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Marja-Liisa Tenhunen

The Professional Growth of
an Accounting Agency Entrepreneur

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JYVÄSKYLÄN YLIOPISTO

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ABSTRACT

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The present study set out to produce new knowledge to enhance scientific thinking and pragmatic social innovations. The interest of knowledge has been both theoretical and pragmatic. The informative innovation was the application of professionalism to the study of accounting agency field.

The report integrates three articles. Two first ones discuss which knowledge and skills the accounting agency entrepreneur needs; whether he/she has sufficient knowledge and skills to practise the profession, and, which knowledge and skills he/she wants to study. Empirically, these questions are analysed with both Finnish and Norwegian data. The third article, which is conceptual, examines the following: 1. How do extensive megatrends affecting social change reflect on professional growth in the accounting agency field? 2. What requirements do macro level context changes cause to the accounting agency entrepreneur's readiness for professional life? 3. How do professionalism, professional identity and learning needs manifest themselves in the accounting agency field? 4. What kind of profile do personality and intelligence have in the accounting agency profession? 5. What kind of challenges do macro level context changes set for lifelong learning and studying educational needs in the accounting agency field?

The empirical data were collected in 1997–1999 by using questionnaires and were analyzed with descriptive statistics and quantitative testing.

The research results form four dimensions as related to professional growth. These are: professionalism, qualifications, competence and the dimension of motivation and conation. This combination gives new contributions to multi-scientific applied research. The dimensions of professionalism and qualifications have been used to study the profession of the accounting agency entrepreneur and the work connected with that profession. The dimensions of competence, and motivation and conation have been used to describe the accounting agency entrepreneur as an individual and the factors connected with his/her professional growth. The dimensions of professionalism and qualifications are connected with the important research finding of the structural analysis of the accounting agency entrepreneur of the future illustrating the development needs and gaining new readiness for the work.

From the education/training viewpoint, the present study gives new information on the educational needs of accounting agency entrepreneurs in Finland and Norway. The beneficiaries of the results of the study done on the educational needs include accounting agency entrepreneurs and the national accounting organisations of both countries, Finland and Norway. In Norway in particular, all information concerning the educational needs of accounting agencies is new, as this area has not been studied before. This study has provided ready-made models for polytechnics in Finland and universities in Norway to develop new curriculums. During the research process other training organisations gained ready-made models of and goals for further additional education. Such programmes have already started in both Finland and Norway.

The results of this research offer a processual view of the past, present and future qualifications needed. This study has revised the competence concept needed for the accountancy field. Benchmarking and bench-learning thought has been joined with scientific study through the comparison of systems in Finland and Norway. The present study will produce new understanding of the development needs of the Finnish, and also the Norwegian accounting agency fields, from the points of view of business and educational sciences. The present study includes an empirical-comparative comparison of Finnish and Norwegian accounting agency businesses. Because Norway has progressed further than Finland in professionalisation, Finland will obtain a pragmatic model for developing the chartering system of its own accounting agencies through legislation based on the study results.

Keywords: accounting agency, competence, education, learning, professionalisation, qualifications.

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The subject for this research arose from discussion on how to discover the educational needs of accounting agencies, and how to support accounting agency entrepreneurs in the development of their business towards a more professional direction. To start with, the question was as to how accounting agency entrepreneurs could be supported in their professional growth. The topic quickly developed to include the idea of an international comparison, and whether a similar accounting agency system of another country could be found, to which the Finnish accounting agency system could be compared. Accounting agencies work from business to business and professional comparison of accounting agencies reflects on customer enterprises. Because of my background within the polytechnic, I wanted to connect this to the questions of education and training. In addition, the reform of the higher education system in Finland has forced polytechnics in particular to take an active role in the development of business life, especially that of small enterprises.

Many people have been involved in different ways with helping me with the work for this thesis, and all of them deserve my heartfelt thanks for the important contributions they have made. Firstly, I would like to thank the accounting agency associations of both Finland and Norway, (Kirjanpitoimistojen Liitto ry and Norges Autoriserte Regnkapsførerers Føring), for giving me the possibility to undertake the empirical part of this research. Without the help of these organisations and the people who worked in them at the time, my research would have been impossible.

