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Research note: marketing accounting services

A cross-cultural comparison

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Introduction

Strategic marketing has been applied most consistently by managers in manufacturing environments. Marketing in manufacturing industries has traditionally paid attention to product planning, pricing, promotion and distribution strategies (Kotler and Bloom, 1990; Stanton *et al.*, 1991). Services marketing has to deal with service intangibility, inseparability of production and consumption, and heterogeneity, or lack of standardization (Evans and Berman, 1990; Stanton *et al.* 1991). In service industries, business is dominated by intangibles and unique experiences, with an assumed connection between service quality, satisfied clients and ultimately competitive advantage (Cronin and Taylor, 1992; Grönroos, 1990; Parasuraman *et al.*, 1988).

Accounting firms are developing strategic marketing programmes because of recent critical shifts in their traditional business environment. An increasingly competitive environment in the world of public accounting firms and changes in advertising regulations are contributing factors to the use of marketing concepts and techniques (Hague, 1989; O'Donohoe *et al.*, 1991; Sample, 1991). An economic "slump" has dominated the recent international business environment, and the accounting arena is experiencing intense competition (Ahmed and Hopson, 1990; Crane, 1991; Kotler and Bloom, 1990; Sample, 1991). With increasing competition and a decrease in client loyalty, marketing strategies become increasingly important for accounting firms (Ahmed and Hopson, 1990; Headley and Choi, 1992).

In their review of marketing principles and practice in accounting firms in the UK and the USA, O'Donohoe *et al.* (1991) note the comparative lack of market research in the accounting profession. There is a noticeable lack of information on marketing practices in small accounting firms, and limited data on "how marketing is actually practised within the profession...how the various marketing tools are used, by whom, to what end, and in what context – are they used in isolation, or in a formalised marketing strategy?" (O'Donohoe *et al.*,

1991, p. 51). The current article addresses some of the gaps in knowledge identified by O'Donohoe *et al.*, specifically in relation to marketing practices in small and medium accounting firms. The authors discuss the key findings of a multiple case study of strategic marketing practices in small and medium Australian accounting firms, and then offer a cross-cultural comparison of marketing attitudes, strategies and effectiveness of marketing tools in accounting firms in the USA, UK, Hong Kong and Australia.

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Australian accounting firms: a multiple case study

Mangos *et al.* (1995) analysed small and medium Australian accounting firms' use of marketing plans, image development strategies and image perception, network/referral strategies, promotional and client acquisition practices, and strategies for building and maintaining client confidence. Interviews with participating firms were semi-structured to encourage practising accountants to "tell their marketing stories", rather than impose a premature diagnostic structure on the research data (Glaser and Strauss, 1967; Strauss and Corbin, 1990; Tomkins and Groves, 1983a; 1983b; Willmott, 1983; Yau and Wong, 1990; Yin, 1989). Mangos *et al.* (1995) found similarities and differences in marketing strategies between small and medium firms, and within the small and medium firm groups. Small and medium Australian firms tended to rely on client and professional networks rather than a formal marketing strategy to expand the client base. Most firms accepted the profession's current advertising guidelines, and regarded a minimum level of advertising as necessary in the competitive business climate. However, the perception that direct advertising did not necessarily do more than increase the name profile of the firm in the community is consistent with overseas findings (see Table I). Firms which conduct seminars and training programmes reported significant new client generation from seminar/workshop participants. However, there was no reported systematic monitoring or evaluation of new client expectations, perceptions or service satisfaction, or correlations with overall firm performance or profitability. The Australian case data indicated that accounting firms' use of formal, written marketing plans lags behind expressed approval of marketing principles (see Table I). The firms' lack of documented, systematic marketing plans may be appropriate in the short term for small- to medium-sized accounting firms in uncertain environments. Flexibility was a paramount factor to which such firms attributed their success. In these cases no budget had been or would be considered for market processing. *Post hoc* justifications for non-existence of marketing plans may have influenced case responses. Longitudinal follow-up research is recommended to assess shifts in Australian accountants' marketing behaviour and attitudes.

