the use and during the buying process (Purmonen et al., 2023, 77). From a provider's managerial point of view, the customer's buying process is easier to influence because now of purchase they are assumed to be closer than to the customer. However, B2B customers usually appraise the value of the product or service to be purchased from the value-in-use of the product or service. (Durmusoglu et al., 2022, 353). B2B providers can work on convincing and influencing the buyer company and their buying center about the value of their offerings during the buying process. This could be achieved, for example, through creating a well-managed customer experience.

The presumption of a customer experience (CX) should be the difference in experiences of the actors involved, depending on the track record of customership by customers (Becker et al. 2023, 11). However, management of buying from the providers point of view (in the form of CX) must include assurance for buying not to be disturbed (Becker et al. 2023, 10). In other words, the sales management and that of CX and thus catering the providing process to cater to actors involved is a baseline for all actions in and concerning CX. This is maintained to assure the customership and its continuity.

Influencing the customers' buying processes, hence the formulation of the customer experience (CX) can happen through specific *touchpoints* on the sales process (McCull-Kennedy et al., 2019, 9). The buying process is seen as reversed compared to the sales process from a managerial standpoint. Customers' experiences can be evaluated as basic human emotions and factors that will either guide the customer toward making a purchase or another decision. (Sheth, 1973, 51). This is compounded by the fact that most B2B customer experiences are economically aligned to serve the interests of the providing company. (Homburg & Tischer, 2023, 1051).

Phases are three in nature: *Prepurchase*, *Purchase*, and *Postpurchase* (e.g. Lemon & Verhoef, 2016, 76). According to Frambach et al. (2007, 28) stages differ on the customers acquiring a product (or a service). They describe phases as the *Prepurchase* phase being an offering evaluation phase, the *Purchase* phase consisting of the resolution of the purchase itself, and the *Postpurchase* is the phase when the customer can decide whether to continue as a customer or not. This means that their realization will have some outcome on the CX.

Every customer's journey (CJ) is a combination of different touchpoints in the overall customer experience (CX) (Rustholkarhu et al., 2022, 242). In managing a customer journey, the company that designed it will customize and adjust touchpoints. The touchpoints are the connections through which the buying party (customer) can gather information and interact with the provider (supplier). Thus, they will make decisions based on the gained information from touchpoints that can lead to the sale. (De Keyser et al. 2020, 434; Koch & Hartmann, 2023, 1520). Because of these, CX forms individually for all the customers as it depends on the specific customer and provider.

CX formation refers to using items purchased or obtained from a sale. Sales processes in the customer journeys are seen from a managerial perspective. Therefore, customer journeys are an integral part of any customer's experience, as customers are influenced by the touchpoints they encounter during their customership.

## **2.2 Business-to-business customer journey**

Customer journey (CJ) is the path created to cater to the customer when buying. CJ is to guide the customer in a way that the sale will fulfil. Then customer will be acquired by the provider. (Lemon & Verhoef, 2016, 69.) The providing company creates the CJ to

increase customer value (Homburg & Tischer, 2023, 1054). Accordingly, business-to-business (B2B) providers want to modify their marketing. Hence, the sales are to accommodate for more turnover. Providers want to manage their B2B buying journeys to be as polished as possible. Then the CJ will lead the customer into the sale. (Marvasti et al., 2021, 132; Homburg & Tischer, 2023, 1046). The buying process of the customer is from the provider's point of view managerially the CJ.

The B2B buying process is not characterized as a customer journey (CJ) being an image of it although CJ is the measurable progression and journey of a customership (Steward et al., 2019, 296). Consequently, B2B CJ is something that develops between the actors that are the provider and the customer. B2B CJ has been identified as developing from the need to accommodate customer company's requirements (Durmusoglu et al., 2022, 352). Thus, B2B CJ could always be somewhat unique.

Customer journey (CJ) has developed by expanding into taking customer individualism into account. Thus, CJ management must comprehend the specific experiences of a customer. (Becker & Jaakkola, 2020, 639.) The experiences of the customers are emotions. These emotions emerge within the CX and CJ. Therefore, there must be moments for the managing company to connect to the customers. These are touchpoints. The touchpoints are moments that cater to the provider being in contact with the customer. These touchpoints are in the sales process that is named the CJ and are multiple in numbers (Lemon & Verhoef, 2016, 76-77). This CJ is assumed to be the "providing process" mentioned. Touchpoints on CJ consist of different phases and channels on what the customership transpires of (Rustholkkarhu et al., 2022, 242). Phases are three in nature: Prepurchase, Purchase, and Postpurchase (e.g. Lemon & Verhoef, 2016, 76). Therefore, B2B providers should comprehend the CJ as a factor influencing the customer's experiences in a business relationship what has economic starting points.

Additionally, the company providing must have their CJ be *theirs* and not a copy of someone else's. Phases are three in nature: *Prepurchase*, *Purchase*, and *Postpurchase* (e.g. Lemon & Verhoef, 2016, 76). According to Frambach et al. (2007, 28) stages differ on the customers acquiring a product (or a service). Concurring they describe phases as: Prepurchase phase being an offering evaluation phase, Purchase phase consisting of the resolution of the purchase itself, and Postpurchase as the phase when the customer can

decide whether to continue as a customer or not. This means that their realization will have some outcome on the CX.

Managing the customer journey (CJ) should start with the customer's own goals and not the individual service or product to be bought. When a provider does take the customer's goal into account when the CJ is being planned and executed as planned it does work better. (Becker et al., 2020, 768.) This can be assumed to mean that comprehending the customer's needs and goals will help the CJ to perform. This may require a better individual relationship between the parties involved.

One of the basic ideas behind the development of all business-to-business (B2B) customer journeys (CJs) is the need for a stronger connection between the provider and the customer (Lemon & Verhoef, 2016, 69). As CJ incorporates the foremost portions in the customer's buying processes, they will be down the line either lead into the sale fulfilling or failing (Koch & Hartmann, 2023, 1523.) Foremost customer companies' structures may differ one from another and be comparatively even overly complicated, the need for a clearer journey is vital for a business to succeed in interaction with the customer (Witell et al., 2020, 420-421). This must have managerial support from the provider because the management of B2B CJs will increase customer loyalty (Homburg & Tischer, 2023, 1066).

Generally, in B2B markets the shared trust and commitment, such as in the form of loyalty can lead to better fiscal results for the provider (Ferro-Soto et al., 2023, 245). Therefore, the right type of management can lead to better results in sales and hence overall turnover for the providing company simultaneously creating trust for the customer company.

Comprehension of the journey of the customer being built from touchpoints at the moment of purchase is a beginning but not the whole truth of customer journeys (CJs). Interactions by the provider towards the customer can happen in other moments as well. However overall interactions are always made to do business with the CJ's customer in question. (Steward et al., 2019, 293.) Thus, it can be said that CJs are catered for sales to function and thus can customer experience (CX) be implemented and managed as intended. Fulfilling CJ in the sales process is a way which creates customership and overall CX.

Consequently, customer journeys (CJs) are created to cater to either a specific customer or a segment of them to establish the correct type of CJ. Segmentation can help manage the CJs overall as they do not need to be made individually for every customer company (Steward, et al., 2019, 297). Segmentation of B2B CJs is mentioned by Purmonen et al. (2023, 85) to be made through the evaluation of customers' goals. It will help the segmentation work as intended, according to them. Therefore, it must be decided how a company manages the customers: Individual customers or customer segments.

CJs can influence customers' eventual buying. This has led to the need for multiple touchpoints on the CJ of a business-to-business (B2B) customer (McColl-Kennedy et al., 2019, 13, 21-22) and the type of management (Homburg & Tischer, 2023, 1066) for the CJ on working as intended: Guiding and motivating the customer by the provider towards the purchasing fulfilling.

From a provider's B2B managerial point of view, the provider needs to comprehend the different customer journeys (CJs). The company's CJs can be in the form of a journey that they can or cannot control and manage all the way. From this, it is possible to assume that the control of CJs needs to be executed correctly by their type. The CJs can be categorised into: "firm-controlled" and "non-firm-controlled" (De Keyser et al., 2020, 438); Or as "brand-owned", "partner-owned", "customer-owned", and "external" touchpoints (Lemon & Verhoef, 2016, 76-78). The CJs can also be comprehended through the customer value by them being understood by the provider: The so-called type (of management) of the CJ does not matter when the effect is considered and understood well (Kranzbühler et al., 2017, 441). The difference between the different categorizations is in the scope of which touchpoints are reviewed and understood.

The firm-controlled are under strict management of the brand owning the specific customer journey (CJ) (De Keyser et al., 2020, 438) and they can be also either brand-owned or partner-owned (Lemon & Verhoef, 2016, 76-77). Hence, the "firm-controlled" can be somewhat controllable through e.g. the provider's partner companies: Thus, they can be just like "partner-controlled" ones (Lemon & Verhoef, 2016, 77; Rustholkarhu et al., 2022, 243). The interaction by the company managing their CJ happens here through the partner company (Lemon & Verhoef, 2016, 77). In this case, the provider's brand ripples itself from the partner company to the customer (Rustholkarhu et al. (2022, 243). It is worth noting that a providing party usually does have reduced ability to create or

manage the touchpoints needed to cater towards communications that do not include themselves directly (Purmonen et al., 2023, 77). Therefore, a providing company must comprehend the need for control on CJs and the touchpoints within them that are provided by them or possibly being influenced by them.

“Non-firm controlled” customer journeys (CJs) are the ones in which the brand does not have direct control, but the control is with either the customer or other party involved, for example in the sales process (De Keyser et al. 2020, 438) other than a designated partner company of the provider. These are called customer-owned or external touchpoints when the touchpoint has its roots either in the customer’s thoughts or a completely different party causes them to form. (Lemon & Verhoef, 2016, 78). Hence, these are somewhat indirect touchpoints from the point of view of the providing party as the provider does not affect them directly. This is because these “non-firm controlled” touchpoints usually will form between the parties that are like the customer company is other companies that may be or are already customers that are connected to the same providing company (Purmonen et al., 2023, 77). For example, this connection between the customer companies could be word-of-mouth (WOM), where the customer company gains e.g. knowledge of the provider from any of their previous customers (Roy et al., 2019, 58). WOM is also an extent to the provider’s marketing and thus a needed part for comprehension of the company’s businesses.

Furthermore, CJ consist of multiple touchpoints, most of which can be planned to influence even individual customers, all the way to that specific strategic heading, for better overall results e.g. the purchase fulfilling (Gahler et al., 2023, 202). Most of the CJs represent a variety of different sales channels but it can be maintained by the provider with correctly executed comprehension of the CJ they do possess (Kranzbühler et al., 2017, 441). This can also abide to the segmented CJs (Steward, et al., 2019, 297). These overall results can vary depending on the provider in question, but they almost always mean better fiscal results (Lemon & Verhoef, 2016, 69). Therefore, it can be said that CJs are very common in all B2B relationships and by managing them the provider company can have added competitive advantage. This is indicated as such when the CJ management is applied accurately from the strategy to the execution.

### **2.3 Business-to-business purchasing**

Successful B2B sales do include comprehension of the customer's buying behavior and decisions by the supplier party (Gill et al., 2017, 48). A deeper understanding of a customer company can help to create a higher level of relationship between the offering and buying parties with time (Vivek et al., 2012, 131). Comprehending the customer at a deeper level will lead to a better level of relationship between the actors in B2B commerce does create trust between the parties that are involved (Lemon & Verhoef, 2016, 74). From this perspective, it could be assumed that customer understanding and comprehension of their actions is vital for all B2B providers.

Trust itself is a dimension in any business relation that needs to be addressed as trust will satisfy both parties (the provider and the customer) in business-to-business (B2B) relationships through easier communication now and in the future as well (Ferro-Soto et al., 2023, 247). Trust is the way for business relationships such as B2B ones to overcome issues and lack of confidence. The creation of trust will be more prominent in relationships that are mature or act as ones. (Casidy & Nyadzayo, 2019, 30). This pursuit for trust will take its place when the demand is towards providers of any B2B business such as industrial machines providers but never being limited to those.

The business-to-business (B2B) relationship basic foundations can be an important part of a B2B customer company's business. A good level of relationship helps the overall customer understanding by the provider company regarding the customer journey (CJ). CJ itself helps the mapping and comprehension of the customer because well-managed CJ makes buying more effortless. (Purmonen et al., 2023, 77, 84.) Therefore, the customer journey is closely connected to all B2B purchasing processes (and hence sales) as it is the way that customers will gain overall customership or make the already existing one more prominent through better relationships.

A trust created in business affairs does indicate a greater commitment to the specific business relationship (Leonidou et al., 2008, 93). In a B2B relationship, trust will appear alongside commitment to the relationship in question, which both do in turn complement one other (Ferro-Soto et al., 2023, 245). Hence, a supplier company, such as a provider of industrial machines, should prioritize delivering a well-led and executed purchase experience for the customer. By building a trusted business relationship, the supplier can meet the customer's needs at a higher level and create even more trust. Thus, trust is a

vital part of a business when the business wants to cater towards a safer experience for the customer, such as creating psychological advantages for the customer (Leonidou et al., 2008, 100). Trust and commitment can motivate relationships with both potential and returning customers. In other words, facilitating an experience that customers will perceive as a good experience will lead to higher commitment in the B2B relationship.

The purchase phase consists of the actualization of purchase, hence the exchange of goods and monetary goods, money (Frambach et al., 2007, 28). To reach the overall purchase and its own specific phase the customer company will have to go through the prepurchase phase (Lemon & Verhoef, 2016, 76) in their CJ and in the specific buying process. This is the main objective of any company providing. If a customer fails to continue the customer journey from the prepurchase phase the specific journey could end for good. Thus, it is vital to guide the customer back on track with the CJ when the exiting of it could happen.

For the business relationship between the customer and the provider to develop, the providing party must consider the customer relationship. A customer relationship includes a purchase that has phases; Purchasing is headed towards an end, i.e. the purchase event itself or the repeated action of it. To get to the purchase, the actual transaction, the customer must understand what and why they are buying. Then the relationship may evolve as the customer continues as one. (Lemon & Verhoef, 2016, 76).

In the purchase phase, purchasing itself, the principal purpose of the provider's activities is to succeed in communicating to the customer the value of their offering (Rusthollkarhu et al., 2021, 5). Since B2B customers evaluate the value-in-use of a product or service highly (Durmusoglu et al., 2022, 353), communication should address this. The necessity of good communication in both the prepurchase and purchase phases is even more emphasized in its importance in the B2B setting. This is because a provider cannot gain income and thus make a profit if they do not achieve sales through their CJ process.

### **3 Cyber security concerns for business-to-business customer**

#### **3.1 Customer cyber security risk experiences connected to purchasing**

Cyber security is the technology behind the protection of computers (e.g. machines) and their networks, data altogether, and all of the different security systems starting from a network's basic firewall and antiviruses. All companies must apply to these. (Safa et al., 2015, 68; Diaba et al., 2023, 322). Cyber security applies to all levels of equipment, or systems and it is significant for the management of all companies (Ghelani, 2022, 4.) Therefore, a sufficient level of cyber security is a basic requirement for any business that uses or handles equipment or data.

Purchasing is categorized into three distinctive phases: The prepurchase phase, the purchase phase, and the postpurchase phase. The prepurchase and purchase are presented as phases of both the initial need and the buying itself. The prepurchase phase contains the customer's evaluation of different options and the purchase phase contains the connection to the provider. (Lemon & Verhoef, 2016, 76.) When both phases of prepurchase and purchase are gone through, the customer should know why the security aspects introduced in purchasing that far are important.

The usual product to be bought on business-to-business (B2B) markets can usually be of a high value (Tamaddoni Jahromi et al., 2014, 1258), for example, an industrial machine. A higher cost of a product can be acceptable to the customer when the increased benefits are addressed by the provider. A benefit can be cyber security. Thus, when the value proposition is comprehended (cyber security wise) the customer will notice the possible purchase benefitting themselves. (Ulaga & Eggert, 2006, 133). This can be assumed because all machines require a level of security.

Whilst cyber security of machinery has been noted as important part of businesses, all industrial machines are constantly connected to be only more and more part of a larger entity e.g. via the internet. These can be the likes of an Internet of Things (IoT) network, or an Industrial Internet of Things (IIoT) network and they are in a grave need for good security. These networks can cover, for example, the entire equipment or manufacturing plant of one producer or even more. Thus, these networks, both IoT and IIoT mean that machines can be connected in a way that generates huge amounts of data and simultaneously makes the connected machines more "intelligent" than (industrial) machines have ever been before through automations. This makes the industrial machines

to be greatly valuable assets to the one in the possession of them. (Jaramillo-Alcazar et al., 2023, 1-3, 19; Fernández-Caramés & Fraga-Lamas, 2020, 2-4.) Machines whether intelligent or not need to have security to stay as assets. This means that the company in control of them wants to keep assets as such. Thus, customer companies could have taken into notice that the importance of for example cyber security needed by their industrial machine will be reviewed in the purchasing. This is based on the possibility of felt need for security for their assets.

Cyber security when performing and implemented correctly minimizes risk experiences that a company could otherwise face. Cyber security is a multilevel strategic plan that companies can make to make sure cyber security risk experiences are mitigated. (Safa et al., 2015, 66.) The mitigated perceived risk experience here is an aspect of business activities that can have an influence on the shareholder value of the company (Oehmen et al., 2020, 331). Thus, it can be said that cyber security can mitigate the companies' risk experiences e.g. fiscal ones. Therefore, it is economically reasonable for companies to capitalise on cyber security. Any actor in B2B or any sector of economy will not be cost-effective if risk experiences are not mitigated properly.

The mentioned IoT systems are not the only system to be protected. All industrial machines are connected to all other machines around them as for example in the IoT systems but there are more ways to configure the hardware. One of these is for example Supervisory Control and Data Acquisition (SCADA) in which the biggest difference between to the IoT systems is that they are not connected via open (or somewhat open) internet. Nevertheless, this does not mean that the absence of cyber security would be acceptable. Cyber security is as vital dimension of a business not depending on the system run but always. (Diaba et al., 2023, 322.) Not only the system and its functioning differ but also the general standards of security can be different, which leads to human behaviour making the alteration of security in practise (Ali et al., 2021, 3384). Therefore, the understanding of the need for good security of these assets, the industrial machines is not only the business for the party providing the machines but also to the customers, the user.

Consequently, when a company that applies machinery of whatever kind needs to address the security needs always (Diaba et al., 2023, 322). Thus, the security formation must commence all the way from the buying of the machines and the usage of them. Hence as

companies will buy machinery for them to use e.g. in production, they must notice the importance of security of said machines. Machines when in use need some level of cyber security to be able to defend the company's interests, in this case production working and not stopping. Therefore, it is reasonable to see that company being a customer and buying those industrial machines they need for themselves they will encounter questions that need answers. These questions can arise when the buying itself is happening, when a company is acquiring new piece of machinery.