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The person to whom I owe the most is my tutor and supervisor, Professor Matti Koiranen. I have had the pleasure and honour of knowing Professor Koiranen for a number of years. During that time he has, in his gentle and understanding way, guided me in all my efforts, with endless patience and wisdom. No words can emphasise enough the great job that Professor Koiranen has done in guiding me towards my goal. I wish to thank him especially for the support he gave during my darkest days.

Finally, I wish to thank my husband Martti Eurola and our daughters Annika and Susanna Eurola, for being my nearest and dearest support in this project. Unfortunately my mother did not live to see the result of my work. However, I am sure that both my parents would have been very happy, had they been able to see this work. I hope that my daughters will discover from this work the importance in their own lives of the concept of life-long learning.

Kokkola 2nd June 2002
Marja-Liisa Tenhunen

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PART I

**THE PROFESSIONAL GROWTH OF
AN ACCOUNTING AGENCY
ENTREPRENEUR**

1 INTRODUCTION

1.1 The accounting agency as an enterprise in Finland and Norway

As a profession, the accounting agency field is undergoing major changes. At the moment the development of the accounting agency system has advanced further in Norway than in Finland. It seems, however, that Finland will follow Norway's lead in the main points of development in the accounting agency field.

The focus of the present study is professional growth; the professional actors in the study are the accounting agency entrepreneurs. The key concepts are: profession, professionalisation or the trend of professionalism, professionalism, professional identity, qualifications, competence, proficiency, the learning need, lifelong learning, personality, intelligence and educational needs. These closely related concepts of professional growth form an approach for studying the professional growth of the accounting agency entrepreneur. Professionalisation, in other words development to a more expert profession, has been chosen as the approach for studying the professional growth of the accounting agency entrepreneur.

In this study the accounting agency entrepreneur is the person in charge of an accounting agency, who has acquired the degree of the chartered accountant, and who operates according to the principles of entrepreneurship. The accounting agency entrepreneur does not have to own the agency, but must be responsible for the operational unit in question and nominated for that position. The present study emphasises the role of intrapreneurship. Lines of action expressing entrepreneurship are, among others: initiative, activity, innovation, creativity, flexibility, the willingness to work and risk taking. (Koiranen & Pohjansaari, 1994, pp. 7–8; Koiranen, 1993, pp. 123–127; Koiranen, 1999, pp. 58–67; Koiranen & Tuunanen, 1996, pp. 14–15; Koiranen & Peltonen, 1995, pp. 23–35; Huuskonen, 1992, p. 44; Peltonen, 1986, p. 33, pp. 50–51; Gibb, 1990, pp. 33–68)

The operations of Finnish and Norwegian accounting agencies are rather similar, because the two countries' size, location, and, to some degree, the economy and culture have much in common. Similar societies, and legislation based in part on the same matters make co-operation between these two countries natural. (Schneider and Barsoux, 1997, pp. 48–56) Norway is not a member of the European Union, which causes operational differences between the two countries. Customers using the services provided by accounting agencies are micro or small or medium-sized companies (SM companies) in both countries. A significant number of the customers of an accounting agency in Norway operate in primary production; agriculture and fishing. In addition, the division between accounting and auditing and the importance of independent auditing are emphasised in both Norway and Finland. For example, in Sweden the difference between accounting and auditing is significantly less clear than in Finland and Norway. (Tilintarkastuslaki 936/1994 23 §; Svenska Revisorsamfundet SRS, 2000; Keskuskauppakamari, Tilintarkastuslautakunta, 1999)

An organisation of accounting agencies corresponding to the Finnish Kirjanpitotoimistojen Liitto ry (The Association of Accounting Firms), established in 1968, is the Norwegian NARF, Norges Autoriserte Regenkapsføreres Føring (The Association of Accountants), established in 1969. Membership is personal in the Norwegian organisation, whereas the members of Kirjanpitotoimistojen Liitto ry are accounting agencies. In both countries accounting agencies buy training and information services from the national organisation monitoring common interests, or from the foundation it has established. There are 680 accounting agency members in Kirjanpitotoimistojen Liitto ry. There are about 1200 personal members in the NARF. In addition to the NARF, there is another accounting agency organisation in Norway, Landlaget for Regnkapskonsulenter, which consists of accounting agencies specialised in accounting for agriculture and fishing. (Kirjanpitotoimistojen Liitto ry, 2001; Partanen, 1999; Norges Autoriserte Regenkapsføreres Føring 2001; Norges Autoriserte Regenkapsføreres Føring, NARF, 1998)