Australian firms showed little awareness of current service quality measures, but generally accepted "service quality" as a desirable concept. While there was little consistent understanding or application of quality service management and relationship marketing principles, some Australian firms were taking constructive steps in these directions. The finding that none of the firms in the

Table I.
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	USA	Australia	UK	Hong Kong
Most commonly marketing tools	<p>Stevens <i>et al.</i> (1992) <i>Yellow Pages</i> advertisements (61 per cent) Newspaper ads (37 per cent) Seminars (34.6 per cent) Brochures (28.3 per cent) Radio (13.8 per cent) TV (3.1 per cent) Bill board advertisements (2 per cent) Marts <i>et al.</i> (1989) <i>Yellow Pages</i> (78 per cent) Newspapers (31 per cent)</p>	<p>Mangos <i>et al.</i> (1995) Seminars Brochures Referrals & bankers; Lawyers Real estate Agents Associations Clubs and societies Business associations</p>	<p>Diamantopoulos <i>et al.</i> (1989; 1990) Press, most commonly used (N.B. press includes yellow pages) Hague (1989) Yellow pages (89 per cent) Brochures (56 per cent) Entertaining (47 per cent) Local press (44 per cent) Local sponsorship (44 per cent) Directories other than <i>Yellow Pages</i> (33 per cent) Direct mail (22 per cent) Other (36 per cent)</p>	<p>Yau and Wong (1990) Indirect promotion, i.e. personal selling and sponsoring academic exhibitions and contests</p>
Most effective marketing tools (in order of preference)	<p>Stevens <i>et al.</i>, (1992) Seminars and brochures Newspapers and <i>Yellow Pages</i> advertisements</p>	<p>Mangos <i>et al.</i> (1995) Referrals Seminars Professional and client networking</p>	<p>Diamantopoulos <i>et al.</i>, (1989; 1990) Referrals, brochures, seminars and press</p>	<p>Yau and Wong (1990) Positive word-of-mouth</p>
Least effective marketing tools	<p>Stevens <i>et al.</i> (1992) TV, radio, billboard advertisements</p>	<p>Mangos <i>et al.</i> (1995) Referrals and seminars more important than advertising</p>	<p>Diamantopoulos <i>et al.</i> (1989; 1990) "Advertising" is more important than referrals, brochures, seminars and press</p>	<p>Yau and Wong (1990) Mass media, pushy and militant marketing tactics</p>

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	USA	Australia	UK	Hong Kong
Attitude to advertising	Arndt and Hanks (1976) 70 per cent hold negative attitudes Hodge <i>et al.</i> (1990) 39 per cent hold negative attitudes	Fay and Bell (1990) 1985-1988: suspicion re advertising is disappearing Mangos <i>et al.</i> (1995) Advertising did no more than lift name profile. Little response to advertising	Diamantopoulos <i>et al.</i> (1989, 1990) 70 per cent of the respondents favoured advertising	Yau and Wong (1990) 75.25 per cent agree with the advertising and promotion ban
Factors influencing attitude	Traynor (1983); Stevens <i>et al.</i> (1992); Folland <i>et al.</i> (1991) Less experienced and/or younger accountants tend to be more positive towards advertising Marts <i>et al.</i> (1989) More common for new or small firms to advertise	Direct advertising merely a profile enhancer. Marketing techniques do not necessarily result in new clients		
Clients' attitudes	Diamantopoulos <i>et al.</i> (1989, 1990); Burton (1991); Hite and Fraser (1988); Hite and Bellizzi (1986) Clients view advertising more favourably than accountants	Folland <i>et al.</i> (1991) Females are less positive towards advertising		