The need of the customer company is that needs are separated in the customer's purchasing process, such as the need for a specific, new machine. From here, the customer's process moves to the stage, the purchase stage, where the purchase consideration and the purchase itself are. (Lemon & Verhoef, 2016, 69-71.) In their valuation cyber security must take its own place as with the buyers, customer companies need to have a high level of cyber security always (Ghelani, 2022, 4). This merged with that the buyers, business-to-business (B2B) customers already know that they want to do business with a provider who also values and has good security (Trim & Lee, 2019, 225) leads to the idea that the customer company will evaluate cyber security when they are buying for example any machinery. The evaluation itself also faces the customer's risk experience aversion as customers are not willing to do business with limited information (Hunter et al., 2004, 147-148). Thus, customers will engage in information search in the prepurchase phase. This is because the prepurchase phase contains the information search (Lemon & Verhoef, 2016, 76). This must be taken into account by the providing party; Customers try to avoid perceived risk experiences, so there is a need to know how to communicate effectively about the cyber security of the offered product even before the purchase is in realisation or near it.

### **3.2 Business-to-business customer's cyber security measures**

Cyber security is the security measures that prevent the malicious usage of company's assets (Ghelani, 2022, 1-2). The assets to be secured can be both *systems* and *data*, or *people* using the systems and data. (Tam et al., 2021, 2). Therefore, companies need to have knowledge of the measures needed to guarantee cyber security (Rusman & Morozova, 2022, 27). Accordingly cyber security threats are at the same time something that must be always considered and constantly prepared for by the companies of any industry (Safa et al., 2015, 75; Diaba et al., 2023, 322). These companies can be any that

use machinery that can be connected or e.g. customer companies buying machinery for their manufacturing needs: Any machine that uses a system or any data. Therefore, it can be said that the security what is needed depends on as well as on the machines but also on the companies and people using the machines. This originates from the management of the company where the need for security is to be realised and hence executed on the necessary level of security company wide. Hence, cyber security must be a part of a business' strategies.

Users of said machines are the ones that need the training for cyber security to work as intended (Arachchilage et al., 2016, 186) but the preparing for cyber threats does commence from the company's management as it is then implemented fundamentally into the business (Ghelani, 2022, 4). The day to day means of cyber security are depended on the company's employees' understanding of security needs. This can be named as security solution, the need for a cyber security and the implementation of it (Jaramillo-Alcazar et al., 2023, 10). It is thus possible to summarize the matter in such a way that every company that needs or feels that it requires cyber security experiences the security itself as a risk experience-reducing measure for their business. When there is a risk experience in this situation it can be noticed, for example as a customer company's perceived feeling due to the importance of the machine to be purchased and used for the said company (Hunter et al., 2004, 148).

Industrial machines are distinguished to be a part of any manufacturing company for example. Any company using machinery can be seen as a company owning different environments. These environments can be noticed as either digital or physical ones. All of company's machines and equipment are part of whichever or both environments. As a part of the digital environment, it must be secure for the whole of environment to work as intended. This is because digital environments are understood as an undivided standard for secure procedures of the company. (Chakravorti et al., 2023, 140.) All machines and environments are noted to be assets and hence to be secured (Tam et al., 2021, 2). When using a machine in presence of a safe digital environment the cyber security must always be up to date to act in the right way, Securing (Munsch & Munsch, 2020, 40). This means that a company must understand their own secure environment and see that any new machine in this environment must apply to the already existing cyber security. The addition of a new machine must therefore include the right implementation

to the environment. This is valid since industrial machines are always understood as a security needing part of a business (Fernández-Caramés & Fraga-Lamas, 2020, 2).

Combining the mentioned point of views as means of security required can it therefore be concluded to be the managerial, strategic standpoint (e.g. Safa et al., 2015, 66; Ghelani, 2022, 4) and employee, implementation standpoint (e.g. Arachchilage et al., 2016, 186). This means that the cyber security must be planned out in the companies unmistakably and carried out as such (Rusman & Morozova, 2022, 25). Henceforth it is well-founded to have an impression as cyber security being both human and machine dependent in all business activities.

As planning of business activities does develop not-on-the ground level but at the management level the implementation, day-to-day procedures are left to the employees of the company. This means that employees are the ones who need knowhow of the security needs and thus understand their vitality to the business. Ani et al. (2019, 3) call this the *human-factor* of cyber security in industrial perspective. The human-factor means that the employees utilising the machines are necessary for right type of management of how to be cyber secure.

The above-mentioned human-factor can lead into the fulfilment of the planned cyber security as the employees can to be part of the security implementation as planned and above all as its actualizer. (Ani et al., 2019, 30.) Also, it is worth for noting that right type of management and supervision is needed to assure the employees' proficiency on security needed and security implementation on both the premises and from day to day forward (Arachchilage et al., 2016, 186; Ani et al., 2019, 31). To have secure machines it is thus presented the need to also have know-how of the subject by people in the company, the pretended human factor. This further does include the need for implementation of cyber security into the business' systems which can lead into higher level of functionality of said cyber security.

## **4 Cyber security related risk experience management**

### **4.1 Customer experience management in business-to-business**

Customer experience management (CXM) is the effort made by companies to regulate the experiences of the customers during customer's buying process (Lemon & Verhoef, 2016, 69). These experiences are so called customer experiences (CX) in other words. This management of the customer experiences can have effects on the whole of customership via feelings created for example by the touchpoints (De Keyser et al., 2020, 440). More accurately CXM can be seen as rooted in the providing company's efforts in marketing to modify the marketing structure because of the advancements on the markets (Homburg et al., 2017, 377).

Better managed marketing and marketing activities in business such as CXM will help business-to-business (B2B) companies to perform with higher profitability through improved relationship (Homburg & Tischer, 2023, 1050). Consequently, CXM in B2B can be assumed to be a dimension in business, specifically marketing management. This dimension created can be at least on some level very mandatory, especially for companies that sell. Because companies are assumed wanting to increase customer understanding through relationship to achieve superior financial results.

The customer experience management (CXM) consists of the groundwork from the understanding which possibilities of the firm that instruments the customer experience (CX) (Homburg et al., 2017, 386). CXM can be divided into groundworks for example of *Touchpoints*, *Context*, and *Qualities* (TCQ) (De Keyser et al., 2020, 442). Additionally, as CXM takes its roots from understanding the customer, the customer's reaction in the clientele is the one needed to be understood to create managerial opportunities (Becker & Jaakkola, 2020, 637). This means that CXM will be somewhat unique depending on all the company practising it, the customer company, and the underlying instruments making it virtually impossible to give any single result formula for it B2B markets.

While always unique customer experience (CX) forms the overall management of it, CXM for the provider and offering company, it must have some model to follow in the making. It has been shown that basic models for providers to monitor their clientele's previous activities and assume their future mindsets (Bolton et al., 2006, 1822). This kind of monitoring supports all level of business as it only creates more data of which e.g. marketing and hence sales can be supported on. This also applies to all B2B industrial

machine sales. The Touchpoints, Context, and Qualities (TCQ) -categorization is one possible way to grasp on how to initiate the customer experience (CX) can be planned and managed onwards (De Keyser et al., 2020, 450). At the same time CX is comprehended on being a dependent on the customer journey (CJ) and its design and consequently management (Purmonen et al., 2023, 85). Management of any CXs in B2B must hence commence from understanding the customer company by the specific provider and the foremost reasons to the customer to be a customer.

All customer journeys (CJ) have their own portions of the TCQ categories on the CJ originating from Touchpoints (all the points where customer can be interacted with), continuing with Context (what is really happening with the customer), and defining with Qualities (what kind of an actor the customer is). Conjoining and apprehending these three points create a unique opportunity for the provider to engage with the customer. (De Keyser et al., 2020, 442.) Overall different categorisations (e.g. the TCQ) can help a company providing in (business-to-business) B2B to manage its customers. This is because with the help of sorting, segmentation in e.g. customer according to company size is possible. Hence allocation of expenses for those could be managed better. One of these categorisations can be for example first time industrial machine buyers.

From these the touchpoints are the connection and the communication between the parties and are the ones which create the attachments of the customer to the provider (Purmonen et al., 2023, 79). The attachment is important part of B2B customer experience management (CXM) because attachment, relationship on a good level is a necessity for the business relationship as a whole working on for the most positive outcome to all actors involved (Kumar et al., 2023, 1215). From here on, it is worth noting that for CXM to produce results in B2B, the importance of the relationship and its improvement must be emphasized. This comprehensive relationship can be built between the customer and the provider.

## **4.2 Managing and influencing the customer experience in business-to-business**

Customer journey (CJ) is distinguished to be composed of different phases of customership and diverse channels of sales (Rustholkarhu et al., 2022, 242). Customers are assumed to make different interpretations from different starting points, e.g. in specific purchase situations like CJ (De Keyser et al., 2020, 440). Companies providing

want to find a reasonable proposition for their customers to achieve sales in this versatile environment. This requires a defined solution that the customer will understand. To have this straight influence towards the customers companies utilise salespersons or sales managers. (Ulaga & Kohl, 2018, 161-162.) Salesperson has a positive effect on the overall customership (Ferro-Soto et al., 2023, 245). Thus, salespersons are usually utilised by all providers whose customers' experiences via CJ can differ one from another.

Salesperson is the representative of the offering company (the provider) and creator of tight relationships with customers (Jokiniemi et al., 2023, 15). In sales a salesperson can influence the overall turnover of the provider company through the sales themselves (Cron et al., 2023, 117). Person in sales can also be the one to notice customer's reactions and produce relation to the customer (Pappas et al., 2023, 519). Moreover, salesperson's expertise will make a difference in sales on business-to-business (B2B) markets with a positive correlation towards the revenue for company represented (Cron et al., 2023, 123-124). This is further validated as during sales the salesperson has opportunity to create customer experience (CX) (Pappas et al., 2023, 521). Thus, salesperson can be able to help to create both experience for the customer and revenue for company represented through their actions mainly in sales processes such as customer journey (CJ). As the CJ is mainly a collection of different touchpoints. are the touchpoints the concrete connections through which the salesperson can make the effects by.

In B2B customer-provider relationships the goal is to facilitate and create shared targets plus growing commitment between the actors through marketing and more specifically accurate communication. The shared goal can be attained between the customer company and the provider company in the longer term specifically. Additionally whole of customer experience will benefit from good communication from the provider's influence, communication towards the customer. (Alnakhli et al., 2021, 351.) Hence, managers in the sales processes must grasp this concept of goal sharing with the clientele. This does indicate that there is a specific need for a providing company. This need is that they are in a necessity to own customer comprehension that can lead into better B2B relationships.

B2B customers have also been shown to calculate their prior experiences into being fiscally positive or negative, therefore previous successes do influence the future's decisions of the customer (Bolton et al., 2006, 1813). For example, with a certain customer they may only have a positive notion and effect on future deals for the certain

provider company with good previous experiences of a customer. Likewise, B2B customers have adopted the norm that the sales staff from the provider company being automatically part of their buying process and customership, hence customer experience (CX) (Alonso-Garcia et al., 2023, 317). This designates it so that the salesperson of any B2B company has direct influence towards the customers' perceived experiences, the past CXs. The customer experiences thus should be a management starting point to further assist the development of all CJs for the providing party. Hence, it is vital to try for the providers to accommodate the customers' needs in their buying processes. It has been confirmed that *salesperson's listening* to the customer will determine the future customership of that customer (Ramsey & Sohi, 1997, 128). Salesperson's listening is divided by Ramsey and Sohi (1997, 128-129) into three categories: *Sensing*, *Evaluating*, and *Responding*. It is seen that utilizing all said three categories by the salesperson leads to better understanding of the customer's needs. Thus, salespersons correctly listening to the customer will yield sales' results. From this the purchase as the customers response is assumed to be as good as possible outcome. (Ramsey & Sohi, 1997, 134-135.) Salesperson listening is further assumed to be an indication of the salesperson having empathy towards the customer (Aggarwal et al., 2005, 18). Hence salesperson's operation per customer is taken in notice by the customer. It could be said that listening can be understanding on a humane level.

It can be assumed that salesperson interaction with the customer is noted in companies actively providing in B2B markets. With strategic implementation approach in providing, listening and thus empathy the providing company can understand the customer in a deeper level: Customer could have a feeling of being heard. The customer's positive connotation to listening, empathy is seen as "communicatory function" which reduces the number of negative feelings in the customer relationship with the provider (Weißhaar & Huber, 2016, 538). Therefore, relationship can be seen as a manifestation of the salesperson attending to the customer.

*Interpersonal interaction* between people is also used as a name for this interaction between the provider and the customer that builds up the relationship towards it being "rapport" (Jokiniemi et al., 2023, 14). Thus, it can be assumed that through empathy, right type of interaction towards the customer and overall want to understand the customer can the provider deeper their relationship. It also indicates trust between the participants of the business relationship (Leonidou et al., 2008, 93). This is vital in most business-to-

business (B2B) affairs as these can be very considerable in terms of monetary value (Tamaddoni Jahromi et al., 2014, 1258). Accordingly, B2B salesperson can influence the customers' experiences of the providing company; CX can be influenced by the salesperson and their actions when customer is in contact with them.

The customer loyalty be managerially seen as objective for providing companies to gain customer trust. Trust created in affairs does indicate greater commitment in the B2B relationship overall (Leonidou et al., 2008, 93). This trust and commitment, such as in the form of loyalty will lead into better financial performance by the providing company when compared to provider with no customer trust (Ferro-Soto et al., 2023, 245).

### **4.3 Risk experience and risk experience management**

Risk experience is the unpredictable dimension for business activities that can have an influence on any of the shareholder values (Oehmen et al., 2020, 331). Risk experience is a dependent of perception of the risk experience by the experiencer and it has affects that have multiple dimensions (Kittur & Chatterjee, 2023, 1068-1069). Risk experience can lead for example into the diminution of commitment and ultimately affecting the trust in the business-to-business (B2B) relationship (Leonidou et al., 2008, 100). In B2B the risk experience perception has been noted making an effect on all of purchasing, buying which has led into the experience of a risk experience being a prominent dimension of B2B markets (Kittur & Chatterjee, 2023, 1068).

When risk experience is deemed too high by the recipient of it (such as a customer), the recipient of it, the perceiver can be for example motivated to leave from their customership. This does mean that the risk experience manifests itself when someone experiences it: Risk experience is perceived and hence, acted upon. (McColl-Kennedy et al., 2019, 19.) A well-managed B2B, or any business relationship will allow the participants in the relationship to control the risk experiences and minimize risk experience occurrence in said business (Khan et al., 2024, 343). Therefore, risk experience can be comprehended as being a dependent on the experiencer. As it depends on the experiencer can risk experience be somewhat different for example in business-to-business (B2B) markets, it depends on the certain customer. Perceived risk experience being a dimension taking an effect on the business that may not have been predicted by the provider company in B2B. Thus, the risk experience must be addressed in the

managerial view of the provider to further gain strategy to mitigate it. Otherwise, the customership can be under a threat.

Risk experience in industries such as business-to-business (B2B) markets is a combination of both human uncertainty and worry about possible consequences. In the B2B world, risk experiences are focused on minimizing them and so the sales can be carried out without the customer's high sense of risk experience that they do perceive. The perceived risk experience of the mentioned two areas of the customer's perceived risk experience can be divided according to other peoples' own experiences, but a simple division is between uncertainty factors and consequences, or a combination of them in different ways. Thus, perceived risk experience as a concept always depends on the situation. Customers' perceived risk experiences are therefore always either too high or worth taking, making the choice to be consideration of "Acceptable Risk experience". (Dowling, 1986, 194; Dowling & Stael, 1994, 119-121.) Henceforth, the "Acceptable risk experience" will be the one for providers to comprehend in the process of minimizing the customership's perceived risk experiences. As risk experience is always manifested as an experience of the customer does the risk experience, perceived risk experience be the important part that needs providers attention: Mitigating customer's risk experience as risk experience management comes from understanding the customers and their experiences.

Risk experience in B2B customership originates from the starting point or a combination of them in different customers perception over e.g.: *Customer loyalty, behavioural intention, and relationship commitment*. All of these equally may influence the overall perceived risk experience by the customer company. It is worth noting that dependence on the provider or the provider's brand does not demonstrably reduce the risk experience of the customer company. (Kittur & Chatterjee, 2023, 1089.) It can be presumed that as B2B customer experience management (CXM) is the provider's strategy for managing customer experience (CX) on customer's purchasing (Lemon & Verhoef, 2016, 69), can customer perception and overall commitment be seen as a part of it. This is because perceived events in B2B markets create feelings, emotions (e.g. Purmonen et al., 2023, 75) that are experienced by the customer company (McColl-Kennedy et al., 2019, 19). These could include experiences such as risk experiences as risk experience itself is a risk experience for the customer if they feel so (Kittur & Chatterjee, 2023, 1068). These perceived experiences, feeling created by risk experience can have some effect on the

experience of the customer, and hence the overall CX. The management of customer experience (CXM) as a managerial aspect of a B2B business must be equivalent for the CX of theirs’.

The customer management is recognised as a driver for increased customer loyalty (Homburg & Tischer, 2023, 1066). Therefore, to secure the customership of a customer has the provider to address the managerial need of experience as a customer, customer experience (CX), as a building block towards the customer’s risk experience mitigation.

Overall *loyalty* in business relationships does indicate higher level of customer satisfaction and the existence of a well-managed customer experience (CX) (McColl-Kennedy et al., 2019, 9). Loyalty itself is a customer specific concept what is created as a combination of customer’s perceived value and the satisfaction of a customer (Roy et al., 2019, 56). Thus, trust, loyalty creation in the relationship can be seen as the first step towards customer’s risk experience management and thus risk experience mitigation by the provider’s side on the B2B markets. This can therefore create connection for the trust to influence the CX.

The existence of notable customer loyalty has been proven of indicating a level of customer satisfying with their relationship with the provider (Roy et al., 2019, 58). Thus, customer relationship will be seen as loyalty which furthermore can have positive effects on the overall experience of the customer.

For customer risk experience management and overall risk experience mitigation to succeed has the relationship be on a good level. Namely the relationship is customer relationship management (CRM) as a strategic decision and provider’s objective. Right type of CRM creates higher customer satisfaction through the decrease of risk experiences perceived by the customer. (Khan et al., 2024, 337, 343.) Relationship management can overall be accounted towards of being an overlapping managerial view with both the customer’s journey and the (business-to-business) B2B purchasing in B2B CJ theory (Purmonen et al., 2023, 75). Therefore, relationship improvement has influence on the CJ in B2B markets. Hence customer risk experience management, risk experience mitigation stimulates the CJ and as mentioned overall CX.

When the big picture of the relationship is comprehended by the actors of said relation, strategic decisions leading to risk experience mitigation can be achieved by the providers

in specific (Pellegrino et al., 2020, 975). This further indicates that overall customer understanding creates opportunities for risk experience mitigation and most importantly customer risk experience management is possible.

#### **4.4 Risk experience management through customer experience management**

Customer experience management (CXM) is the way that business-to-business (B2B) companies can accomplish a higher profitability through improved customer relationship (Homburg & Tischer, 2023, 1050). Developing the customer understanding can a company (the provider) affect the customer's purchasing and moreover customer experience (CX) with e.g. the touchpoints in their sales process (McColl-Kennedy et al., 2019, 9). Thus, sales process must connect the provider and the customer in a way that is the planned way. Then the needs can be discussed, and customer can feel heard.