Finns and Norwegians together with Swedes, are members of the mutual organisation, Nordiska Redovisningbyråernas Samarbetsfund (NRS), established in 1983. This organisation has influenced the harmonisation and development of legislation in the member states. Moreover, it has stated how decision-makers in each member country pass laws over the course of the year at too short notice. It has often been difficult for accounting agencies and their customer companies to adjust to new situations caused by new laws within the given time periods. A requirement of the organisation is that laws should not be passed retroactively. In the present study, small companies mean both the accounting agencies and their customer companies. According to studies done by the NRS, the size of organised accounting agencies is slightly bigger in Finland than that of accounting agencies in Norway or Sweden. On average, four people work per accounting agency in Norway. In Sweden the number of personnel is more than three, whereas in Finland the average number of staff is close to six in the member accounting agencies of Kirjanpitotoimistojen Liitto ry. Norwegian accounting agencies operate mostly as limited companies.

Finnish accounting agencies have moved towards similar ownership, from the previously predominant partnerships. (Kirjanpitotoimistojen Liitto ry, 2001; Partanen, 1999; Norges Autoriserte Regenkapsføreres Føring 2001; Norges Autoriserte Regenkapsføreres Føring, NARF, 1998; Lov om autorisasjon av regnkapsførere no 109/18.7.1993; Tili-instituuttisäätiön säännöt 1 §–10 §)

The main difference between the Finnish and Norwegian accounting agency systems is that in Norway the field is chartered by law, which means there are strict educational and work experience requirements for the person in charge of the accounting agency. In Finland, however, anyone is free to set up an accounting agency and start keeping the books for a customer company. Non-chartered accounting agencies have not been considered in the present study. The Norwegian law regulating the accounting agency field, originally deriving its aims from the Finnish chartered accounting agencies, requires chartering in all those cases where accounting services are sold to another party. The requirements for the chartering of the accounting agency are defined by the educational level, educational content, and work experience in the accounting agency field of the person in charge of the accounting agency. In Norway a higher education degree is always required. The chartered accountant's degree is obtained without a separate examination. The main aim of the law is to secure the quality of services provided by the accounting agency and bought by customer companies. (Lov om autorisasjon av regnkapsførere no 109/18.7.1993; Tili-instituuttisäätiön säännöt 1 §–10 §)

The chartering system for accountants and accounting agencies was created in Finland in 1979. The system has, on the whole, remained unchanged since it came into effect in Finland. Tili-instituuttisäätiö, established by Kirjanpitotoimistojen Liitto ry, is responsible for chartering, under which operate the KLT board and the KLT examination board. A chartered accountant means a person who has a bookkeeping and accounting degree (KLT). The KLT accountant has been defined in the rules concerning KLT accountants and chartered accounting agencies, most recently those recognised by Tili-instituuttisäätiö on the 13th June 2000, sections 1 §–10 §. Tili-instituuttisäätiö can accept as a KLT accountant a person managing financial administration tasks, who is well versed in the field and has obtained the degree of the organisation. The KLT accountant must be an honest person of good repute concerning his or her self and property. Tili-instituuttisäätiö organises a bookkeeping and accounting examination annually. The examination includes written tasks in the fields of bookkeeping, accounting and trade and tax laws. (Kirjanpitotoimistojen Liitto ry, 2001; Tili-instituuttisäätiön säännöt 1 §–10 §)

In accordance with section 4 of the rules, a person may take the bookkeeping and accounting examination (KLT) if he/she has a degree in higher education and three years of work experience. University studies must include accounting or a corresponding subject equating to professional studies. A polytechnic degree must be one specialised in accounting or financial administration. During the transition period between 1999 and 2005, an upper secondary education level Business College Graduate specialised in accounting or similar and with five years of work experience may take the examination. Those taking the examination must have sufficient practical knowledge of

commercial bookkeeping, accounting, taxation and company administration. Working in bookkeeping and accounting, as an auditor, or in similar tasks qualifies as work experience. Working as a teacher in the field can also be counted, when the length of work experience is taken into consideration. Under exceptional circumstances Tili-instituuttisäätiö can allow a person who does not meet the stated requirements of basic education or work experience to take the examination. (Kirjanpitoimistojen Liitto ry, 2001; Tili-instituuttisäätiön säännöt 1 §–10 §)