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	USA	Australia	UK	Hong Kong
Other professionals' attitudes	Darling and Hackett (1978) Accountants and attorneys most favoured advertising	Fay and Bell (1990) Accountants the most advanced adopting marketing/advertising techniques		
	Burton (1991) "CPAs" have a positive attitude			
The role of image	Hite and Bellizzi (1986); Hite and Fraser (1988); Stevens <i>et al.</i> (1992); Folland <i>et al.</i> (1991); Hodge <i>et al.</i> (1990) Burton (1991) "Image" is one of the most important goals to marketing	Mangos <i>et al.</i> (1995) Middle road image is promoted i.e. "value for money" service Image is related to ability to provide quality service Image promoted by creating a physical environment comfortable for clients to visit	Morgan (1988) One of the most important objectives of marketing is to achieve professional image	Yau and Wong (1990) "Image" is an essential ingredient to gain client loyalty and respect in the community
Marketing plans/strategy	Hodge <i>et al.</i> (1990) 13 per cent accountants had written marketing plans 64 per cent had mission statements attitudes	Fay and Bell (1990) Main emphasis is on "service quality" disappearing	Morgan (1988) Emphasis is on "service quality" to achieve professional reputation and image, distinction in technical service and range of services	Yau and Wong (1990) Emphasis is on "service quality"

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	USA	Australia	UK	Hong Kong
	<p>91 per cent specified the target markets</p> <p>27 per cent determined market position</p> <p>36 per cent specified the service mix</p> <p>78 per cent supported the objective of having a written marketing plan</p> <p>The smaller and younger firms were less likely to implement marketing plans</p> <p>The older partners were less likely to implement marketing plans</p> <p>marketing and positioning</p> <p>Specified service mix in most cases</p>	<p>Mangos <i>et al.</i>, 1995</p> <p>Some medium sized firms had marketing plans but not written</p> <p>Others had no structured marketing plan rather functioning on a needs based evolving plan</p> <p>Informal strategic plans were justified from an uncertain economic environment. An evolving and flexible approach is suggested</p> <p>No mission statements</p> <p>Evidence of target</p>		
Client relations	<p>(Tootelian and Gaedeke (1990)</p> <p>Tax practitioners view themselves as primary representing their clients</p> <p>With the "grey areas" of the taxation law representation is not absolute</p> <p>Zorski (1990)</p> <p>76 per cent of the clients were aware of the full range of service offered</p> <p>Andrus <i>et al.</i> (1990)</p> <p>greater satisfaction with the larger firms than smaller firms</p>	<p>Fay and Bell (1990)</p> <p>Clients are demanding and have relatively high expectations.</p> <p>from 1988-1985 their mobility and ability to bargain increased</p>	<p>Morgan (1988)</p> <p>Larger firms tend to be more effective and organized with marketing than smaller firms</p> <p>Hague, 1989</p> <p>96 per cent agreed that larger firms are significantly more organized for marketing</p>	<p>Yau and Wong (1990)</p> <p>Clients have low expectations on services, therefore dissatisfaction is less likely to occur</p> <p>"Clients" opinions are rarely expressed, thus complaints do not reflect service quality</p>

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Table I.

study used systematic measures of marketing effectiveness is consistent with the majority of international studies reviewed (see Table I), and reinforces the need for a more rigorous approach to evaluating accounting services' marketing performance.

Cross-cultural comparisons

The findings of Australian, USA, UK and Hong Kong studies with particular reference to the most commonly used marketing tools, the most and least effective marketing tools, attitudes to advertising, the role of "image", use of marketing plans or marketing strategies, and client relations, are summarized in Table I.

The roles of advertising and "image" in accounting firms in the USA, UK, Hong Kong and Australia (Table I), their use and effectiveness of marketing tools and strategies, and client relations are examined in the following section.

The role of advertising

Advertising is emerging as an important factor to which many accounting firms attribute some of their success. Advertising strategies are relatively new to this profession, as the ban on advertising was only removed in the USA in 1977 and in Australia and the UK in 1984. Most accountants in these countries now use some form of advertising. Accountants in the USA and Australia have become more receptive to advertising, and it is assumed this trend will continue (Fay and Bell, 1990; Hodge *et al.*, 1990). The international trend towards using advertising is likely to remain because of expected continuing competitive economic conditions, business culture, and changes in time, age and experience of the accountant, and age and size of the firm. A number of studies conducted in the USA indicate that these factors can influence the attitudes of accountants on advertising/marketing. Folland *et al.* (1991) found that professional attitude factors are closely related to accountants' advertising behaviour. Hong Kong accounting firms appear to be lagging in their approach and attitude to advertising: in 1990, practising accountants in Hong Kong supported the ban on advertising (Yau and Wong, 1990).