When the customer is heard and they feel understood, it does reduce the possibilities of negative feelings by the customer because of the B2B relationship through CXM (WeiBhaar & Huber, 2016, 538). As B2B CXM is the provider's strategy for managing CX on customer's purchasing process (Lemon & Verhoef, 2016, 69) is risk experience management built in the relationship with the control of the risk experiences (Khan et al., 2024, 343). Accordingly, it is necessary to conduct research from the point of view of how concretely in B2B business the provider company takes this aspect of the customer's possible risk experience into account.

As Lemon and Verhoef (2016, 76) put it: Customer's evaluation of the customer's own needs emerges before or in the prepurchase phase of customer journey (CJ). They continue to say that the next phase, the purchase phase of CJ, has the final decision of the purchase itself. From this it can be assumed that the customer company considers the cyber security of the offer even before the decision to purchase. Thus, customer's own risk experience can be minimized before a risk experience is manifested. This must be considered by the management of all providing companies, including in the industrial machine sector of B2B and other providers of B2B solutions.

Trust is a way for any company to develop more impactful customership. Trust is vital part for any B2B company in providing when they want to achieve a safer customer experience. This can be argued as the outcome as trust itself makes the customer's mind-set more relaxed when compared to a less-trusted company. (Leonidou et al., 2008, 100.)

In long-term business relationships the need for formation of trust is prominent as the trust can enhance or even save the suppliers, providers relation to the customer (Casidy & Nyadzayo, 2019, 30). From this it can be assumed that for customer experience to work and be able to be managed the trust and any issues there must be considered. Since trust is the way to assure oneself of their business working towards the customers' goals it must be addressed.

#### 4.5 Theoretical framework

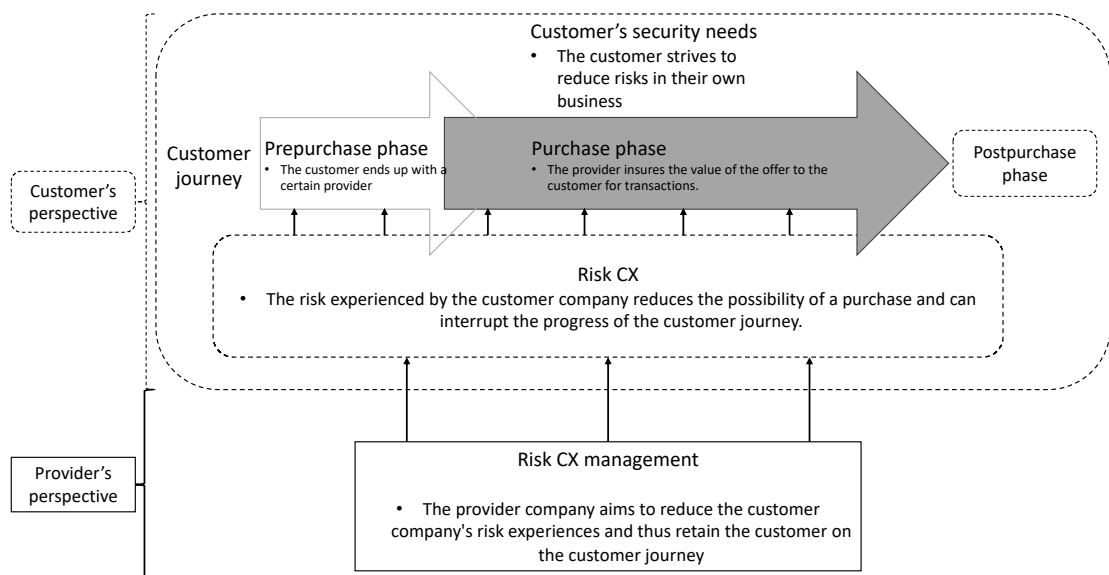


Figure 1 Theoretical framework

The theoretical backbone for this thesis comes from three distinctive research questions of: Is the B2B customer's **risk experience** related to the purchasing?, How **relevant** are **cyber security concerns in the business-to-business customer purchasing?**, and How can the cyber security related risk experience **be managed?** Is the B2B customer's risk experience related to the purchasing?

How relevant are the cyber security concerns in the B2B customer purchasing? and

How can the cyber security related risk experience be managed? All of these together make the purpose of this thesis; How to manage the risk experience of a customer company in B2B purchasing, possible research. Hence, the theoretical framework includes the three dimensions introduced in the research questions, which are visualised into it.

The visualisation (figure 1) can be justified with the explanation of the thesis theory part as follows:

The security and the need for it in the form of for example cyber security is vital to all businesses and security must be implemented into any company's systems that contain any kind of company assets (e.g. Safa et al., 2015, 68; Diaba et al., 2023, 322). Company assets can be any segment of a business such as systems and data or the people using those (e.g. Tam et al., 2021, 2). Henceforth, most of the B2B companies guide their actions and buying towards the secure option to assure operational business (e.g. Trim & Lee, 2019, 225, 236; Ghelani, 2022, 4).

Customer's risk experience is the dimension where the risk experiences such as cyber security can be met by the B2B provider. Risk experience itself can be felt by the customer and acted upon the feeling of it (e.g. Hunter et al., 2004, 148) and thus it is a customer experience. Customer experience (CX) is a holistic concept of the customership by the customer themselves (Lemon & Verhoef, 2016, 71) and thus, experience itself is phenomenon which is derivable from human consciousness (Becker et al., 2023, 3). Hence, it can be affected by making efficient decisions with the customer experience management (CXM) (e.g. De Keyser et al., 2020, 440) in the customer's customership (e.g. Lemon & Verhoef, 2016, 69). In other words, customer's holistic experiences can be affected on by the providing party.

Customer experience management (CXM) itself is the managerial tool to both construct and manage the customer's experience (CX) within providing companies (e.g. Homburg et al., 2017, 386). As these CXs are always holistic view of said customer it can be the reaction of it can be altered by the providing party (e.g. Becker & Jaakkola, 2020, 641) with said management of CX, CXM. Therefore, it can be assumed that any managerial implications and strategic actions for customer experience will assume the provider's perspective towards the customers reactions and hence the customers' perspective. In other words, for a company to facilitate for the comprehension of their customers' actions and feelings (manifesting as CX) they are obligated to create management for it (CXM).

For the provider to be able to influence the customer experience through the management of it does the official connection to the customers occur via touchpoints. These touchpoints usually take place to the customer's customership, customer's journey (CJ). CJ can managerially be seen as the sales process. (e.g. Lemon & Verhoef, 2016, 69, 76-

77; McColl-Kennedy et al., 2019, 9.) Therefore, the touchpoints are the connections needed for the provider's CXM to have a chance to affect the customer experience in any way that is planned, strategized (e.g. Steward et al., 2019, 293). Touchpoints being created to cater towards a planned marketing and sales strategy makes them very important. This means that there is a need for a company to understand their customers for them to be able to manage touchpoints.

Comprehending the customers' actions is vital to all B2B companies (e.g. Bolton et al., 2008, 62; Steward, et al., 2019, 299). B2B customer companies buying centers have people in them and people will have human emotion behind decisions (e.g. Sheth, 1973, 51; Purmonen et al., 2023, 75). Therefore, comprehension of the actions made, and feelings displayed by the B2B customer, or their representative are fundamental to noted and acted upon for the providing company and their salespersons or sales organization.

## 5 Research methods

### 5.1 Qualitative research

The purpose of this research is to be realized as a basic research, in which case the goal of this research is to provide a concrete extension to current knowledge and the starting point is the desire to understand more from a scientific point of view. (Merriam & Tisdell, 2016, 25). Research always has methodology as the guiding structure of for its research process for the research can reach the desired result, i.e. the finished research. (Hirsjärvi & Hurme, 2022, 22). The methodology choice between the *quantitative* research and the *qualitative* research depends on the execution required to establish the research's goals (Eriksson & Kovalainen, 2008, 4-5). This choice can be grounded upon the necessary data collection method that is implemented to fulfil the research's needs. (Hirsjärvi & Hurme, 2022, 25).

Quantitative research has been suggested of being the research type when it is aimed to assume, test, or set laws of science such as biological cell structures. Qualitative research has been assumed of being the type desired when for example (social) patterns are needed to be assumed, tested, or simply set. This is the way such as how marketing research are assumed by its researchers: Through the experiencers of marketing. However, this deviation is not always the same and it is up for debate which type of research works better in a specific study. (Hirsjärvi & Hurme, 2022, 20.) Thus, for the researcher to be able to accomplish complete research it must be one of a certain research type for the research structure to be intact. In qualitative research the researcher is assumed to be objective. This research represents a qualitative research type as it suits better in the need of marketing research of this type: Creating comprehension for marketing managers of their customers.

Qualitative research is the desired type of a research when it is needed to understand a specific occurrence of perceptible world such as human interactions and their understanding of undertakings. Hence, qualitative research does have interest in the persons involved in the occurrence and their comprehension of it. (Puusa & Juuti, 2020, 9.) In other words, qualitative research in question makes assumption that world has people acting in it to create a social construct that is being observed by experiencers of it, people in it (Hirsjärvi & Hurme, 2022, 20). These are named for example as the

“informants”: The ones who inform the researcher have the knowledge of the research subject and are willing to share their knowledge with the researcher (Pratt, 2009, 856).

The personal dimension of qualitative research manifesting from social constructs and human evaluations on that means that research then must be of the experiencers of said world. As qualitative implemented research, it can grant the probability of identifying fundamental causes of research subject (Granot et al., 2012, 547). As this research overall concentrates on the B2B customer management it is vital to assure the B2B point of view on a profound level. It is worth noting that it should be assumed of that only B2B personnel who interact or manage customer may be the only ones to have knowledge on this subject. This happened in the right way from the point of view of the research: The data was created from the right kind of people.

Overall B2B marketing research rely on qualitative type of research as the type allows flexibility that B2B research require, because of the interactive nature of B2B marketing (Beverland & Lindgreen, 2010, 56). The interactive nature could be because of the people and their actions in the B2B market trying to adapt to the changing market situation. From the point of view of this study, it was thus essential that data relevant to the study be obtained from parties suitable for the subjects of the study: From providers who were able to talk about their own experiences and their own activities in the market.

In this research, business-to-business companies' representatives were interviewed. The interviews in research themselves are seen as good way to understand people, their own views, and actions on, for example, the matter being studied in the research (Hirsjärvi & Hurme, 2022, 20). The comprehension occurs through as an outline of the expressions and feelings of the interviewee: Interview will reflect the genuine world (Hirsjärvi & Hurme, 2022, 20, 40). Hence, it is assumed that the interview is used in research where one wants to find things in people's lives that are not yet found in research.

All interviews are seen of having both pros and cons. Prevalent pro is assumed of being the wide range and possibilities that the interviews as a research tool offer: When the interviews do take place, the interviewer and interviewee are in direct contact and the interview may be guided in the way that the interviewer gathers the best possible data of it to go into the research itself. This happens for example through the comprehension of the non-verbal communication. Other prominent pro is the opportunity brought by interviews to shed light on a subject area that may even have remarkably little research:

People who encounter the subject to be researched are good sources of information. In addition, justified opinions and views of the interviewees probably cannot be obtained as data without an interview. (Hirsjärvi & Hurme, 2022, 32). Therefore, the interview can be seen as a good tool to gather data for one's research if the interviewer does understand the interviewee and the other way around. In this study, interviews were used as a source of data. All data was collected from interviews and the results and conclusions were derived from this data.

The need for a well-executed interview by the interviewer is correspondingly one of the principal cons of interviews of research. If the interview is not carried out as an interview as well as possible, the result also reflects this: The results may not reflect the truth, or they are simply not as high quality as one might expect. Additionally, the interviewee could give answers to questions in an interview in a way that may not reflect the truth as a whole: The interviewer should not give the interviewee the opportunity to answer too plainly, because otherwise the data obtained for the whole research may not be sufficiently enough accurate. (Hirsjärvi & Hurme, 2022, 32). Thus, it can be said that the interviewer's ability to interview has a great responsibility in every study that relies specifically on interviews for data collection. This happened successfully during the interviews: The researcher was able to collect data according to the methods presented here and the collection was successful and sufficient.

The interview can be executed for example as form interview, focused interview, semi-structured interview, or unstructured interview (Hirsjärvi & Hurme, 2022, 43). Overall qualitative research's interview can be more comparable to a regular conversation as discussion is needed to carry out the interview. Moreover, these interviews can take place e.g. face-to-face either in real life or online. (Eriksson & Kovalainen, 2008, 79; Puusa & Juuti, 2020, 99.) Thus, qualitative research can always be also a qualitative interview research such as this research is, and the interview type will be chosen as certain always according to the reasons of the author of the research. This was the only method used of how to conclude the interviews of this research: All interviews were made face-to-face online, using the VoIP created by Zoom Video Communications. In this case, the researcher, the interviewer, had a genuine opportunity to be face-to-face with the interviewees.

In order for this research to reach the required level of qualitative research, the researcher follows the requirements presented here. The research was carried out by following a good research method that is suitable for the implementation of qualitative research from the starting points of the research: The theory was put together in a way that supports the claims of qualitative research.

## **5.2 Data collection**

When collecting research data, it is important to choose the right data collection method (Hirsjärvi & Hurme, 2022, 14). As stated, the best method of data collection is the one that provides the most accurate data in the study in question (Hirsjärvi & Hurme, 2022, 32). In this study, the data to be collected is obtained from interviews. Interviews were selected as the method of data collection for this study. According to the researcher's point of view, with the help of interviews it is possible to collect data, which is the most essential for the research. Interviews are conducted by the interviewer. In this study, the researcher himself was the only interviewer. The interviewer must maintain reasonable objectivity in the production of the interviews and later in the analysis of the data to ensure the integrity of the research: The interviewer, the researcher is always a human and therefore they are always somewhat influenced by a level of subjectivity (Hirsjärvi & Hurme, 2022, 16). This was taken when planning and conducting the interviews. The interviewer, researcher strove for objectivity.

When starting to form the interview questions for the study, one must understand their thematic and dynamic role for the study. Thematic questions do correspond to the data collection of the study. Dynamic questions do affect the interview situation itself: They allow the interviewee talk about their experiences and genuine thoughts. (Kvale, 1996, 132.) Hence, the research questions were numerous, and suitably different, especially in terms of their presentation. The researcher wanted to be able to ascertain the interviewee's understanding of the question so that the results obtained would be proportional. In order to reach this point, some of the questions were more motivating: To make the interviewee dare to speak their own thoughts and views (appendix 2).

The research interviews can be executed in different types. Difference between the interview types is the depth of following the structure during the interview: The freer the progress of the interview is, the more it lacks structure and thus e.g. less amount of structure enables a freer discussion during the interview. (Hirsjärvi & Hurme, 2022, 43.)

This research is carried out as qualitative research with qualitative interviews. These interviews are semi-structured by their nature. Semi-structured interview is an interview in which the questionnaire does not change between the interviews but stays the same in all of them. The wording of all questions will be determined in the interview itself as semi-structured nature does allow this. Thus, the interview will stay as more conversational yet be comparable to other interviews: It produces usable data for the research. To hold the interview structure with specific not-strict interview questions is the essence of semi-structured interview: The interviewer has more clearance for the interview. (Eriksson & Kovalainen, 2008, 82; Merriam & Tisdell, 2016, 136; Puusa & Juuti, 2020, 106.) Hence, the researcher is obligated to assume the depth of the interview needed to be able to make conclusions that can support the whole meaning of the research. This was taken into account when planning the interviews and the interview situation. Appendix 2 contains the interview questions in their entirety. The questions are versatile in order to achieve the stated need for depth. The found suitable interview format was semi-structured in order to keep enough room for the interviewer to manoeuvre during the interview. This was found to lead to a more free-flowing discussion.

The amount of interviews that a qualitative research needs when the interviews are the source of data to be studied, is not limited to a single number and it cannot be evaluated without practical implications that do support the resulting amount: There must be as many interviews that they are sufficient enough to assure the research reaching its goals (Pratt, 2009, 856). This view is complemented with the comprehension of the data source numbers in qualitative research being always not a single number but always depending on different causes. There is need for as many interviews as it takes to gain data which does not yet tell exactly the same things. When exactly the same things appear again and again, the right number of interviews starts to be found. Then it can be assumed that the right amount of data from this type of research has been already found out. (Hirsjärvi & Hurme, 2022, 60-61.) Hence, the amount of interviews can be interpreted into the amount of which the data would start gaining noticeable saturation. For this research that number of interviews was 10. In the interviews, this amount showed saturation in the answers to the interviewer's questions. Thus, the number of interviews was suitable.

The 10 interviews do imply that there will be 10 different interviewees who will be approached and hence selected to be a part of this research. Interview data was collected from these ten different interviewees. The method of collection, i.e. the interview itself,

was carried out in a semi-structured way, as stated. In this case, the interviewer, researcher has the freedom to vary the order of the questions as well as the true order of words (Eriksson & Kovalainen, 2008, 82). It was anticipated that this will influence the interviewees, which will lead to their relaxation during the interviews: The researcher does not want to have to emphasize certain points of view or questions to verify the achievement of truthful results. According to the researcher, this was realized as desired.

As mentioned, qualitative research requires the right kind of data source in order to fulfil the purpose of the research. This study must therefore find interviewees who are specialized in both marketing and especially sales, who are aware of their company's strategy and who can potentially influence it. In order for this research to finally fulfil its purpose, the interviewees had to be from the positions described. Potential interviewees were asked to participate in the research interview on the Zoom platform by email. The approach took place by finding the approach of the representatives of the companies possibly included in the scope of the study to the e-mail addresses found on the companies' own pages. The email sent is appendix 1.

Operationalizing table was created for support the interviews. With the help of this table, it is possible to form all the questions of the interview and the table provides a fundamental framework for the interviews. The table (1) itself was divided into the research questions from which the main concepts of the to-be interview questions were created. Thus, the "main concept" described in Table 1 refers to the formulation of the questions as well as the theory. The reference to the theory does not happen word for word as written, but the researcher adopted a freer form. The interview questions were formed with the help of the previous points. Table 1 shows the first forms of the interview questions and in appendix 2 shows entire interview body with all questions.