Up until now it has been possible to take the KLT examination with, at minimum an upper secondary education/college level business degree and some work experience. It has not been possible to insist on a higher educational degree in Finland because polytechnics were founded only at the beginning of the 1990s. The main aim of the Schools of Economics and faculties of economics has not been to train accounting graduates to become people in charge of accounting agencies. To acquire the KLT degree one must pass the examination in Finland. However, Finland is also moving towards the higher education requirements for the KLT degree, according to section 4 § of the rules of Tili-instituuttisäätiö, as accepted on the 13th June 2000, because at the moment there are enough Bachelors of Business Administration for the labour market. Similarly, there has been discussion on the necessity of a law for accounting agencies, based on the positive experiences of Norway. The aim is to raise the know-how level of accounting agency personnel and the quality of the accounting agency services provided. (Kirjanpitoimistojen Liitto ry, 2001; Tili-instituuttisäätiön säännöt 1 §–10 §)

An accountant who has passed the examination, and who meets the requirements stated, will be given a KLT certificate by Tili-instituuttisäätiö, which allows the accountant to use the abbreviation KLT or the term “KLT accountant” with his/her name when practising the profession. The KLT certificate is valid for three calendar years and it can be renewed if the applicant continues to meet the requirements set for it. The KLT accountant must give a report on his/her operation to Tili-instituuttisäätiö during the last year of validity of the KLT certificate, within a time period set by the organisation. This report is also considered as an application for the renewal of the KLT certificate for the next three-year period, unless the KLT accountant has stated otherwise. If the KLT accountant has not annually done, or supervised a sufficient amount of sufficiently varied bookkeeping, or, if the KLT accountant has not participated in at least one acceptable further training session, the KLT certificate will not be renewed, unless there are strong reasons for doing so. The KLT certificate expires if it is not renewed or if the accountant stops working. There are no rules on the maximum age of the person. (Tili-instituuttisäätiön säännöt 1 §–10 §)

The person in charge of an accounting agency in Finland must be a KLT accountant in order for that accounting agency to be chartered. Finland and Norway are similar in this respect, because the chartering of the person in charge makes the chartering of the accounting agency possible. According to the rules of Tili-instituuttisäätiö (sections 11 §–13 §), a chartered accounting agency must have an independent position and be fit to perform its

assignments. Therefore, it is expected that the accounting agency aspiring to become chartered should have accounting as its main field of business, that the owner of the agency should be financially stable, the person in charge of the accounting agency should be a chartered KLT accountant, the agency should have sufficient related experience as well, and that the owner of the agency accepts control for and checking of operations.

An active economy and strong recovery of the country's entrepreneurship in the late 1980s and at the beginning of the 1990s influenced the development of the Norwegian accounting agency system. New regulations for bookkeeping and increased accounting demands also significantly increased the number of accounting agencies. The authorities saw it necessary to study the potential regulation of the field. Voluntary chartering was at first the responsibility of a foundation established by NARF in 1985, Intitutt for godkjenning av Regnkapsførere (IGR). The foundation started operating in 1986 with the aim of raising the professional know-how of accounting agencies. A board was set up to define the criteria for chartering, and the levels of education and experience required. Here a clear connection can be seen to the Finnish KLT board of Tili-instituuttisäätiö. (Norges Autoriserte Regnkapsføreres Förening 2001; Lov om autorisasjon av regnkapsførere no 109/18.7.1993)

Drafting of the bill continued in Norway until the end of 1990. A suggestion was agreed upon, according to which official chartering had to be applied for, by such operations where accounting services were sold to another party. Naturally, the purpose was not for the chartered accounting agency to take responsibility for those accountable under the Accounting Act. The bill was passed in Stortinget in summer 1993. The law on chartering came into force on the 1st September 1993 (Lov om autorisasjon av regnkapsførere no 109/18.7.1993) and it stated that all those who sold accounting agency services to another party had to become chartered within five years. A person starting up a new accounting agency had to meet the chartering requirements immediately after the law came into force. The NARF always requires its members to be chartered. The law applies to both individuals and organisations. The chartering of an organisation always depends on the chartering of the person in charge of it. (Norges Autoriserte Regnkapsføreres Förening 2001; Lov om autorisasjon av regnkapsførere no 109/18.7.1993)

According to this law, chartered accountants can call themselves "autorisert regnkapsfører" (ARF). A chartered accounting agency can call itself "autorisert regnkapsførerselskap" (ARS) or "autorisert regnkapslag" (ARL). According to the law all the accounting agencies doing bookkeeping for another party must be chartered. At first a board under the Finance Department, (Finansdepartement) called Autorisasjonsstyret for Regnkapsførere, was responsible for chartering, the members of which represented users of accounting agency services and accounting agency entrepreneurs. The chartering responsibilities were transferred to the legislative organisation called Kredittilsynet on the 1st January 1999. (Norges Autoriserte Regnkapsføreres Förening 2001; Lov om autorisasjon av regnkapsførere no 109/18.7.1993; Kredittilsynet, 2001)

In Norway the requirements for chartering concern basic education, practical work experience and experience in the field of the accounting agency.