Many universities have recently introduced marketing and the social/consumer aspects of accounting into their programmes (Mangos *et al.*, 1995). It is not surprising then that less experienced accountants and/or younger accountants tend to be more positive towards the role of advertising in the accounting profession, (Folland *et al.*, 1991; Stevens *et al.*, 1992; Traynor, 1983). Unless serious abuses of advertising ethics occur, accountants' attitudes towards advertising can be expected to become more consistently favourable in all countries where professional advertising is permitted.

Advertising is more common in new firms and/or small firms. Such firms may experience aggressive and intense competition from established firms with known reputations and loyal clients. The need to advertise for new and/or small firms may be greater than for established firms (Marts *et al.*, 1989). As successful new firms will become established firms over time and are likely to be staffed

by younger accountants, other marketing practices are likely to become an important function of these firms' business strategies.

There is a suggestion that a significant attitudinal gap exists between accountants and their clients (Hite and Fraser, 1988). While some accountants maintain the traditional belief that advertising can be damaging to the accounting profession, clients generally hold a favourable view of advertising (Burton, 1991; Diamantopoulos *et al.*, 1989), and Hite and Bellizzi (1986) found that clients had a more positive attitude to advertising than did their accountants. The attitudinal gap between accountants and their clients is likely to decrease as accountants become more familiar with advertising strategies.

In early research comparing accountants' and other professionals' attitudes, Darling and Hackett (1978) concluded that although negative attitudes were held by all the groups, US accountants and attorneys favoured most the potential role of advertising in their profession. Subsequently, Burton's (1991) analysis of three US professional samples indicated that CPAs have a "significant positive attitude" (p. 119). Similarly, Fay and Bell (1990) suggested that in comparison with doctors, dentists, veterinary surgeons and lawyers, accountants in Australia are the most advanced profession in adopting competitive strategies such as contracts at tender, using marketing tools and client-driven policies and procedures. More recently, however, Mangos *et al.* (1995) found a gap between attitude and practice in Australian small and medium accounting firms, and identified a strong relationship between accounting firms' advertising attitudes and practice and their preferred professional "image". The historical and cross-cultural implications of accounting firms' image are discussed below.

The role of image

Folland *et al.* (1991) identified two significant factors that influence accountants to advertise: a general factor and an image factor. The general factor represents the benefits that are received by the consumer and the accountant, whereas many accountants believe that advertising impedes the profession's image (Burton, 1991, p.117). Therefore both factors must be evaluated and weighted against each other when considering the implementation of advertising strategies for accounting firms.

Traditionally, image based on professional status and reputation was used as the sole or major competitive tool in maintaining and acquiring accounting clients. Professional resistance to marketing was reinforced by accountants' concern for image, and client relations were often overlooked (Lacy, 1988). With decreasing customer loyalty, this is no longer a viable approach (Ahmed and Hopson, 1990). In future, image is likely to represent merely one component of marketing strategies for accounting firms rather than the dominant consideration; as formal marketing channels are implemented, professional acceptance of marketing increases and competition intensifies.

Towards the end of the 1980s, the majority of US accountants were reluctant to advertise, believing that it provides few benefits to clients, while jeopardizing

the image, credibility and dignity of the firm (Hite and Fraser, 1988). Four years later the majority of US accountants felt that advertising increases clients' knowledge of the accounting services offered (Stevens *et al.*, 1992), although some accountants still feared that advertising could create negative images. Of US accountants surveyed 97 per cent agreed that "Accounting firms should decide how they want clients to view their firm and then work to create and maintain that image" (Hodge *et al.*, 1990). Hong Kong accounting firms command the most conservative position to marketing and the role of image: they still perceive image to be the most important competitive tool in maintaining and acquiring clients. Current advertising and publicity restrictions and the Chinese culture and economy constrain accountants' attitudes towards image. There is a need for further research which investigates the effects of the contemporary business context and impending political future of Hong Kong on accounting firms' marketing strategies .