Table 1 Operationalization table

Research question	Main concepts	Interview questions
What are the relevant cyber security concerns in the B2B customer purchasing?	<p><b>Cyber security:</b></p> <p>Protection of customer company's assets, systems, and data</p> <p>Security needs as part of customer's strategy</p> <p>Security's functionality and implementation</p>	<p>What does the customer require from the offer in terms of cyber security?</p> <p>How do you see customer's cyber security needs?</p> <p>How those (needs) are addressed in the management of the sales?</p>
How is a B2B customer's risk experience related to cyber security formed during the purchasing?	<p><b>B2B risk experience:</b></p> <p>Customer's buying center and processes</p> <p>Customer journey, its phases and maintenance</p> <p>Risk CX</p>	<p>Who participates in the purchase and whose experiences are we talking about?</p> <p>Do the CJs differ from starting points of them?</p> <p>How the customer is guided in the CJ?</p> <p>What does CX mean to you?</p>
How can the cyber security related risk experience be managed?	<p><b>B2B risk experience management:</b></p> <p>Customer understanding in a relationship and enhancement of it</p> <p>Salespersons' effect on customer journey</p>	<p>Does the customer's risk need seller's attention for sale fulfilling?</p> <p>Do you understand the customer needs?</p> <p>How customer's risk is managed in the CJ?</p> <p>How the customer is guided in the CJ?</p> <p>Does CXM enable CX adaptation in the sales situation (CJ)?</p> <p>How free is the salesperson in the sale?</p> <p>How can the salesperson manoeuvre in the sale for creating the safe CX?</p>

### 5.3 Analysis of data

It has been established that in qualitative research, where data is obtained in interviews, the analysis of the material begins already during data collection. Thus, during the interview. This means that when the researcher themselves conducts the interviews, they can start to develop results already during the interviews. Thus, it can be stated that the researcher has the opportunity to develop results at the same time as data is collected. The interviews are recorded and transcribed, i.e. they are in verbal form. In this case, the researcher stays "close" to the data, which is the idea of qualitative research analysis. This will ultimately lead into the possibility of being able to construct the analysis in a way which supports good research. When the data is available, the researcher can delve into the analysis either inductively or abductively. The abductive method is the method of analysis of this study. In abductive analysis, the researcher forms result by reasoning abductively, i.e. the researcher already has theoretical views on which the analysis of the research is based. (Hirsjärvi & Hurme, 2022, 142-143; Eriksson & Kovalainen, 2008, 79.)

The interviews shed information of the interviewee's views about the cyber security, customer risk experience, and the management of the customer risk experience. All interviews were conducted with people of the desired quality, i.e. people who influence the marketing and sales of their companies, as well as their strategies. In addition, most of the interviews were carried out from companies offering industrial machines (6) and the rest (4) were providers of automation solutions closely related to the theory topic. The abductiveness of this research does arise when the data obtained from the interviews given by the interviewed business to business managers is compared with the theory part and vice versa.

Table 2 Interviewees

Interviewee	Duration	Self-reported area of responsibility	Company's industry
A	42 min	Sales manager	Manufacturing of industrial machines and equipment
B	44 min	Business Manager	Manufacturing of industrial machines and equipment
C	44 min	Chairman of the Board	Manufacturing of industrial machines and equipment
D	46 min	Director of customer solutions	Manufacturing of industrial machines and equipment
E	34 min	Managing director	Manufacturing of industrial machines and equipment
F	43 min	Sales director	Production of automation solutions
G	53 min	Sales and marketing manager	Production of automation solutions
H	48 min	Sales director	Production of automation solutions
I	52 min	Managing director	Manufacturing of industrial machines and equipment
J	33 min	Regional manager	Production of automation solutions

The average duration of the conducted interviews was approximately 44 minutes. This is a descriptive number, as the median of the interviews can also be found at exactly 44 minutes. Thus, it can be stated that within the duration of the interviews, the interviewees were offered plenty of time to speak their answers in a way that is not rushed. The roles of the interviewees in their companies were specifically as either sales manager or, depending on the size of the company, a similar position, where the interviewee always had the opportunity, in his own opinion, to talk about matters relevant to the research, regardless of everything.

The data of this research was analysed using a method that gained inspiration from both the Gioia methodology and the general theme analysis. This method used was not Gioia method (Gioia et al. 2013) but one inspired by it. In this study, the basic idea of how the concept, themes, and aggregate dimensions can be presented stylistically was adapted to some level from the Gioia. The structure ultimately did not comply to it. This style was not used to an exact copy as Gioia served as a basis for building up the results. The overall analysis style was created with a different coding method. When forming this style of analysis researcher applied methodology in the style of the method presented by Strauss and Corbin (1998, 158): The data obtained from the interviews were supported by the theory and, accordingly, the theory was investigated in a continuous analysis with the data. Thus, the data collection was interactive between theory and data. This had support to the formation from the thematic analysis. The thematic side of this thesis' analysis was comprehended as Hirsjärvi and Hurme (2022, 148-150) do see it: The themes of the data were interpreted by the researcher. As Hirsjärvi and Hurme (2022, 152) see the analysis moving from pure data and material towards the possibility of reporting, in their opinion it requires both data reading and data classification. Thus, the transcribed data obtained from the interviews were broken down into parts in the Excel program. In Excel the data was interpreted as a whole. This data obtained was able to be processed by comparing different levels of both the answers that appeared in the interviews and the written theory. In this case, reasoning had the opportunity to form results. These results did arise from the data and its findings, all of which are based on interviews. From this data, points that were considered similar were combined into more unified themes. These themes were combined into results of how providers do understand of *how can cyber security influence customer journey* (see figure 2, figure 3, figure 4). These results were opened in more detail in the discussion.

This study utilized abductive reasoning when interpreting the data. The abductive nature of the research consists of the fact that the researcher has some theoretical point of view or angles, which are set out to be explored with the data. The data thus has the opportunity to clarify or form a new theory from an already existing one. (Hirsjärvi & Hurme, 2022, 143.) In other words, the results produced from the data of this thesis arise from the comparison of the data with the theory. In this case, the theory supports the results as much as possible and the results are possible to create a new theory.

In this study, the method of interpreting the data in more detail was, for example introduced ways of Kvale (1996, 189) approach to the data both during the interview phase and during the transcription of the material and data altogether. Thus, the way of interpretation, where the interviewer, the researcher condenses the data and interprets the data from this condensing. As a clarification, this can already happen during the interview itself. This did occur: The researcher interpreted the data in interview situations, during, and after transcribing.

Generated data from the recorded interviews was transcribed using the automatic transcription program developed at the University of Turku. This automatic transcriber uses artificial intelligence and does not store data on any server or otherwise. The only one who got access to the transcriptions was the researcher: The system is built that way.

In this study, Grammarly service was used in the language maintenance of the otherwise finished text. During the language maintenance process, Grammarly suggested better word options. In addition, Grammarly's artificial intelligence (AI) was used to edit sentences that were too long. The service used was the free version of Grammarly, which does not produce text but can modify, for example, sentence structure for better reading. This was achieved through more clarified and simplified language for better understanding. Hence, the language maintenance service used did not affect into the content of this thesis.

#### **5.4 Research relevance, evaluation, and quality assessments**

The relevance of the research arises from the fact that the research is proportional to the purpose of the research, especially in terms of data collection. For example, the interviews must be relevant enough in terms of content so that the data obtained from them can be used to carry out the research at all. (Gideon, 2011, 46.) This research strove for relevance

by formulating precise questions to which answers were sought during the interviews. The questions were formed in a way that supported the purpose of the study (how to manage the risk experience of the CX in business-to-business purchasing) as accurately as possible.

The researcher of any research is the one who makes assessments upon the research that affect the research as a whole: From the start and planning which include the decisions being made of the subjects needed and comprehension of them. These can include the previous research that will lead into the current one. After the subjects required are being decided on the research will take place as in this case the data collection with interviews and henceforward the analysis of the data gathered. This is followed by the conclusions from both data and theories introduced. Therefore, the researcher can be comprehended as one of the research's instruments (Hirsjärvi & Hurme, 2022, 16.) The researcher must be aware of this, so that they do not interfere with the obtained results with her own actions and thereby make them invalid or otherwise reduce their value.

Research reliability describes how consistent and repeatable the research results are. This is more specific to the situation when the research is repeated using the same methods and under the same conditions. In this study, the reliability of the research is seen to be divided under the term's credibility, transferability, dependability, and confirmability. Each of these in their part creates a new dimension for verifying the quality and validity of research. When the research already includes the "area" covered by these terms while doing the research, and the perspective of these terms is conveyed to the reader, the research can be considered reliably done. The validity of the research is divided into both internal and external. Internal validity is how well the research is planned and implemented. Internal validity reflects potential internal errors or study confounds. External validity refers to how much the research results can be generalized. Generalizability touches the world outside of research. How can research be presented to a wider population or utilized in situations outside of research. Each of the terms, which contribute to the verifiability of the reliability of the research, bring their own dimension to the research. (Holt, 1991, 58; Lincoln & Guba, 1985.) Consequently, the validity of the study can be said to be intact, both externally and internally. The research has no internal validity problems and external validity is intact due the research being open and usable.

According to Lincoln and Guba (1985), the term "credibility" is part of the internal validity of the study. It verifies that the research's theoretical framework and its concepts also genuinely describe the research's problem, thereby controlling the research's theoretical choices. Thus, credibility is responsible for evaluating the reality of research. This always extends to the operationalization of the research, such as formulating questions and handling the interviewees, as well as evaluating the results. Credibility suffers when these points are not fully followed. (Holt, 1991, 58; Lincoln & Guba, 1985.) When conducting this research, the factor related to independently managed interview situations can be interpreted as a factor that may weaken the credibility. There was a lack of interview experience in conducting a good interview on the subject in question. This was taken into account by the researcher and thus the problem did not affect the research. In addition, an even broader knowledge base about the general topic of the research, such as a more in-depth understanding of cyber security before conducting the research, would have eliminated the problem of so-called pre-understanding. Consequently, this shortcoming was erased as the research progressed, but it is good to be aware of this when assessing the reliability of the research. However, these points alone do not remove the internal validity of the study, as the theory supports the conducted research well and theory and empiricism interact with each other through the interviews.

Transferability is part of the external validity of the study. In the context of this research, it does mean how the perspective chosen is placed in the studied business-to-business market from the point of view of customer management. In other words, transferability is specifically the "applicability of the research in the real world" and through this the assessment of the possibility of its repetition. (Holt, 1991, 58; Lincoln & Guba, 1985.) There should be no transferability problems in this study, as the study and its results are purely dependent on the interviews given by the interviewees. Thus, there is no problem that this study would be problematic in terms of transferability.

Dependability creates the overall reliability of the research. It includes even more terms, such as the reliability, consistency, predictability, and punctuality. For research to have reliability, it must be internally valid, open, and publicly reported, repeatable, and contain diverse data collection and analysis. (Holt, 1991, 58; Lincoln & Guba, 1985.) All in all, this study has been successful in assessing dependability of measure, because the problems that occurred in the point of equivalence did not remove the internal validity of the study.

Confirmability consists of the neutrality and objectivity of the research. This is basically an evaluation of the research that has been done and will be done, from the interaction between the researcher and the researched, the interviewee. Confirmability can be assessed from the freedom of the interviewee to answer, the ability to lead, triangulation and the distance of the researcher to the researched. (Holt, 1991, 58; Lincoln & Guba, 1985.) No anti-neutrality problems emerged in this study. The researcher made sure that every interview is done in the same way, the interviewees only have their own and this also happened.

Overall, this study is free of major flaws and errors when evaluated through the assessment of credibility, transferability, dependability, and confirmability presented by Lincoln and Guba (1985). Thus, this research can be said to be of high quality and thus reliable.

## **5.5 Assessment of research's ethics**

When conducting research, the researcher themselves have the responsibility to ensure that the research is carried out in an ethical manner. Eriksson and Kovalainen (2008, 63-70, 87) understand that ethics when concluding a research do imply that the researched understand that they are being researched. In this case, it is the researcher's responsibility to express how they are being researched, why they are being researched, and how the research and its results are handled.

Ethics manifests from the researching as stated, although correspondingly from the research purpose and planning, and data analysis and reporting. Through these perspectives of ethics, research should be done through a genuine need so that in addition to the production of scientific information, the researched and interviewed are treated humanely. This purpose can be verified by planning: Guarantee the consent of the interviewee and, in general, trust in the researcher. After the interviews, the data collection, the data is analysed as ethically as possible in a way where the obtained data is not modified, for example, in a direction favourable to the researcher: The interviewee's own voice is the data, and not the researcher's stretch of the truth. The same applies to the analysis as well as to the reporting of the research: There should be no room for interpretation and the results must be clearly presented. (Kvale, 1996, 111.) This is what the researcher aimed for in this study: The obtained data was presented in the results in such a way that it covers the obtained data as well and truthfully as possible.

Ethics in research is that the subject, in the case of this research, the interviewees, are aware of the conduct of the research. For example, in the interviews for this study, their voice is recorded, and these recordings are transcribed. The camera was also used in this study so that the researcher can interpret the expressions of the interviewees during the interviews. These facial expressions were used when the researcher evaluated the interviewee's message, and thus had an impact on the results. For example, a satisfied or happy expression was interpreted as a further confirmation of what was being said. Likewise, the interviewees were allowed to be human, and their message was not modified.

It can therefore be concluded that the research was conducted ethically in the light of all the arguments presented. This can already be justified by the fact that the research subjects received both a data protection statement and filled out a participation form which contained information about the study, its reasons, and the part of the interviewees in everything. In addition, it was explained in each interview why it is being recorded, what the interviews are used for and who has access to them. Correspondingly, the interviewees were informed of their own right to check the transcription of their own interview and the interviewees had the right to withdraw from the study even after the interview. Thus, the researcher got the feeling that the interviewees did dare to be themselves in the interviews, they understood that they were in the scope for the research, and what they gave as data can be considered as ethically acceptable collected data.

## 6 Findings

### 6.1 Cyber secure options in business-to-business purchasing

#### 6.1.1 Comprehension of customer's security needs

The cyber security was noted to be present in all the interviewees' companies and foremost, in their products that are offered to their customer companies. On a general level business-to-business (B2B) customers' cyber security needs are addressed in all the companies that did take part in this research. The management does therefore include the cyber security and overall security needs in decisions that lead into the sales and marketing, and the performance of them is monitored with the in mind.

From some interviews it came apparent that the demand for cyber secure options can be even somewhat low. This can be assumed as such because from the customer companies in business-to-business is seen to be on a low level when it comes to customers asking for the cyber security in the products that they are offered with.

I'm contemplating on all the customers, and it's evident that only a minority of them are interested in cyber security (of the products included in the offering). (Interviewee F).

Some interviewees saw the cyber security aspect in their discussions and trading with their client companies to be very limited. The interviewee stated that client companies are not too often interested in cyber security clearly in discussions. These discussions are mainly the sales process which is the general customer journey and buying of the customer companies. Intelligence about cyber security can thus even be at a level that is described as "incredibly rare". Thus, some customer companies show interest in the cyber security of the offered product unexpectedly less often than the interviewee would be pleased to see.

The interviewees did disclose in multiple interviews that both in their offer and in their products, different requirements have been considered on a wide-ranging level and the individual customer company's level. These requirements are considered both in product development and when making an offer. The customer company therefore is introduced with these possibilities within their customer journey (CJ). Hence, the customer companies are somewhat alleged to already to be knowledgeable of the cyber security aspects that they do require in their practises. From this it can be assumed from the customer that they will conclude needs that do differ from the original offering with the

provider's representatives. Sales and marketing also include, for example, the terms and conditions regarding data processing, so that the cyber security aspects of the devices offered to customer companies are essentially standard, and thus they are included in the terms and conditions of, for example, already providing companies. In addition, the customer company's own target for the offered product determines the cyber security need of the device to a great extent. Based on the interviews, this becomes apparent at the sales meeting at the latest, but in an ideal situation, of course, earlier.

Yes, it has clearly been noted (the customer wants to know about the cyber security of the offer), but maybe not in every sales meeting. Yeah, let's say this, they may squeeze plastic into toys, and they don't have any such (cyber security) interest. And then, on the other hand, we do quite often meet (representatives of) entire factories, so they have an interest (in cyber security). (Interviewee I).

Correspondingly, overall security aspects such as cyber security of the products that are offered is seen as staple of any activity in the B2B markets. In other words, the cyber security of the products that the provider does offer to the customer companies has to be as good as it can be. Whether because of multiple risk experience factors that can arise with insufficient security and lead into insufficient sales. Therefore, both the original offering and products offered can be assumed to have a level of cyber security which is adequate in the possible usage of the customer companies.

As far as I'm concerned, (offering-wise) our cyber security (of the products) is in good shape; as a global company, we can't afford to take any risk experiences with these matters. (Interviewee D).

This did not however limit itself from manifesting only with bigger companies but correspondingly with smaller companies that took part in the interviews. Overall B2B companies do want to the customer companies to be able to comprehend the cyber security dimension of the provider's products. Likewise, all interview participants are ready to ready to go through issues related to cyber security whenever, for example, the sales situation just required it. In other words, whenever the customer asks about it. For example, one interviewee implied that it is good to have a factual level (of cyber security) in the own offer, but the need is often not obvious from the provider's point of view. By default, cyber security is seen by providers as always a requirement of some level in all B2B sales. As stated, there were variations depending on the customer, but as a whole, **cyber security is integrated into the operations of all customers in some way**, according to the providers.

### 6.1.2 Provider meeting the customer's cyber security needs

On a general level, the interviews revealed that the providing companies do not design their products, even connectable ones, to be directly connected to, for example, the IoT network or the like. According to the interviewees, this meant that the devices and solutions they offer to companies are, from their own point of view, categorically safe. They justified this by the fact that you can't physically walk to the devices and systems from outside of the customer's facility. Therefore, the systems offered are seen as secure in the first place.

The cyber security was additionally comprehended on the account of the service level. From this it can be comprehended as the service level is seen to support the making of an offer and thus the sale in a sales situation. Consequently, at least in the opinion of the interviewing companies, this is not so much a continuation of the marketing that the customer may have had to face before the customer journey, presumably. This means that the provider sees the product with security properties such as cyber security as the subsequent sales enabler after their initial offering. It was clear from the interviews that companies providing B2B have the direct goal of securing the systems of their customers and potential customers. Several interviewees saw that this has a direct connection to the entire operation of the customer's company, and the companies that sell through it are enabled to serve their customers even better. Hence, it was implied that when the providing company can introduce the customer company in addition to the requested machine or product to suitable security aspects for it, the customer is even more committed to the providing company. This type of thinking was found to lead into better service for the customers.

It is worthwhile to show these things (additional possible features, technical and mechanical for the offered machines) to the customer in terms of service. And for us to stay in the competition, the better the customer can access these types of discussions, the more satisfied the customer will be. And it means that this also binds the customer to us more. -- Yes, (this applies also) to all risk experiences and to acquiring useless machines. And in the big picture, it is also related to the fact that we want to be developing the customers' activities. (Interviewee D).

It was implicated in several interviews that while customers may not act in the cyber security aspects of the products by themselves, at least when it comes to the representatives of the customer's buying processes. These are the people who are responsible for the customer company's purchases. Furthermore, many interviewees

added that the IT departments are more likely to assure the security needed but this rarely occurs meanwhile the people responsible of the buying are truly present in the discussion at the same time.

And those discussions (of the cyber security of the products) are then held with the customer so that there is someone from their IT department present, along with our team members who understand these matters, and they ensure that things are sorted out as they should be. (Interviewee D).

In addition, customer companies do assume their own expertise in their respected fields; Customers are comprehended to know what they want on some level already before their customer journey (CJ). From this it could be said that a customer company rarely is altogether clueless of what they do require from the machinery they are in their requirements.

Customers (companies) themselves know what they need and are thus capable of requesting the right offerings in terms of cyber security. (Interviewee I).