Promotional tools: use and effectiveness

Some of the factors considered when implementing a technique include whether promotional tools are easily accessible for the provider, low associated costs are involved or the tools are "user-friendly" (i.e. require the accountant to have minimal marketing knowledge). Accountants in the USA, UK and Hong Kong agree that the least effective advertising tool is the mass media (Stevens *et al.*, 1992; Diamantopoulos *et al.*, 1989, 1990; Yau and Wong, 1990). In the USA and the UK, *Yellow Pages* and newspaper advertisements are the most commonly used tools (Diamantopoulos *et al.*, 1989; 1990; Hague, 1989; Marts *et al.*, 1989; Stevens *et al.*, 1992). Seminars and brochures, however, were considered the most effective marketing tool (Diamantopoulos *et al.*, 1989; 1990; Stevens *et al.*, 1992). These results suggest that convenience rather than effectiveness determines choice of promotional tools, and that use of brochures and seminars is likely to intensify in the future with increased marketing knowledge. These findings are consistent with the findings of Mangos *et al.* (1995) that Australian firms reported significant new client generation from professional seminars and workshops, but Tootelian and Gaedeke (1990) found significant differences between categories of US accountants and perceived effectiveness of seminars, programmes and classes. Hong Kong accountants' most commonly used and reportedly most effective marketing tool is "personalized selling" through positive word-of-mouth recommendations and sponsoring academic exhibitions and contests (Yau and Wong, 1990). Such indirect promotion complements the conservative nature of the Hong Kong business community, where direct and aggressive approaches as in the USA and the UK might be considered destructive to the image and the reputation of the firm.

Client relations

As marketing emerges as an important component to the success of accounting firms, the trend in identifying and meeting clients' needs is emerging. The

current article proposes this trend will continue internationally, with the intensifying competitive environment (Andrews, 1992; Zorski, 1990).

US and UK research suggest that greater client satisfaction is achieved by larger accounting firms than smaller accounting firms (Andrus *et al.*, 1990; Hague, 1989; Morgan, 1988). Although clients reported satisfaction with small firms, larger firms were rated slightly higher. This difference may be due to larger firms' access to resources, which affect promotion strategies, range of services provided and possibly the extent of client follow-up.

The emerging client orientation of accounting firms is expected to result in greater levels of client satisfaction, although clients' expectations may also increase. Fay and Bell (1990) found that Australian accounting firms' client mobility and ability to bargain had increased between 1985 and 1988. In general, the majority of the Australian clients were considered demanding and had relatively high expectations of their accountants. In contrast Hong Kong accounting clients appear to have low expectations on services and therefore dissatisfaction is arguably less likely to occur (Yau and Wong, 1990). The Chinese clients rarely expressed their opinions, so that the level of complaints may not reflect Hong Kong accounting firms' service quality. Overall, client satisfaction and service quality in accounting firms emerged as the research areas demanding further attention. The following section summarizes the key considerations in these areas.

Advancing research in accounting service quality and client satisfaction

In contrast to product quality definition and measurement, service quality research and practice is marked by differences in theoretical assumptions, objective measures and operational definitions (Cronin and Taylor, 1992; Headley and Choi, 1992; Lewis and Mitchell, 1990). The resultant difficulties in assessing service quality are particularly relevant to professional services such as accounting firms, because service "quality" depends largely on clients' perceptions of the accountant providing the service (Zeithaml *et al.*, 1988). In assessing the quality of a firm's service, the clients' perceptions of quality are measured, and in some cases compared with service providers' expectations and reported performance. Service organization practitioners and researchers generally agree that service quality involves a comparison of expectations with performance. Grönroos (1983) and Zeithaml *et al.* (1988) suggest that clients compare the service they expect with perceptions of the service they receive in evaluating service quality. Therefore it is the client's perception, not the service provider's perceptions of the service that is relevant in determining service quality. Cronin and Taylor (1992), however, conclude that difficulties in operationally defining and measuring service quality have contributed to a confusion between satisfaction and attitude. A number of researchers have described a difference between perceived service quality and objective service quality (Gavin, 1983; Holbrook and Corfman, 1985). Service quality assessment may be a form of overall evaluation similar to attitude (Carman, 1990), and

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perceptions represent the belief of an accountant's client, based on expectations and attitudes. From the accountants' perspective it is therefore useful to identify the dimensions of service quality, and factors which may hinder "perceived service quality".