Therefore, a great difference was found in the interviews about how the providing companies have experienced their customers' cyber security needs; As presented, the providing companies either do not encounter a discussion related to cyber security from their customers at all, or the providing company enters a deep discussion about cyber security with, for example, the IT department of the customer company. Based on the data, the providers have a desire to find out how much the customer company needs, wants, or requires cyber security. Thus, **providers must be able to find out their customers' attitude towards cyber security**, according to the data of this research.

From the interviews, regarding the understanding of the customer's cyber security needs, it emerged that the customer companies are expected to want to ask, understand, and know about the cyber security-related features of the offered products or cyber security directly. Through the consideration all the customers, it was revealed in the interviews that those interested in security were clearly in the minority, even in some of the representatives of the interviewed companies. For some companies, the cyber security needs of client companies were not particularly considered, because the data of the companies in question does not necessarily involve customer's risk experience from their point of view; No one outside can get data from their machines.

The people and experts who assemble these systems and make them work were also very often mentioned in the interviews. According to the interviewees, such discussions

between the customer and the provider take place in such a situation that the buying company has someone from its IT department involved in the meeting. Correspondingly, a person with a similar role in the providing company is then also involved, who understands them and makes sure that things are arranged as they should be. In general, from the customers' system side, in the interviews, it was said that large companies secure the operation of their own systems so that such systems cannot be directly delivered there by the interviewees. According to the interviewees, the devices and systems delivered to customer companies are not always directly linked to the customer's systems. In general, in such situations, the customer company already has a platform where these systems are linked together. Systems such as industrial machines. Continuing from this, the interviews revealed how this already existing platform can relate to the system they deliver.

An interesting view of the customer's need for cyber security emerged in an interview. His view partly differed from the other interviewees. The interviewee in question presented a direct point of view, which is strongly based on the idea that the customer company cannot ask precise questions (e.g. about the cyber security) in the offering without already having prepared information. He justified what he meant by the fact that the customer has, so to speak a hidden agenda. The interviewee explained this by the fact that the customers of their supply (industrial machines) rarely approach them in a sales situation or otherwise specifically through the aspect of a precise tech. According to them, customers approach precisely when they are already in discussions with another provider or, alternatively, their original discussion has dragged on and, without the provider's knowledge, the customer has asked other providers of a similar product for offers. The interviewee thus understood the customer's precise inquiries as meaning that they are no longer the only provider who is already this far: The customer already knows exactly what they want, and their goal is to get an even better value for their purchase. One other interviewee supported this ideology by saying that customer do not ask tech questions, such as cyber security matter more than once. When it comes to cyber security 2 questions about it already a lot in the sales meeting. Situations like the one presented with a hidden agenda have been resolved in the providing companies with more detailed contracts, which the customers also generally follow. In a sales situation, the provider is thus ready to make sure of its own cyber security possibilities as well as the customer's readiness for it. Thus, **the offering is the point of purchasing where providers want to make sure of the possibilities and capabilities of cyber security.**

The security of client companies, especially from the aspect of cyber security, was a positive entity in the interviews of providing companies. Cyber security was found to be even more when providing companies sometimes even know how to wait, and thus what is usually delivered is not always what the customer would ultimately like. Companies that sell this problem was got around by not leaving it unclear to their customer companies: How to update the product they sell, and how to maintain the security of the software they deliver was seen as a key to assure customer company's satisfaction to the cyber security offered. In this case, according to the interviews, it is possible to explain these and many other things that support the client company. However, this requires clear communication and comprehension of the customer's experiences and perspectives through conversation and communication, according to the interviewees. This data hence confirms that **the providers make it clear that they have a desire to facilitate cyber secure opportunities for the customer through engagement.**

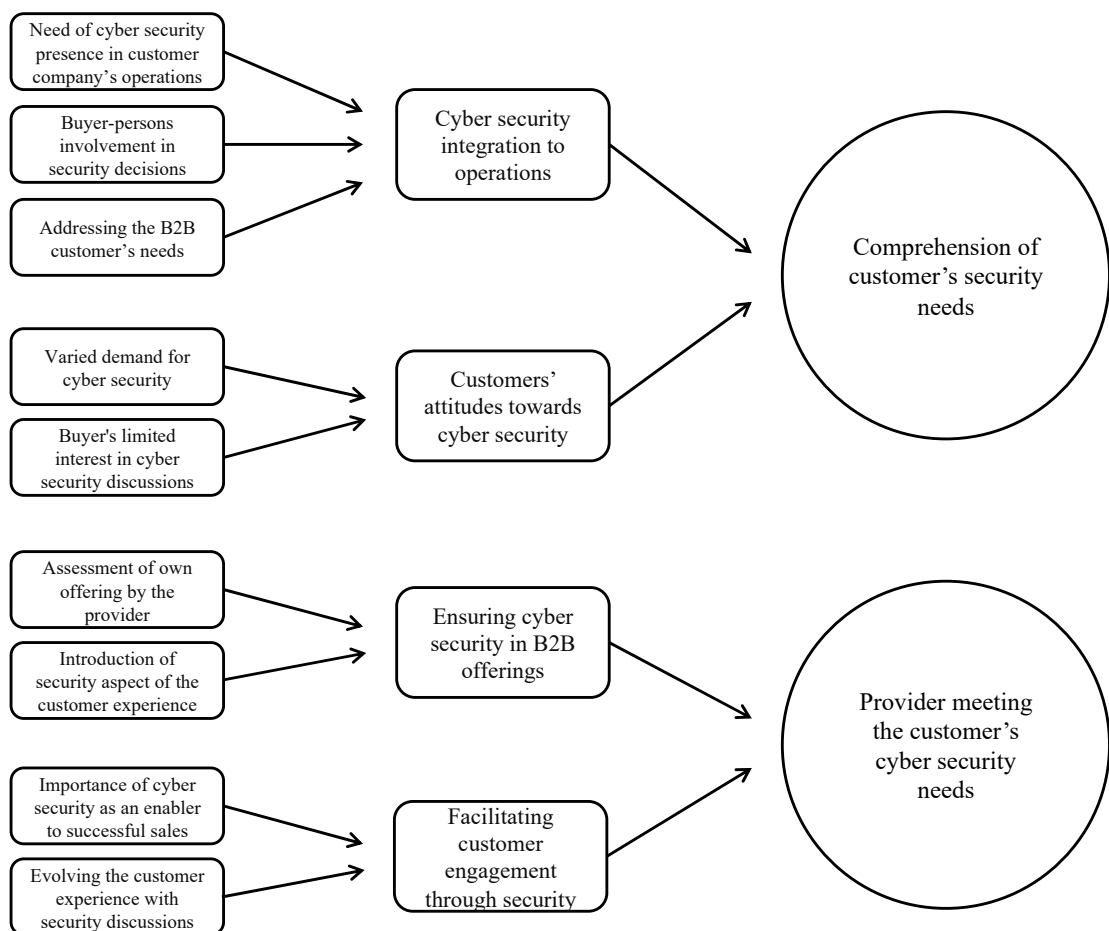


Figure 2 Cyber security influencing the purchasing in business-to-business

As can be seen in figure 2, based on the interviews, it can be said that it was important for the provider companies to understand the cyber security needs of the customers. This was often understood in such a way that cyber security was seen as an essential part of the operations of all companies. Every current and future client company was thus seen to have a certain level of need for cyber secure solutions. According to the interviewees, the variable factor was how much customer companies understand, ask, or are generally interested in the aspect of cyber security. The interviewees thus expressed the need to deepen their own understanding of the customer's genuine need as well as the unrecognized need for cyber security.

Provider B2B companies expressed either their existing expertise in the integration of cyber security solutions in their supply, or at least the possibility, if necessary, to modify their supply to cover this security as well. For the provider to understand the customers' needs, the interviews often showed a desire to talk with the customer, or with a representative of the customer, who would understand cyber security in a way that benefits the customer company. This is also presented in the figure 2: Cyber secure options for the customer were also understood to be beneficial to the provider company. In every way, the provider wants to be able to offer its customers both cyber-safe and overall, as safe as possible solutions.

## **6.2 Provider's effect to the customer's risk experience**

The providing companies clearly showed a prerequisite to recognise their customer companies' risk experiences and, above all, their risk experience experiences during the customership. Risk experience experiences were seen to be directly related to trading success. Business-to-business (B2B) customer companies were in all interviews comprehended as actors on the market who do make assessments on their experience with the providing company. Therefore, the risk experience of the customer companies came an apparent part of most of the interviews. In the interviews, it was obvious that the majority of B2B providing companies would see the customer company's risk experience as being derived from two main points in particular: The risk experience caused by the price, and the risk experience caused by the delivery time and delivery reliability.

The risk experience of the customer companies can be further divided into different assessments according to the B2B customers' own specific manufacturing and especially

their company's size; A bigger client company is seen to assume several steps into their customership, and smaller customer companies tend to have limited options to acknowledge their possibilities from their experience as a customer. Correspondingly, smaller customer companies have only a limited number of representatives in the buying process, and bigger customer companies can have multiple different people involved in one buying. This has been noted in the providing companies that did take part in the research. The interviews also revealed more detailed sales arrangements, which are mainly used with large customers. Such arrangements, such as regular meetings between the provider and the customer, exist specifically to minimize risk experiences which could lead into the customership ending with the provider.

And we have certain operating models and habits, which are precisely these statutory meetings, a standard agenda, a standard assembly, basically present with the customer. And in addition to how we run and plan this activity, we make such annual plans, which define what we want to accomplish with that customer (in terms of the cooperation and relationship). (Interviewee D).

The participants in the purchase are comprehended by the interviewees to be accumulated of people who do understand the offering. By this, most of the interviewees meant that persons who are knowledgeable participate in the transaction from the customer company's side. In the opinion of the client company, experts, to be precise. In the opinion of many interviewees, this kind of expertise was a relatively loose term. They justified this by the fact that often the customer company's expert truly knows what, for example, the products and machines included in their offer truly contain.

According to the interviewees, the misunderstanding of the offer by the customer in such situations will lead to either cancelling the deal or at least delaying it. In the opinion of none of the interviewees who raised the issue, this was desirable in any situation, but they use a lot of effort to avoid getting into this situation. This was a risk experience for the interviewees, both for their customers and for them as a provider. However, this is not always a problem. Some of the interviewees saw that most of their customers knew exactly what they wanted, and this was reflected in the easy-to-understand customer company representatives. In such situations, the interviewees also often felt that their company's customer journey does not have great opportunities for risk experience experiences to arise. Therefore, the providers imply that they do realise the customers' representatives in the sales to be aware of possible risk experiences as they are seen to be experts in the matter, because they are the ones involved in the buying process, according

to the provider themselves. The interviewees who did address this as their point of view are not ready to assume otherwise but only that the customer's representative is a subject matter expert. This did come across in multiple interviews. The risk experience itself that the customer may come across while in the buying path (the customer journey, CJ) was seen in multiple ways in the interviews. Therefore, the customers' risk experiences were noted to be a part of the sales experience and thus sales and marketing were noticed to have some effect on the customer's reactions. The interviews revealed that the providing companies have a very clear view of the risk experience experienced by the customer company or their representative; The customer's experience of risk experience during their buying was seen to lead to either the cancellation of deals or at least a detour in the customer journey. This was a dimension that was to be avoided via different methods in the sales to come; For example, providing companies have bought customer surveys from an external partner to gain comprehension for future undertakings in the customer journeys of theirs.

We have carried out these, also such as external surveys for those customers who have not ended up with us but bought elsewhere. And we have gone through their feedback and tried to analyse a little to see what could have been done better. (Interviewee B).

The interviewees, for example, described their own companies as even the "sparring partner" of their client companies when talking about possible risk experience experiences of the client companies. By this, one interviewee meant that, as a provider, they want to participate in the development of their customers' processes and strategies, and in everyday activities. In this case, the interviewee saw that they are enabled to share their own e.g. cyber security know-how, because they are an expert in the subject area. In addition, according to the interviewee, their own customers receive support to minimize risk experiences, to reduce the risk experience of experiences, even if the customer does not understand how to ask about it. In this case, it is the responsibility of the interviewees, as providers, "to always be responsible for what we do".

We are supposed to be the customers' sparring partner, and participate in developing (for customer's demands), and of course we are then an expert in this field, and that also includes cyber security and cyber security in our expertise. Even if the customer doesn't understand to ask about it, it's our job, of course, we're always responsible for what we do (during the sales). (Interviewee G).

From these it can be said that the data revealed the provider's comprehension of customer risk experiences in B2B: The provider wants to understand the risk experiences of its customers and potential customers, because they see that they have an impact on the customers' purchase. More precisely from the data of this research, **the provider does see the risk of the experience for the customer being able to decisively influence the purchase and thus the success of the provider's sales.**

When the provider is in contact with the buyer, all interviewees relatively agree on the course of events. For example, during a sales meeting when the providers are, so to speak, influencing the customer company's experience, the interviewees rarely got a direct reaction from the customer. By this, the challenges meant when specifying, that you, the providing company do not get direct feedback or so-called human-like reactions from the client company. To give an example from the data this reaction can be the reaction caused by a risk experience. This was further emphasised in some interviews in the way which could be assumed to be that the interviewees were even amused by the idea of how nice it would be to get "spontaneous feedback" from the customer already during the sales meeting. With the help of such feedback, it would be possible to modify the customer's experience to be more positive, which would in part lead the customer company on its customer journey towards making a deal.

There is no spontaneous feedback (during the sales meetings). (Interviewee H).

Let's say that if there is a conscious buyer on the other side (in a sales meeting), then it is true - - that we get feedback very easily, and yes, this kind of cooperation and doing is that customers do tell, if they have a challenge or something in mind, what we should know when making trades. (Interviewee E.)

The lack of feedback based on customer experience was evident in the interviewee's responses, almost in every single one of them. An exception to this was the biggest customers of certain interviewed companies and customer companies that are more aware, conscious. These are also customers' who probably buy relatively few offered machines in numbers and are ready to do cooperation to achieve a buy. On the other hand, the possible deals with larger customer companies were implied to be important in terms of value to the interviewed company. With such customer companies, based on the data, project providing has been utilised between the customer and the provider, for example, however a more conversational, communication filled sales method has also been applied

to find most cost-effective options for both the provider and the customer. According to the interviews, providing companies looking for a more conversational relationship want to be more precise in everything they do with the customer company. According to the interviewees, "it can no longer be taken for granted that there will be no bumps in the road" without discussion during the customer's customer journey. According to the interviewees, such a bend can be specifically the client company's experience of risk experience in its customer journey. Thus, one of the interviewees named their way of avoiding problems in sales by performing "consultative sales". In their consultative sales, the desired result is a better customer experience, an understanding of the customer company, and the consequent improvement of the customer experience. According to the interviewee, an understood customer company has been enabled to experience a good customer experience. From the interviewees, a good customer understanding is thus the same thing as an improvement in the customer experience, because an understood customer does not experience as much risk experience as the provider could comprehend it.

Yes, I would say that it is wanted to secure the operation of the system offered, and thereby give the customer a better service (experience). (Interviewee H).

In addition to the more strategic way, the interviewees also see it as a good way to reduce the risk experience experienced by client companies by letting them test the equipment and machines offered in advance. For example, the custom of one of the interviewed companies is to give a client company one or more machines for use for a week or more. In this case, according to them, it is up to the customer company to reduce the risk experience of experiences that are caused especially by the machine itself. When testing different machines, the customer can verify the good and bad sides through his own practical experience. According to the interviewee, this includes, in addition to information technology safety factors, the safety factors of the machine and the drivers' opinions. The interviewed company thus wants to minimize all possible risk experience experiences that the customer may encounter as a customer with them. Hence, it can be assumed based on this research that **the providers are keen to support their customers via different strategies which do mitigate the customers' risk experiences.**

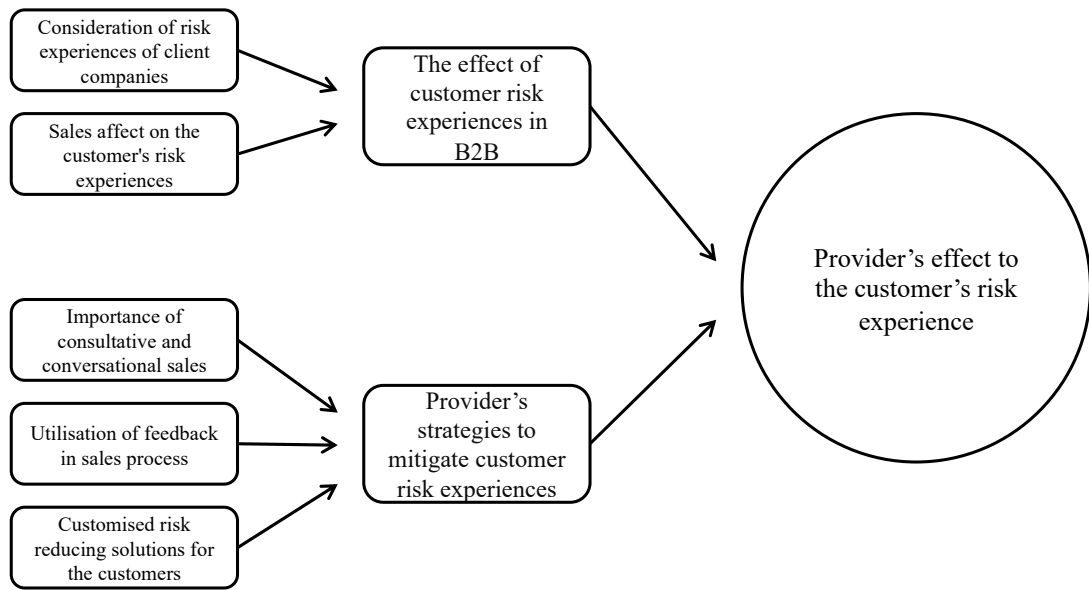


Figure 3 Customer risk experience comprehension by the provider

In the interviews, as shown in figure 3, it was obvious that the provider companies see themselves as an important part of the customer's opportunity to reduce the risks of their own business. This was a combination of opportunities from the customer meetings to a general better understanding of customer companies. The interviewees made it clear that the customer's risk experience is an essential part of all business in the B2B sector. The way the provider company understands the risk experience of customer companies varied between the interviewees, but the unifying factor was the providers' desire to be the operator that causes as little risk experience as possible in the eyes of the customer (figure 3).

### 6.3 Business-to-business cyber security caused risk experience management

#### 6.3.1 Provider's management decisions emerging from customer comprehension

Most of the time risk experience of the customer themselves was comprehended in a way that supports the broad-spectrum idea of experiences of risk experiences having a consequence on the customership and customer journey (CJ). Therefore, the customer risk experience was mentioned in a way which does appear to effect on the sales as a process.

The interviewed companies often mentioned as risk experience experiences to the customer the products that are part of questionable product quality and general reliability. The quality and reliability of the products and the offer were therefore understood to be directly comparable to the risk experience experienced of the customer, when buying and providing are specifically preserved as a situation that can be influenced by e.g. strategic decisions. This is thus the companies' own view of where the risk experience reduction can be built upon. A company offering B2B deals with customer experiences of risk experiences and how to solve them, leading to offering products where both quality and reliability can be verified. Customer companies also assess risk experience experiences from their own perspectives, such as reliability of supply and operational reliability. This does include the aspect of cyber security within. The interviews revealed that such experiences of risk experiences can be difficult for the providing company to understand, and sometimes the customer doesn't even know what they need. Additionally, the provider is not always ready to answer all the questions made by the buyer: The answer was not wanted to be given directly, but the mentality in several interviews was the need to clarify the matters and questions that rose and come back to it later with the customer was evident.

Just like finding out certain information, what the customer asks (during the customer journey) - - one could even say it's about business cultural comprehension changing that it is understood that not all (questions) have ready-made answers, but the providers has to find out (answers) - - maybe there have been times when the provider should have an expert and subject matter expert for everything, but this is no longer the case and that this is not necessarily expected anymore (from the customers' side). (Interviewee F).

A providing B2B company tries to explain the risk experiences to its customers and offer them solutions. In many companies, such an explanation is on the provider's shoulders in the sales transaction itself; The customer asks and the provider answers as they see fit. For example, one company's understanding of customer risk experiences was that the customer's "pain points" are sales opportunities. If the representative of the customer company expresses that he perceives a risk experience, this creates an opportunity for the provider, the providing company, to offer solutions and approach the deal without interrupting the customer journey.

If a customer company has a risk experience, a pain point, that's an opportunity for us to sell to them. I would say that a problem, the customer's risk experience, is always good for the sales organization. They have a need

there, and it requires something. For us the experience of risk experience is if the customer perceives risk experiences in something for which we have even minimal solutions, then that's good. Then we are already several steps closer to making the sale. (Interviewee I).

According to the interviewees, the general market reputation and, above all, long-term profitability of the providing and offering companies give the customers confidence that by buying from them, the customer companies can trust that the company still exists and offers support in the future. According to the interviewees, this helps reduce customers' sense of risk experience, experience of it, and increases their trust in the company. In addition, customer companies are comprehended to have long-ranging "memory" which can be understood from the provider's side to be capable of influencing trust and its formation.

People have a long memory that when there has been a problem in the supply, no matter how well they have tried to handle it, that the customer has been informed about it - - (handling the matter openly led) as a rule to the fact that we are considered a fairly reliable partner - - things could be reacted to better or to inform the customer more quickly or more clearly (creating better trust). (Interviewee H).

Despite everything, the most important possibility of reduction the experience of risk experience to be interviewed is that the company can communicate clearly and comprehensibly to client companies. What the providing companies offer and how it solves customers' problems is key when the providing company wants to manage its customers' risk experiences. For example, one interviewee expressed that if the customer does not understand what he is buying, it makes the sale difficult and may lead to the customer choosing another option from a competitor.

Customer companies are not seen as eager when it comes to any experience of risk experience. However, there emerged some exceptions. For example, one interviewee saw that the customer risk experience is always a new way to gain trust between the provider and the customer.

Yes, we try to do the risk experience assessments at that stage, before the papers are written down, that where can go wrong, which maybe requires that, some kind of pre-planning, before we let that go ahead in sales. Yes, it is considered, and of course you don't always know everything, so that you can then bring the risk experience up, but you do try to anticipate things that way. (Interviewee E).

Now when the providing can start for the provider, the customer company is almost invariably understood to have already done a lot of background work between different providers. According to the interviewees, this means that they, as provider companies, are almost always not able to be sufficiently informed about the genuine motives and experiences of the customer company and by their representatives, either before the current purchase path, customer journey or in general. The generality here is intended to insinuate the basic risk experience aversion of the customers.

From this study's data it can be perceived that **the providers see a connection between a successful sale and the customer's possible risk experiences**. Thus, providers have a verifiable desire to be able to influence the creation of customers' risk experiences in a way that reduces them.

From all the interviews the interviewees saw the customer experience to be one of the most important aspects of CJ working as intendent. The aim in the sales process (CJ) was seen as a seamless customer experience through an exceptionally smooth sales and ordering process. To achieve the smooth customer experience companies have taken actions to meet the customers face to face. This is seen as a key component of good customer experience and the main way to achieve trust in general.

Well, usually the first meeting (with the client) is always face to face. Here, there is a strong sense of trust-building as an important sales phase, and (trust-building) always happens face to face. (Interviewee B).

To reduce the risk experience experienced by the providing companies, especially in matters related to cyber security, their own IT department has been involved in the sale. The task of the provider's IT department is to communicate directly with the IT department of the customer companies. In this case, the interviewees see the sale as unnecessary for the so-called extra interpretation. This makes it easier for customers and providers to communicate about the provider's and customers' needs, especially regarding cyber security. Although issues related to the cyber security of the supply do not always come up immediately in sales situations, the interviewees see that they often come up before the delivery phase, when customers start asking questions about updating the hardware and "cyber security work".

More detailed questions from customer companies reveal their needs and concerns regarding cyber security in a sales situation. Although often the provider's own systems

are closed and operate in their own environment, nowadays it is possible to implement more remote connections. For the interviewees, more remote connections mean that the equipment must be in constant connection to the internet and thus to the outside world, always creating more cyber security risk experiences, which they see as their own risk experiences for their customers.

The interviewees' client companies, which emphasize security, expect answers from vendors about cyber security prices and the organization of updates. Their questions are guidelines that guide vendors to provide solutions that meet the security needs of customers. Although certain safety standards are mandatory, according to their own words, providers do not have to go above and beyond when it comes to them. The providing companies' clear own goal is to keep the cyber security of the offered products at a good level that meets the needs of the customers. By understanding the needs and wishes of customers in terms of cyber security, B2B companies who sell are in their own opinion enabled to offer solutions that meet the expectations of customer companies and strengthen trust in the providers' products. Trust is seen as continuing from the products to a more general level of trust in the provider.

In order for providers to have the opportunity to influence the formation of customers' risk experiences in a way that reduces them, they must understand the risk of their customer companies' experiences. Thus this research data shows that **reducing risk experiences is key for providers**, which happens especially during the sales situation.

### 6.3.2 Provider reducing the customer's risk experience with gained trust and good reputation

In the interviews, the interviewees each answered in a way that clearly demonstrated that the risk experience experiences of the client company are important. This should be recognized as part of the sales process. It was obvious that the existing customers have a strong trust in the providing company, as this came up several times. This, in turn, makes trading smooth, because old customers trust the provider and the providers know this. Providing companies' own goal is almost always to create trust with new customers as well. According to the interviewees, this is made up of the individual needs of customers, such as cyber security, which are considered. Providing B2B companies are ready to answer customers' concerns, such as questions related to cyber security, in a way that

reduces all risk experience experiences. This, they say, helps build trust with customers that their needs and concerns are taken seriously.

Offering companies, providers do deal with successful customer relationships in such a way that deep knowledge has been formed in them, leading to successful sales work in history and in the future. B2B companies strive to establish strong trust and ensure that customers can trust that they will deliver on their promises in a timely and professional manner. This builds the foundation for long-term customer relationships, which is central to the company's success. This mostly has to do with minimizing risk experience experiences. Another method that reduces the risk experience for customers, according to providers, is standardization. By this they mean that the properties of the offered products are at levels that correspond to industry standards. Thus, they help strengthen the company's ability to have the trust of its customers and give customers a reason to feel less at-risk experience.

Understanding, comprehending the customer companies was central to the interviews when the customer journey and its management was being discussed. This was especially noted through risk experience management. When the providing company understands the customer's systems and, above all, the needs, they see an opportunity to offer solutions and equipment that meet the customer's identified needs. Especially in customer included sales negotiations, the sales situation, the provider finds out the customer's problem areas, such as risk experience experiences, and tries to create trust between the customer and the company through this. This problem was minimized by emphasizing the importance of customer comprehension. For example, customers are wanted to be contacted by the right representative of the provider. Right people at the right place do require a good level of function by the management but it is vital for the ideal sales process.

(Comprehension) is probably the most important step in terms of building trust in the sales process, that you know how to ask the customer the right questions and know how to listen to that customer. What they really want now, what they are looking for, and what kind of cost it can be and what savings it is looking for and you understand the customer's process, what they are doing. And then, together with the technical team, the offer is formed here, which then matches the customer's needs as precisely as possible. And then often this is what is the ideal sales process. (Interviewee B).

For example, what was called "consultative sales" came to the fore. This is key when the interviewed company wants to understand the customer better in its sales process. In this

case, the aim is to convince the customer that the offered devices work as intended and are safe, cyber secure to use. Thus, the provider wants to ensure that the customer has as little risk experience as possible in doing business with that provider.

(For comprehending the customer's needs) we offer the (sales) consultation and help on how it should be done, that (the product offered) meets all the requirements in day-to-day use. (Interviewee I).

Another emerging risk experience reduction is linked to the development of customer understanding. The providing company can see that understanding its customer companies is helpful in answering the customer's questions quickly and efficiently, especially in a sales situation. In this case, the offering company wants to be ready to answer questions and offer solutions as soon as they are needed. From this, the providing company understands its opportunity to ensure that the customer experience is as positive as possible, and that the customer has confidence in the providing company. The interviews therefore revealed that customer understanding is very important in managing and managing the customer's risk experience experiences. This is seen to be a dimension in sales that greatly leads towards a purchase decision. The best way to make this happen was revealed in a challenge, with the possibility of taking the product manager with the salesperson to the customer meeting. In this case, the customer's questions were answered in a way that minimized possible experiences of risk experience.

So, I usually have a good place here, that I can take product managers along (to meet with the customer). And these guys have a role, they don't sell, but they then tell you the soul of that device. That is, for the customer. (Interviewee A).

In the interviews, it was obvious that the basis of companies' sales processes is very often a discussion related to building customer relationships. This conversation most often takes place with the customer, their representatives, i.e. the buyers. Thus, a clear picture emerged that, as internalized by the providing business to business company, managing the customer experience, and minimizing risk experiences through this is related to both trust and customer satisfaction. These are clearly the key factors influencing sales for companies that sell, regardless of the product offered.

Customer satisfaction surveys that have been completed confirm that we are considered a trusted partner. Most of the respondents believe that cooperation will continue at least at the current level or even increase in the future. – – (because) We actively participate in solving the customer's concerns and respond to them appropriately. (Interviewee F).

As one highlighted way to achieve a better level in the sales executed, the importance of communication emerged, especially in sales situations, when you are in direct contact with the customer. This often came true in the interviews, especially when it came to working with new and thus potential customer companies. It appeared that the providing companies believe that building trust plays an important role in the development of customer relationships. Positive customer relations were seen to lead to successful deals. These were also implicated as being suitable for promoting long-term customer relationships.

In addition, the interviews revealed dimensions that have an even deeper impact on communication and customer relations, which the providing companies consider. One of these was the offering, providing company's own history and general reputation in the eyes of customers, both potential and existing. For example, the interviewee emphasized reliability and customer satisfaction, making them not only momentarily remarkable, but depending on the customer, even years later. If problems had arisen in the past that affected trust even in the long term, success in solving them was the key to enabling the company to maintain the customer's trust as a provider.

In the interviews, the desire of the providing company to offer different services and solutions that facilitate the customer's release was also present in addition to the products offered. Such additional services were various financing options and support services. These were seen to further increase trust, further minimizing the customer's possible risk experience. Regarding the entire sales process, the interviews clarified the view that providers want to listen and thus understand the customer's needs; You must be precise and professional in sales work, and nothing is taken for granted without understanding the customer. According to the companies, the positive outcome of the sale thus depends largely on the salesperson's experience and commitment to understanding the customer. This minimizes the risk experiences experienced by the customer from them. At the same time, each individual transaction could be understood as a step towards stronger customer relations and deeper trust.

In addition to the perspectives already presented, trust was understood of having an effect of bringing out the genuine views of both the customer and the provider: Providers and salespersons of theirs dare to talk directly about things, for example during a sales situation or generally about offers and offers. This was talked about in the interviews in

a way that specifically raised the possibility of saying any identified negative aspects directly, out loud. This was seen to lead to the fact that the possible risk experience experiences of the matter are brought to the attention of the other party, and then the other party can influence them directly to minimize them.

Yes, it is quite clear that communicating proactively about (possible) problems (related to the supply) is an influencing factor to overall trust. (Interviewee E).

Several interviewees expressed a real need for openness, communication, and the desire to help the customers to understand through understanding the customer. In some of the interviews, the interviewees themselves connected it to trust, as stated.

Yes, that (the importance of seeking trust) is true, yes. Because it is present in every part of the entire group – We talk about (openness) and so on. And it comes as if all the time from the top down, the whole thing - - across the whole group. (Interviewee A).

**This research shows the importance of building trust and communication for providers.** Both of these create their own unique opportunity to become a provider during the customer's purchasing, from whom the customer specifically wants to buy.

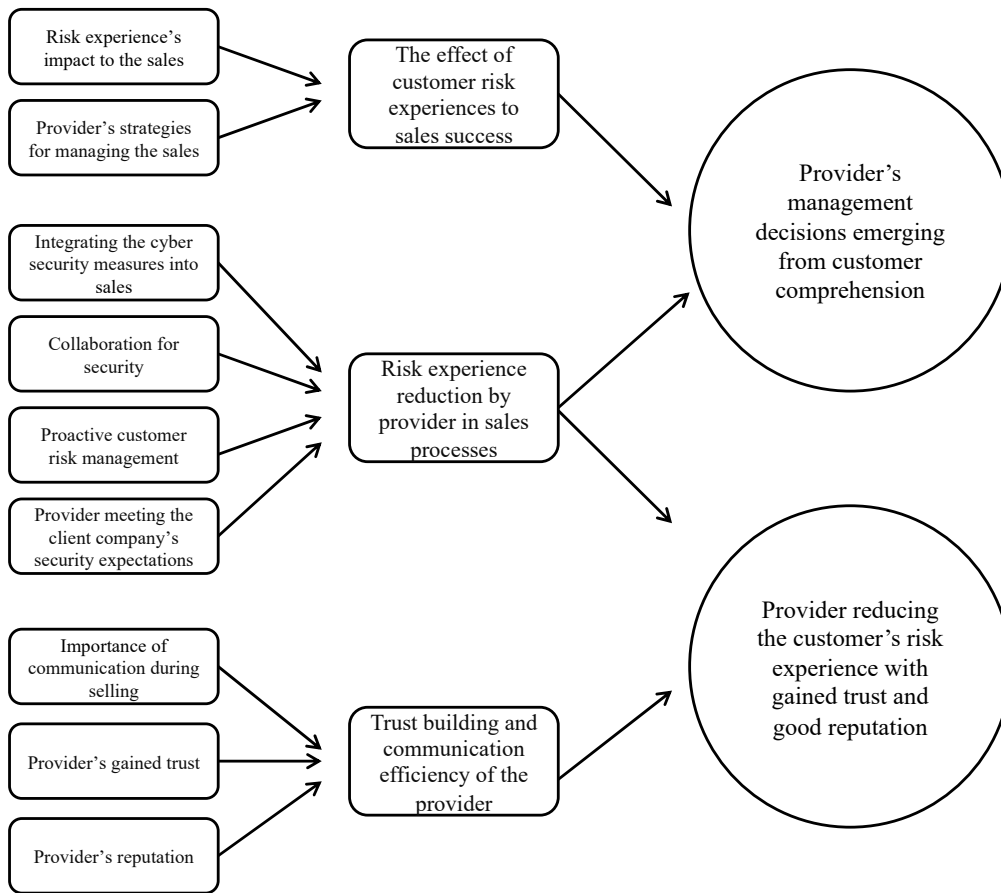


Figure 4 Customer risk experience management of the business-to-business providers

In figure 4 the provider companies understand the customer companies' possible experiences of risk during their purchase, from the success of the sale to being a lowering factor for their B2B business. Thus, in the interviews as shown (figure 4) the providers' desire to be able to influence the customer experience emerged as an topic that deepens this comprehension. For the provider to be able to reduce the experience of risk for its customer company, it must have a special understanding of its customer, as well as how to communicate with the customer. When the provider wants to be able to reduce the risks experienced by the customer during the purchase transaction, the provider must manage the sale correctly. The interviewees treated this in a way where the comprehension of the customer company is even primary for sales management.

When the customer company's risk experience was discussed in the interviews, the provider always wants to lower it or make it disappear from the customer's buying

experience completely. In the interviews, both trust into the provider and the provider's general reputation in the market emerged as a decisive aspect for making this possible. When the provider company has a good reputation and credit in its own B2B market, according to the interviews, they feed each other in a way as shown (figure 4). In this case, combined with good communication between the client and the provider, the providers are enabled to operate even more efficiently. This activity creates, especially together with the management of the customer's risk experiences, a better opportunity to significantly reduce the risk experiences of the customers. In the interviews, this appeared to be a goal for provider companies.

## 7 Discussion

The purpose of this thesis was to clarify of *how to manage the risk experience of the customer*. From this, the three main research questions of this thesis were: 1. *Is the B2B customer's risk experience related to the purchasing?*, 2. *How relevant are the cyber security concerns in the B2B customer purchasing?*, and 3. *How can the cyber security related risk experience be managed?*. Hence, the theoretical text was divided into three themes accordingly, enabling a more detailed theoretical review of each research question's field. Similarly, the research itself, based on the data collection in the form of interviews, was divided under three different headings. These enabled the research to have continuing possibility of finding answers to each research question. This leaves a comparison of the results with the theory in the form of discussion to be done.

### 7.1.1 The business-to-business customer's risk experience related to the purchasing

In the business-to-business (B2B) markets, customer experience is always the experience of an entire company, but experience as a concept is always a person's own holistic experience. B2B customers use customer experience as a kind of relationship metric that should be used to define future business. Thus, the customer experience has a direct connection to the success of the sale, and the customer is ready to choose the certain provider that offers the best value based on their assumptions. (Becker et al., 2023, 3; Kranzbühler et al., 2017, 434; Bolton et al., 2006, 1813; Purmonen et al. 2023, 78.) Based on the data from the interviews, the customer experience had not always been thought of in a way that would have certain "footprints" to always follow when the customer is on their journey. Based on the theories, it would be obvious that some kind of planning would always be present. According to the research, this is not the case. The risk experience as a concept was, however, a very important part of the sale and its overall realization for the providers. The experience of risk was understood as an aspect that weakens sales, and thus we want to find a solution for it. According to the interviewees, the realization of the sale has a great impact on the risk experienced by the customer, as this includes both financial and tangible production risk. For example, in terms of cyber security, the risk is tangible. Thus, the connection between what kind of customer experience and customer journey the customer has was noticeable.

According to companies, the customer is an "acceptable risk" whose experience is always considered when the customer evaluates their operations. To be able to understand the customer's risks in, for example, a sales meeting, during the customer journey, the provider company must understand the quality and level of the provider-customer relationship from the point of view of the customer. Customer experience is therefore dependent on the customer journey. (Dowling, 1986, 194; Dowling & Stael, 1994, 119-121; Pellegrino et al., 2020, 975; Durmusoglu et al., 2022, 352.) For the provider to have the opportunity to reduce the customer's risks, they have performed, for example, consultative sales based on the data. Based on theories, this requires appropriate planning and, above all, customer management. Based on this study, this does not happen like this. The desirable way is completely dependent on the customer and the opinion of the provider's representative. Whatever the sales method is, the providers' desire to understand the risk experiences experienced by the customers was always obvious. Based on the data, this was the easiest to implement because you want to meet the customer face to face. Especially new customers or customers who are financially important to the provider. In this case, they understandably have a better opportunity to talk with the customer's representatives. The already mentioned desire to find out the customer's exact need is logically easier to understand through discussion.