One of the most widely used measures of service quality is the SERVQUAL questionnaire (Berry and Parasuraman, 1991; Parasuraman *et al.*, 1988). From an analysis of prior studies in accounting services marketing, Bojanic (1991) modified the original SERVQUAL instrument from seven-point to five-point scales for use with a single CPA firm, and simplified the statistical procedures. While the results indicate that measuring service quality is manageable by a small accounting firm, the reliability, generalizability and validity of the results are open to question. Further testing of Bojanic's modified instrument on a larger sample of firms is needed, and replication with medium and larger firms. Babakus and Boiler (1992) were unable to replicate SERVQUAL's five-dimensional factor structure, and concluded that SERVQUAL was in fact unidimensional.

Gap analysis research (such as the gaps between marketing attitudes, client and accountant expectations and marketing activities) will command additional attention in the future. Gap analysis research should allow for differential weightings of scale items where appropriate (see Babakus and Boiler, 1992; Lewis and Mitchell, 1990) to increase validity.

Parasuraman *et al.*'s (1985; 1988) "service quality determinants" should be treated as guiding principles, rather than statistically supported determinants. Longitudinal studies and increased use of causal modelling programmes such as LISREL should provide more reliable data on service quality determinants (see Bendixen, 1993; Boulding *et al.*, 1993; Diamantopoulos, 1994).

More research is needed into client satisfaction with accounting services provided. In particular, examination of the link between accounting practitioners' perceptions of their service quality, client perceptions and expectations of accounting services, and client satisfaction during and after service provision is necessary. As relationship marketing is particularly important for accounting firms, systematic utilization of client feedback mechanisms is vital for sustained client loyalty.

Conclusion: practical implications for marketing accounting services

While noting the economic and cultural differences that affect accounting professional practice in the countries examined, there is evidence that accounting firms are beginning to adopt strategic marketing principles (Cravens, 1987; Reed, 1992; Stanton *et al.*, 1994) to their practice development in an increasingly competitive environment. Accounting firms tend to use readily quantifiable indicators of service performance, in measuring the success of their marketing activities as well as that of their professional services. While efficiency measures provide valuable planning and control information, they do not necessarily ensure that client expectations are in fact being met.

Accounting firms can ensure that clients' pre-consumption, consumption and post-consumption perceptions of the service are based on relevant criteria by providing information during the pre-consumption decision-making stage about the way in which the firm operates, and the type of service quality criteria used. This information may help clients make informed decisions about the most appropriate choice from the accounting firm's range of services, and help ensure that they have realistic expectations of the services (Lovell, 1991; Zeithaml *et al.*, 1988). Accounting firms can use public relations and promotional activities to provide information to potential clients about their policies and operations, in addition to basic information about the range of services provided.

The economic condition of a country can stimulate change in professional services marketing practices. Specific cultures provide the framework for implementing such changes. Australia, the USA and the UK have experienced severe economic downturns in recent years. As a result, accounting firms in these countries have become increasingly competitive, and are learning how to manage their marketing strategies to provide quality service for competitive advantage. While there appeared to be little external economic or cultural incentive for accounting firms in Hong Kong to change their attitudes and practices in client-oriented marketing strategies up until 1990, this situation may be changing in anticipation of Hong Kong's future political situation.

In the international arena (with the possible contemporary exception of Hong Kong), it is expected that accounting firms will intensify their competitiveness and adopt increasingly proactive marketing strategies. Some of the inherent tensions between traditional conservatism in the accounting profession and services marketing strategies may be addressed by further consideration of the service quality principles outlined in this article, and by applications of "gap analysis" research already conducted in other services.

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