In addition to a more conversational sales approach, the providers indicated that they want feedback from their customers, both about their experience and in general. Based on the data, feedback is either not known to be received, or on the other hand, it is easily received. It is difficult to draw the line from the data to a certain point, but by default better provider-client relations offer more opportunities for "feedback". This kind of feedback comes from better personal relations is not so much official feedback, but it can be more of an informal conversation between the customer and the provider.

Customer companies generally deal with the initial experience of risk after the sales situation. In this way, the provider company would be able to pre-emptively through touchpoints already during the sales situation, during the customer journey, reduce the risk experiences and their future assessment as risks. This requires the provider to want to reduce the experience of risk and achieve a certain level of communication, the possibility of listening to the customer, comprehension, and thus has a positive effect on general customer understanding. (Hunter et al., 2004, 148; Rustholllkarhu et al., 2022, 243; Weißhaar & Huber, 2016, 538; Kittur & Chatterjee, 2023, 1089.) This was clear

from the data, as the providers let it be understood that they wanted to understand the customer even better to minimize the risks experienced by the customers. To achieve this, the key was seen as conversational communication, but also a general understanding of the customer. To justify the research, this is a lot on the shoulders of the sales person: The whole communication takes place even on a very personal level. From the theory, this does not occur. Together with these factors, the provider can offer a more customized implementation. Based on the data, this creates a whole for the provider that reduces the risk experienced by the customer. Technically, this happens through the touchpoints named by the theory.

Based on this study, providers generally understand their part as either causing or minimizing the customer's risk experiences. The provider wants to understand the risk experiences of its customers and is ready to measure them, for example, with the help of feedback or more generally through a conversation with the customer. The provider can never take the customer's needs and experiences for granted. Each customer's experience is his own, and the reasons for its creation are individual either at the level of the entire company or a specific e.g. buyer, and this leads to the implementation of conversational sales. Thus, based on the data, the providers' influence on the customer's risk experience is clear. The providers themselves understand this but don't always have the opportunity to change things for the better. Every provider wants to take advantage of every opportunity to reduce risk experiences, and this was expressed as the key to, among other things, the creation of trust.

It can be stated that, based on the research, the B2B customer company's risk experiences are, in the opinion of both the providers and the already existing theory, a connection to purchasing. This is manifested in the fact that the providers are willing to understand their customers and their experiences.

The first main question of this study was "Is the B2B customer's risk experience related to the purchasing?" An answer was found: The provider must understand the customer's risk to improve their experience. This means that the B2B customer's risk experience has a real impact on their purchasing decisions. Both theoretical studies and the providers themselves confirm this. Thus, the B2B customer's risk experience is always related to purchasing always, when a risk may arise from whatever reason.

### 7.1.2 Relevant cyber security concerns in the business-to-business customer purchasing

The interview data revealed that the provider company does understand themselves as an enabler for the customer company to achieve cyber secure solutions. The customer companies were seen as operators that provider companies want to help or enable good and safe solutions for them. According to the interviews, this was achievable, especially through customer meetings, so that the provider company can achieve a better customer company. Better customer understanding offers providers better opportunities to sell. Based on the data, minimising the overall business risks of the customer company is an essential part of all sales in the B2B sector. One such risk is verified to be cyber security and its varying solutions.

As concluded, there is a certain level of cyber security in the technology that enables business. This must be stated in all areas of business, and especially by the management. (Safa et al., 2015, 68; Diaba et al., 2023, 322; Ghelani, 2022, 4.) Thus, the need for cyber security identified by the provider s companies in the interview is a correct assumption of them. This, on the other hand, requires that the offered product is one in which the provider can imagine cyber security as being a part of. It is not always offered by default, unlike it could be assumed from the theories. Hence, emerging from this research the assumption that cyber security would be seen as part of all business that utilizes technology is not automatically correct. Most of the time, the cyber security that is offered automatically as part of the provider is likely to be derived from past experiences: Sometimes there may have been critical experience, either for the provider or their customer, because of cyber security. Since then, cyber security has probably been taken more seriously and included in the supply.

Purchases with monetary value are common for business-to-business (B2B) companies and the buyer generally wants the best value for their purchase (Tamaddon Jahromi et al., 2014, 1258; Ulaga & Eggert, 2006, 133). The research data shows that the provider companies have a genuine desire to offer their customers the best possible solutions and want to be able to use communication to ensure this for the customer even before the purchase. As the customers of interviewees were B2B companies making purchases for various larger automation solutions or industrial machines, there was manifested a comprehension that the customer gains value in terms of money. In this case, provider companies wanted to understand their customers' goals and purposes for valuable

machines. In this way, the provider understands, among other things, the cyber risk better and can offer better value than other possible providers with its offer.

When a customer company in B2B ends up making a purchase from a certain provider, it can be assumed that the customer company has a goal to keep the new asset in question, for example an industrial machine, in the best possible condition (Jaramillo-Alcazar et al., 2023, 1-3, 19; Fernández-Caramés & Fraga - Lamas, 2020, 2-4). The interviews showed the providers' stated desire to be the best value provider, but also to offer just the right kind of machine. They wanted to achieve this with a better level of customer understanding. Thus, a right type of machine can be assumed to be the best for a certain customer. This does include all the options i.e. of security in it. Hence, this could lead to the best possible keeping conditions of any machine bought. Differentiating from the theories the assumption of the customers' (machine buyers') desire was not always completely customer-oriented: Providers felt the need to verify it separately. Thus, the theory's view of the reasons and starting points, for example, to keep the purchased machines in the best possible condition, is different based on this research: Often the provider of the machine bears this responsibility, and not the customer as stated in the theory.

Cyber safe solutions are the responsibility of all companies. Overall, cyber security can be used to reduce general risk experiences of businesses considerably. It should be considered that cyber secure solutions are not limited to technology but depend on the people who use them. (Safa et al., 2015, 66; Oehmen et al., 2020, 331; Ali et al., 2021, 3384.) The same has been considered in the interviews from provider companies: Providers have a desire to look at their own offer and modify the offer towards the direction that the customers would like it to be to be more appealing. This verifiably includes possible cyber safe solutions or opportunities.

Buying B2B companies want to make purchases from providers who understand the importance of cyber security. Thus, buying companies can be assumed to already have enough information about cyber security themselves. By default, purchasing company personnel, such as buyers and users, are aware of cyber security needs and practices. (Trim & Lee, 2019, 225; Rusman & Morozova, 2022, 27; Arachchilage et al., 2016, 186.) Based on the researched data, it is common, according to the providers, that the customer is well informed even before the meeting or sales encounter. This also applies to cyber

security. However, there were exceptions depending on the interviewee. Others, the majority, saw customers as always aware of their cyber security needs. Some of the interviewees, from their own point of view, even saw the customers as simply not interested in cyber security in the way that they, as a provider, would have expected. From this it can be concluded that provider companies implement the idea shown by the theory in their own operations, but not all customer companies. As stated earlier, such comprehension could be because those customers would be inexperienced with the risks that have materialized due to improper cyber security.

For cyber security to work as it should, the company must plan and implement it correctly. To this must be added the "human-factor", i.e. the company's correct instructions for using the products offered by the provider and the features of those. (Rusman & Morozova, 2022, 25; Ani et al., 2019, 3.) These do include cyber security, which did come apparent to some level from the interviews. The interviewed providers often expressed that they wanted to be sure of the customer company's level of understanding of cyber security in a way that could be reviewed either during the sales situation or more often after the sales situation. Afterwards, this security aspect was discussed between the provider and the customer's IT departments. In this case, the providers, and buyers themselves did not have to know technical solutions by heart. This can be understood as the providers' desire to easily lead the customer forward in sales. When in the sales situation there are no big or difficult technical questions for some parties, but they are left to be solved after the sale, the sale is more possible in the opinion of the providers. The providers also spoke in a way that made it clear that they want to be a provider in addition to their role, i.e. after the deals, perhaps the only party that implements the customer's cyber security solutions, for example. One could imagine that this leads to a better monetary result per customer company. Unlike the theories, based on the interviews, it was not always clear to the provider whether, for example, the person making the purchase is also aware of cyber security: The idea presented in the theories, that cyber security must always be planned correctly, is not always realized based on the data. On the other hand, it may just be a recommendation, and not the truth.

All in all, when a provider company wants to sell hardware that needs cyber security solutions, according to the interviews, providers are willing to do this. This primarily requires them to understand the customers' security needs, and secondly, their own knowledge of cyber security topics must be at a good level. To meet these requirements,

the provider must be able to integrate cyber security solutions into its offering even before meeting the customer. Development work cannot be started from scratch when the need arises. In this case, the provider must also gain comprehension on the customer's company's need and understanding of cyber security. Then the supply can meet the demand. Therefore, the right kind of supply is more desirable, and, for example, the customer journey can be better, with the customer experience being more successful according to the providers.

This study shows that the already existing theory about enabling and striving for customer cyber security is correct. In addition, this study offers a deeper analysis of providers on how they themselves see this. Based on the research, the providers are ready to find out the possible cyber security aspects of their own offering. Providers implement this in a slightly different way than the theory suggests: The cyber security solutions offered in purchasing can be even very situational. On a general level, however, providers want to keep cyber security of their products as the best possible.

The second main question of this study was "How relevant are the cyber security concerns in the B2B customer purchasing?" The research found an answer to this question. B2B customers' cyber security concerns are always coming up notably during purchasing. This therefore requires a reaction from the providers so that the effect does not happen: Providing an adequate level of cyber security is enough. However, this always requires that the customer in question asks about cyber security. Therefore, the provider must prepare for sales, for example, in such a way that they know how and what to offer, whatever the customer's question is. Thus, cyber security concerns are relevant in B2B purchasing if the customer company feels that the security is relevant.

### 7.1.3 Managing the cyber security related risk experience

For a better comprehension of customer companies, it is important for the provider to have customer experience management (CXM) as part of its business. With the help of CXM, the provider can define the customer's experiences more precisely. This includes managing the customer journey (CJ). The right kind of CJ is more likely to lead to sales. (Homburg et al., 2017, 386; Becker & Jaakkola, 2020, 641; McColl-Kennedy et al., 2019, 9.) From the data of this study, this provider's strategy leads to customer experiences that were essentially related to their vision of having minimized risk experiences. When risk experiences can be minimized with the help of CXM, which is often left unnamed in

interviews, the provider has better sales success. Judging from the data, more successful sales is proof that customers' risk experiences are known, understood, and faced. For the understanding of the customer company to be manageable, the provider must aim to reduce the experience of risk explicitly during the sales process. This implies that direct touchpoints are the way to do it properly. In this case, provider has a direct impact on the success of the sale itself: To the overall CJ.

Customer journey (CJ) will influence the customer company and thus a CJ influences on the customer's overall purchasing. This has led to the fact that B2B providers theoretically want to execute strategic CJ in the best possible way. As a risk experience is a customer experience only when someone feels it as such, it can be relatively difficult to predict them without customer knowledge. In addition, when B2B customer companies want to do business with providers that offer them value and secure solutions, then the reduction of customer's risk experiences can be seen as a key managerial perspective. (McColl-Kennedy et al., 2019, 13, 19, 21-22; Homburg & Tischer, 2023, 1066; Purmonen et al. 2023, 78; Trim & Lee, 2019, 225.) According to this research, the right kind of cooperation between the customer and the Provider is connected to the Provider's more successful reduction of risk experience. This means that proactivity and the desire to reduce the customer's risks creates the opportunity to offer more suitable solutions through cooperation. The solutions can be, for example, better cyber security solutions for the Provider's offering, which can be installed as part of the customer company's business. In this case, the provider must meet the quality of its own offer to be high enough, to meet the needs of the customers, as stated. For the client company to truly feel that they can cooperate to find the best cyber security solutions, the Provider must be able to "prove" this. Judging from the data, this proof arises through the fact that the Provider must have both a good reputation and trust from the customer.

There is a clear connection between the trust from customers in the provider and the better performance of that provider. When developing customer understanding, the provider assumes a role, in which is better trust created if it is genuinely pursued. This can be derived from the fact that when customers are better understood, the threshold for openness lowers and thus trust is less difficult to shape. By nature, trust develops over time, and it cannot always be accelerated in particularly competent ways. Once the trust is formed and can be noticeable between the provider and the customer company, it does not weaken easily, but the trust in the business relationship is stable despite possible

difficulties. (Ferro-Soto et al., 2023, 245; Lemon & Verhoef, 2016, 74; Casidy & Nyadzayo, 2019, 30; Leonidou et al., 2008, 93.) Thus, the desire to be a reliable provider for client companies, which is evident from the data, is not a surprise. From the data and this research it can be assumed that openness, transparency is the providers' best way to create even more communication between them and their customer companies. When communication is at a good level, we can start talking about the providers' opinion that trust is starting to form. In support of this, the data shows the providers talk about how reputation plays a real role in the formation of trust, especially when viewed over a "shorter" time period. Based on the data, the B2B provider's reputation is very important in the market, especially since the size of the interviewed companies made some of them very large players in the market, reputation can be considered perhaps the most important factor for success in the B2B market. For example, past problems with a certain Provider come up shortly after talking with customers. At this point, openness has been raised as an important factor in many of the interviewed companies: When a provider takes an honest approach to what they do, it creates a positive reputation. With the help of a good reputation, trust can be interpreted as an easier to reach aspect in the B2B market.

Combining the data, the understanding of customer risk experience management with its effects on sales and the importance of minimizing those experiences can be derived from the importance of provider's managerial decisions that create customer understanding. The decisions in question can only concern a certain part of the business or the entire group: If they can be connected to activities in which there is contact with the customer companies. This also creates an opportunity for the provider's operation, the customer's risk experiences are reduced with the help of trust and reputation. If the company does not pay attention to the desire to reduce the customer's risks specifically during the purchase phase, it is not logical to expect a good reputation for successful deals in valuable B2B equipment trades.

It can thus be stated that it is very useful to build a reputation through openness, to create trust with opportunities for discussion and especially with a suitable offer for provider company industrial machine or automation solutions. From this study it can be concluded that the easiest way to find out the level of supply is with sufficiently extensive own expertise and an understanding of the customer company's risks with rapport which may be even personal or affects the entire organization. Either way, the provider is enabled to develop the managerial side of its business in a logically justifiable way. Thus, it can be

stated that the providers have a genuine desire to manage the risk experiences of the customers in a way that was not directly evident from the previous research.

The third main question of the study was "How can the cyber security related risk experience be managed?" The answer was found mainly through interviews. Providers must be ready to modify their own style of both marketing and selling. This change must be based on their customers' experiences. It is precisely the risk experiences caused by cyber security that always require an answer when the customer asks about them. Thus, for example, the sales strategy must be self-developing: In order to manage the customer's risk experiences, the provider must understand its customers well. This kind of understanding arises from interaction with the customer. It is good to go through the interaction afterwards, that even the smallest manifestations of risk experiences are understood by the provider. This helps to create a better understanding of the customers and through this to reduce the risk experienced by that customer as well as other future customers. Thus, the risk experience related to cyber security can be managed by pursuing for a more open sales organization that talks to each other and is open to the customers.

## 7.2 Contribution to the theory

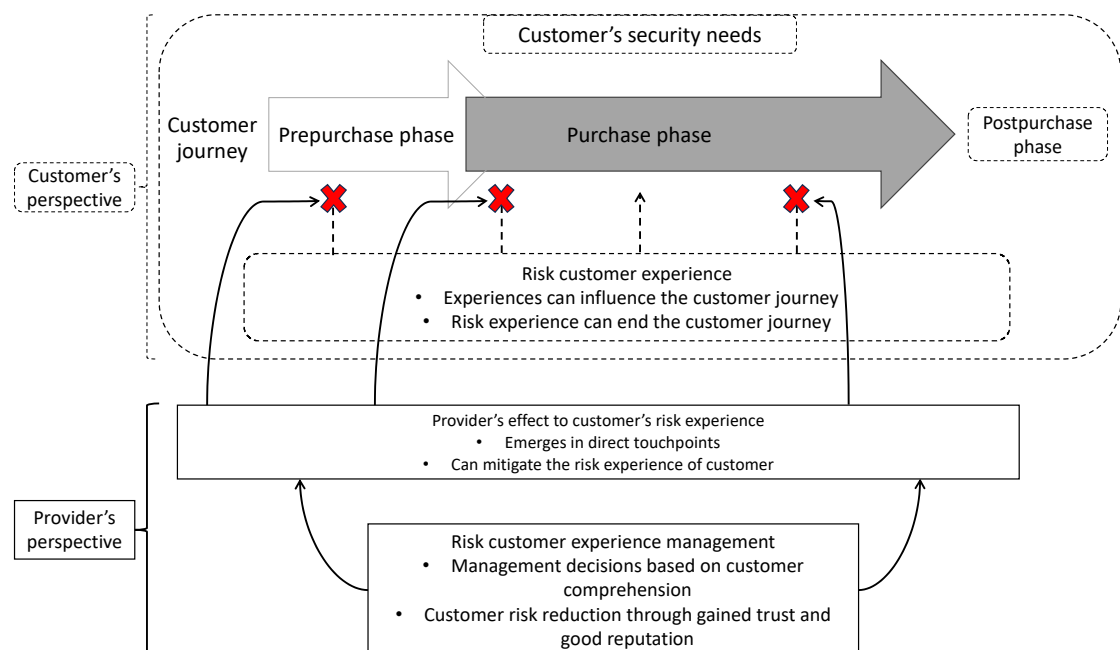


Figure 5 Theoretical implications

From this research it can be seen (figure 5), that to reduce the customer company's risk experiences during purchasing, during the customer journey, the provider must "move" from its own perspective to the customer's perspective. This may be formed with a level of openness in the customer journey. Within the limits of this research, the desired comprehensible customer experiences are specifically risk experiences that are due to cyber security.

For the provider to appear as an option for the customer to consider, it must basically be assumed that the provider's cyber security is at a good level and can be offered as part of the offered machine. When the provider has an offer, they need to understand how the customer company perceives cyber security: Is there a need for it on what scale, does the customer company itself understand that it needs it? This creates an opportunity for a better understanding between the customer and the provider. When cyber security is at the necessary level and the customer's attitude towards cyber security is known, an understanding of the customer's company's more specific need for security, cyber security has been formed to the provider. Thus, it is the provider's responsibility to succeed in communicating and conversation with the customer that the customer can understand the offer and its dimension. For example, the provider can talk to the customer company directly about cyber security and other security issues. In this case, everyone is probably on the same page, they know what is being asked for and what is being offered. During and after this, the provider is reasonably able to meet the cyber security needs of its future or existing customers. This can be seen as essentially related to the formation of the customer experience.

When the provider company understands the customer's cyber security needs and is ready to shape either their offering or their technology in a suitable way, they could directly influence the customer experience. This applies especially to the risk experienced by the customer, particularly during purchasing. In this way, a connection between sales and the customer's experience emerges, even if the customer is buying an entire factory or a large production line for themselves. According to the providers, the customer's experience, which is basically the experience of only one person, has an impact on the success of the sale. Therefore, it is justified to providers for trying to minimize all risk experiences experienced by the customer, especially during purchasing. Risk experiences can be reduced at different stages of customer service or even its beginning. The study revealed a direct effect of the salesperson and their professional skills as an interpreter of the

customer's, client's risks. Another manifested way for providers to gather customer experiences, both risks and others, was for example feedback. Feedback was seen to be either easily available or downright difficult to reach. Thus, the salesperson's conversational approach with the customer company can be assumed to be a better way to understand the customer's risk experiences. To understand and in general to inform the provider of the risk experiences a customer may feel. In this case, the provider has an opportunity to be able to influence the customer's risk experiences.

Understanding the customer and the customer's risk experience are stapled together, especially in terms of the provider's sales success. There is thus a clear need to understand how customer's risk experiences can be managed and, at the same time, customer understanding as well. After the basic understanding of the possibility of the provider's own influence on the customer's experiences and the risk to the experiences, it can be combined with the provider's responsibility to reduce the risks of its customer. These reducible risks have taken their place in the purchasing of the customer company in a way that the provider can be in direct contact with the customer. In other words, according to the research, the only way for providers to influence the customer in a successful way is direct contact, direct touchpoint. It is important for the provider's representative to be as open as possible in direct communication, such as in a sales meeting. With this openness it means that we are ready to tell the customer all possible thoughts in response to the customer's questions. This traditionally requires a high level of trust, but based on research, it should not be necessary. Based on the research, it can be concluded that a good reputation in the market creates an opportunity for providers like trust from customers. Thus, it can be stated that the provider's openness in customer encounters combined either to trust or good reputation, or just one of these, inferably leads to the provider's ability to reduce the customer's risk experiences. Thus: Providers could influence the customer's risk experience. To really influence it, a direct and open dialogue between the customer and the Provider is required. To function as a risk-reducing factor, an open and direct conversational connection, for example in a sales situation, requires the provider to build trust or already have a good reputation. Openness and direct communication between the provider and the customer are apt to create trust well, and a good reputation supports this even more.

As, for example, Diaba et al. (2023, 330) named cyber security as an important part of every business, this can be verified based on the research to be true according to the

providers of industrial machines and automation solutions. Their customers and they themselves appreciate cyber security. Durmusoglu et al. (2022, 359-360) have said that marketing and its sales in the business-to-business (B2B) market must be able to target customers in the way they demand: Provider cannot sell as he wants, but sales should be customer-oriented. Based on this research, this is true in the everyday life of providers. In order to achieve this, providers must enable their sales organization or salespeople to communicate freely with each other as well as with customers. With B2B customers' creating always newer ways to reach their buying goals (Purmonen et al., 2023, 78). This view in comparison with this research does indicate that the providers' are either already ready to implement more adaptive sales, or they have a good reason to change their ways to enable adaptation to customers' changing buying habits: If unable to adapt, it is assumed that the provider in question will lose its position in its market.

Lemon and Verhoef (2016, 89) expressed that the management's attitude has an impact on the customer experience and thus on the customer journey. Lundin and Kindström (2023, 5) stated that the provider's opportunities for influence experience are focused on the end of the customer journey in customer purchasing. Based on this research these points are somewhat comprehended by the providers. The finding in this study is that providers understand their own impact on the customer experience. However, in their work, this does not really lead to, for example, the development of sales at a strategic level: Each salesperson is responsible for the customer experience, and not so much the responsibility of management in general.

Purmonen et al. (2023, 85) stated that the customer journey and thus the customer experience is always individual. According to Trim and Lee (2019, 236), risk as an experience must always be considered in both marketing and sales and the provider must be aware of the customer risk experiences such as cyber security. Based on this conducted research, providers understand individual customer experiences from cyber security even as a factor that concerns the single individual customer: In a sales situation, the individual customer experience is the responsibility of the provider's own salesperson to understand, manage, and create in general. This is presumably an unreasonable amount to ask from just one salesperson. On the other hand, this is how things occur in the day-to-day life of providers, the salesperson is the one who directly affects the customer experience.

Individual interpretations are experiences and experiences do apply to all humans equally (Zolkiewski et al., 2017, 173). Hence, industrial buying behaviour consists of individuals own interpretations (Sheth, 1973, 52). The B2B customer's representatives are assumed to cater their own company's interests (Homburg & Tischer, 2023, 1051). According to this research, by default, these are somewhat true. According to the interviewed providers, the purchases of B2B customer companies are influenced by human interpretations. Thus, the human characteristics of buyers are important for providers to know how to interpret correctly.

Based on these and other already presented theories and studies, this study wanted to find out how to manage the risk experience of the customer. As the experience is usually unknown for anyone but the customer (Becker & Jaakkola, 2020, 637) can it be assumed being a specific moment in the sales according to this research. By combining the customer's risk experience with cyber security and the customer's risk experience management this research can state that it is the provider's responsibility to understand the experiences of their customers. Through the understanding of experiences, such as the understanding of risk experiences, the provider has been enabled to form a strategy that relies on customer orientation. By understanding the customer, the provider can express it to their customer by being open and creating conversational sales. There are no ready-made solutions. The customer's risk-reducing experience is created most easily when the provider is open, trustworthy, and reputable. Concretely, these are not quickly achievable, but the provider is ready to be equally open to both new and old customers. Communication must be clear to build trust. To build trust more easily, a good reputation is needed. A good reputation is formed when there is a provider on the market who is known for good solutions and open sales discussions.

Thus, the theoretical contribution of this study consists of the fact that the provider can influence the risk experiences of its customers through openness and good reputation, especially if the customer trusts the provider. Deductible of the research, even if it is a B2B market, relationships between people are very important. With even personal rapport for the provider, the client company is ready, dares to share the sentiment of risk experiences, and the provider is ready to solve them. This does further confirm the idea of Durmusoglu et al. (2022, 352) that B2B markets have same human functionalities to those of B2C: People want to act as individuals and hence B2B markets are always as number dependent but based on emotions. This does not apply to every customer

company, but emotions have a big impact in the B2B market according to providers. Thus, the provider can manage the risk experiences of its customers when the provider adjusts its sales to a situation suitable for the particular customer, where both parties are able to be open. As stated, this perspective of research through industrial machine providers has not been studied before. The results thus obtained are significant, as they verify the operation of B2B marketing from this point of view.

### **7.3 Managerial implications**

Managerially, based on the research, it can be stated that by characterizing in a way that the customer and the provider must be more of friends than just business partners. Understandably, business is business, but to develop sales in a way that appeals to the customer, trust must be created. Based on research, trust can be created by being open. Consequently, this relies on honesty. To be truly honest about one's own strengths and weaknesses, one must have trust in the relationship. This applies to both the provider and the customer. By solving problems together, we reach a result that both can be satisfied with. In this case, risk experiences do not interrupt the customer's purchase. Thus, the seller is the party that has to adapt to the customer's "everyday life" in order to begin to understand the customer in general: You can't assume, but you have to talk to create understanding.

For provider companies with B2B industrial machines or similar markets, it is therefore recommended to implement sales management in a way that favours a conversational sales method. Transparency must be visible to the customer so that trust can be formed more easily. It is recommended to do this face-to-face. You can ask the customer directly how they want certain things implemented if it is not already known to the provider. In addition, in the development of sales, it is worth considering the discussion both at the level of the salesperson and the company as a whole: The salesperson's information about the customer's purchase situation is relevant, even if the reactions from the customer are not clear. By collecting enough data, the provider can begin to understand its customers even better: How to do things right, but also what went wrong, and what can be improved.

### **7.4 Limitations of the research and suggestions for future's studies**

A limitation of this study was the providers' partially limited view of their customers. This research would have greatly benefited from the perspective of the client companies. The results found now are based purely on theory and the providers' understanding of

customer companies. When the results are based on how the provider and the theory see the customers' functioning and being, it does not offer the customers genuine reality. Presumably, it is not very different, but the possibility cannot be ruled out within the limits of this study.

A suggestion for future research would be to study the provider company's attempt to influence the customer's risk experiences: How have they succeeded from the customer's point of view? In addition, research that can measure the genuine monetary impact of risk experiences would continue the development of this research theory. The boundaries of this study did not include any measurement of actual monetary effects, but data was collected only from challenges to providers. These cannot be considered as objective as mere numbers and figures about business.

In addition, the manifested influence of relationships and emotions would be good to study in the future: How much more in a certain field does money influence more than relationships? And how much good relations can be used to justify, for example, a higher price?

## 8 Conclusions

To conclude, the purpose of this study was to find out *how to manage the risk experience of the customer*. From this, the three main research questions of this thesis were: 1) *Is the B2B customer's risk experience related to the purchasing?*, 2) *How relevant are the cyber security concerns in the B2B customer purchasing?*, and 3) *How can the cyber security related risk experience be managed?*. The research was carried out by gaining data from interviewing providers of industrial machines and other related solutions.

A B2B customer's experience of risk can be caused by cyber security when the provider fails to inform or convince the customer of its offer. This study revealed that the customer's purchasing is reduced by risk experiences, especially cyber security. Customer experience and risk experience have a connection since risk negatively affects the desire to be a customer of a certain provider.

Customer's cyber security concerns are relevant to B2B purchasing. Research on this topic show that the provider is required to meet the demands set by the customer regarding the level of cyber security with its offer. Without this purchasing may end. In addition, the provider must take care of their view of what the customer needs. This affects purchasing and is relevant.

To prevent the customer from risk experiences from cyber security the provider manages the risk experiences. This is possible through transparency and direct communication in the sales situation. This requires the provider to have a positive reputation in the market. Then the provider has the opportunity to create or already have the customer's trust. To gain trust provider must be transparent. The provider's sales must be managed correctly to create an environment for trust. The cooperation by transparency with the customer reduces the customer's risk experiences.

According to this study, the conclusion remains that the customer's risk experience because of cyber security can be managed by increasing trust and reputation. They are formed by openness. This works in the other direction as well: Trust and a good reputation can create an opportunity for openness, and openness creates an opportunity for trust and a good reputation. There was no previous studies done from the point of view of this study. The results thus obtained are significant and this study offers new understanding of risk experience management in B2B marketing.

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## Appendices

### Appendix 1 Interview invitation and participation request

Olen Eemil Kähäri ja opiskelen tällä hetkellä kauppatieteiden maisteriksi Turun yliopistossa. Olen tekemässä pro gradu -tutkimusta otsikolla "Managing the customer risk experience in business-to-business purchasing – How can cyber security influence customer journey". Haluaisin pyytää sinua osallistumaan tutkimukseeni, sillä yrityksenne omaa paljon kokemusta B2B maailmasta, myynteineen ja tuotekehityksineen.

Tutkimukseni aiheena on asiakkaan kyberturvallisuuden aiheuttamien kokemusten johtaminen asiakaspolun ja ostamisen aikana. Haluaisin erityisesti saada sinun ja yrityksesi näkemyksen aiheesta ja kuulla kokemuksianne myynnistä sekä asiakkaiden kohtaamisesta omilla sanoillasi. Haastattelujen avulla tutkimuksellani on mahdollisuus kasvattaa ymmärrystä siitä, että miten myyvän B2B yrityksen on mahdollista johtaa asiakkaiden kyberturvallisuuden aiheuttamia riskikokemuksia. Tämä osaltaan auttaa luomaan parempaa B2B asiakkaan riskikokemuksen johtamista ja ennen kaikkea parempaa asiakasymmärrystä.

Toteutan haastattelut Zoomissa, ja pystyn muokkaamaan aikatauluni teille sopivaksi. Kaikki tekemäni haastattelut tulevat olemaan anonymisoituja, eikä mitään tietoja jaeta tutkimusryhmän ulkopuolelle tai esimerkiksi muille haastateltaville.

Tutkimukseni datankeruu on osa COMMA – Cybersecurity of Mobile Machines tutkimushanketta. COMMA-hanke on osa Business Finlandin ja partneriyritysten rahoittaman SIX Mobile Machines -klusterin toimintaa.

Olisin kiitollinen, jos voisit varata aikaa noin 30-45min haastatteluun kanssani keskustellaksemme ja toteuttaaksemme haastattelun. Jos sinulla, tai toisella yrityksenne edustajalla, on kiinnostusta osallistua, olisin erittäin kiitollinen vastauksestasi ja sopivan ajan varaamisesta. Kiitokseksi tutkimukseen osallistumisesta aion tehdä "executive summaryn" osallistujayritykselle, joka tarjoaa konkreettisia tutkimustuloksia, että miten myyvä B2B yritys voi liiketoiminnassaan kehittää asiakkuuksiensa johtamista nimenomaan asiakkaan riskikokemuksen johtamisen kautta.

Kiitos ajastasi ja huomiostasi. Kerron mielelläni tutkimuksesta ja haastatteluista lisää. Odotan innolla tutkimusyhteistyömahdollisuutta kanssasi.

### Appendix 2 Structure of the interviews

Haastateltavan taustat:

- olette siis X X yrityksessänne?
- Mikä on teidän oma rooli yrityksessänne/miten liittyy myyntiin?
- Taustat yrityksestä ja tarjoamasta:
  - Teidän päätuotteenne on siis X X?
  - Tuotatteko itse myymänne tuotteet, ostatteko ne sellaisenaan vai onko se hybridi?
- Taustat asiakkaista:
  - Mitkä ovat teidän keskeiset asiakasryhmät?
  - Kuka asiakkaan puolelta osallistuu ostoon?
- Taustat myynnistä:
  - Miten yleisesti myyntinne tapahtuu, kasvotusten, etänä?
  - Lähestyttekö te asiakasta vai asiakas teitä yleisemmin? Onko yrityksenne asiakaslähtöinen?
- Taustat kokemuksista:

- Miten otatte huomioon asiakkaiden kokemukset (yleisesti)? Miten asiakkaiden palaute otetaan huomioon? Onko teillä asiakaskokemuksen mittareita käytössä?
- Mitä mielestäsi on asiakkaan riski? Mistä riski kokemuksena voisi mielestäsi teidän toiminnasta muodostua? Onko kyberturvallisuus keskeistä asiakkailenne?
- Taustat tietoturvasta:
  - Siirtymä älykkäisiin, elektroniikalla ja antureilla varustettuihin koneisiin: aletaanko teidän yrityksessä puhua koneiden tietoturvasta? Entä asiakkaiden puolella?
  - Mitä kyberturvallisuus teille tarkoittaa?
  - Mikä on kyberturvallisuuden rooli tuotteessanne X X?
  - Mitä itse ajattelet asiakkaan tietoturvatarpeista?
  - Onko tarve yleisesti ilmeinen?

### **Cyber security concerns in the B2B customer purchasing**

- Mitä ajattelet asiakkaan uhista? Minkälainen haitta voi siitä syntyä esimerkiksi tietoturvaongelmista asiakkailenne?
- Onko asiakkailanne tietoturvatarpeita, ilmeisiä tai ei?
- Huomioitko tietoturvan tuotteissanne jo ennen asiakkaan tapaamista? Huomioitko asiakkaan tietoturvan tarpeen myynnissänne? Miten tämä tulee ilmi konkreettisesti?
- Mitä teidän pitää ottaa huomioon teknisen tietotuvan lisäksi myynnin onnistumiseksi? Oletteko kokeilleet muita tapoja toteuttaa turvallisuutta? Kokemukset niistä?

### **B2B customer's risk experience related to cyber security (formed during the purchasing)**

- Mitä asiakkaan kokemus tarkoittaa juuri sinulle? Onko näkemyksesi vallitseva yrityksessäsi? Miten asiakkaiden kokemuksia käsitellään yrityksessänne ja miten ne vaikuttavat myyntiin?
- Kuinka paljon asiakkaat arvostavat (tieto)turvallisuutta ostamisessa ja käytännössä? Ketkä arvostavat ja välittävät? Voitko antaa konkreettisia esimerkkejä?
- Kuka asiakkaan puolella voisi pitää nimenomaan kyberturvallisuuteen liittyviä asioita erityisen tärkeinä? Kenen (asiakas)kokemukset ovat mielestäsi tärkeitä? Kuinka tärkeää asiakaskokemuksen ymmärtäminen yrityksellenne on?
- Miten puhutte asiakkaittenne kanssa riskistä ja turvallisuudesta? Miten tämä tulee esiin? Mitä huolia asiakkaat ilmaisevat ja miten niihin vastataan? Muistatko viimeisimmän konkreettisen tapauksen?
- Miten kuvaisit asiakkaidenne kokemusta heidän ostoprosessin kautta? Näkyykö pelko tai levottomuus koskaan asiakkaiden käytöksessä? Entä heidän puheessaan, ilmeissään? Mihin vaiheeseen erilaiset huolenaiheet, kuten kyberturvallisuus, yleensä liittyvät?
- Minkälainen asiakkaan kokemus yrityksenne kanssa olisi mielestäsi optimaalinen ja miten asiakasta ohjataan tätä kohti? Miten riskien vähentäminen liittyy tähän mielestäsi?

### **Managing cyber security related risk experience**

- Otetaanko asiakkaan kokemukset huomioon yrityksessäsi strategisesti? Sovellatko itse tätä tapaa aina? Miten autatte asiakasta tietoturvariskien hallinnassa? Miksi, miksi ei?
- Miten tunnistatte sen, että asiakkaat kokevat riskejä? Mitä olette tehneet riskikokemusten hallitsemiseksi asiakaspolun eri vaiheissa? Entä asiakkaat, jotka eivät ole kovin vakuuttuneet turvallisuudesta, kohdellaanko heitä myynnissä eri tavoin? Konkreettisesti.
- Miten asiakkuuksia voidaan johtaa asiakastuntemuksen avulla? Mistä saatte tietoa asiakkaista esim. myyntitilanteita varten? Onko turvallisuushuolien ymmärryksestä ollut apua teille myynnissä? konkreettisesti.

- Miten autatte asiakasta tietoturvariskien hallinnassa? Missä vaiheessa? Miten se edistyy, jos ajatellaan asiakkaan edistymistä myynnin kautta prosessina? Millä tavalla pyritte nykyään luomaan asiakkaalle turvallisen kokemuksen? Millä tavalla vähennätte riskin, pelon, levottomuuden tunteita? Voiko tällä olla vaikutusta asiakkaan luottamuksen kehittymiselle?
- Miten myyjä voi toimia myyntitilanteessa asiakkaan turvallisuuden ja turvallisen kokemuksen luomiseksi? Voiko kokemusta mielestäsi luoda tai ohjailta myyntitilanteessa yleisestikään? Onko myyntitilanteessa mahdollisuus luoda asiakasymmärrystä ja luottamusta?
- Miten otatte huomioon asiakkaiden erityisominaisuudet ja tarpeet? Kuinka asiakkaiden erilaiset taustat ja tilanteet vaikuttavat tapaan, jolla pyritte luomaan heille turvallisen ympäristön? Miten mielestäsi omaa myyntiänne voisi kehittää, jotta asiakkaiden riskikokemuksia minimoitaisi? Onko asiakkuuden riskin hallinta osana teidän prosesseja?