The law states that ARF accountants must keep their knowledge of new laws up-to-date, and that they must draw up a written agreement with their customers. The written agreement had been mentioned early on, at the drafting stages of the bill, to guarantee customer security. The agreement must list the subsections of the agreement and its validity. Transition period rules were applicable in Norway until 1999. It has not been possible for non-chartered accounting agencies to exist after this. During the five-year transition period, all those operating in the field had to educate themselves to qualify for chartering. Others terminated operations or merged with a chartered accounting agency. It was believed that the law would increase assignments when official chartering gave more reliability to the area. Customer companies see it as positive, that they can be more certain than before of the expertise given to the work assignments. (Norges Autoriserte Regnkapsføreres Føring 2001; Lov om autorisasjon av regnkapsførere no 109/18.7.1993; Kredittilsynet, 2001)

The following figure summarises the comparison between the Finnish and Norwegian accounting agency systems (Figure 1):

Characteristic	Norway	Finland
A law regulating accounting agency business	Exists	Does not exist
Chartering	Compulsory	Voluntary
Requirements for establishing an accounting agency	Meeting the chartering requirements	Free
A chartered accountant in charge of the accounting agency	Always	Always
Degree of chartered accountant	ARF	KLT
Basic education requirement for the degree	Higher education	College degree / from 2006 on only higher education
Contents of basic education have been specified	Yes	Yes
Work experience	2 years during the past 5 years	3–5 years
Special examination for chartered accountant degree	No	Yes
Control and checking that the requirements for chartering are met by accountants and agencies after chartering	Yes	Yes
Specified duties for renewing professional skills of chartered accountants	Yes	Yes
Written agreement between the accounting agency and the customer	Required by law	Not compulsory
Average number of personnel in an accounting agency	4 people	6 people
Members of national organisation	Accountants	Accounting agencies
Independence of accounting agency business and auditing	Binding	Binding
Requirements set by the EU	Partly	Yes (requires the International Accounting Standards, IAS model for balancing)
ETA agreement (e.g. the directive on company legislation)	Binding	Binding

FIGURE 1 A comparison of the Finnish and Norwegian accounting agency systems as seen in the present study

In the twenty-first century the accounting agency business will move from basic technical bookkeeping to customer-oriented advising, consulting and service. (Schrey, 2001) At the moment bookkeeping can often be seen as a

passive or one-way activity, with movement from the customer to the book keeper. In the future, customer companies will require an active, professionally sound customer relationship, instead of technical and passive basic bookkeeping. Accounting agency entrepreneurs and their staff do not have the sufficient know-how in all aspects, as required by technological changes. Therefore, it is necessary that accounting agencies should start to change their practices and develop their know-how. New attitudes and reorganisation are more or less inevitable. Strategic guidelines, skills development, learning organisations, the development of new practices and a willingness to change will create opportunities. Increasingly, practices of the future will be the provision of advisory services such as: tax advising, planning the balancing of accounts, analysing book-closing, giving information on changes in laws and regulations and their effects, calculating profitability, and calculations connected with investment planning. (Norges Autoriserte Regnkapsføreres Förening 2001; Kirjanpitotoimistojen Liitto ry, 2001; Schrey, 2001)

1.2 Professionalisation in the accounting agency field

A profession is a vocation based on specialized know-how defined by a specialised scientific basis, connected education and a potential legitimizing degree. Professionalism, in contrast to amateurism, often reflects itself in, and has an effect on the professionals' norms, customer and network relations and membership of organisations supporting the specialist know-how, and it is also definable through these. (Thompson, 1991; Kyrö, 1995; Konttinen 1991a and 1991b; Volanen-Alava, 1982, in combination have been used to create the definition of profession for the needs of the present study.)

The original meaning of "profession" is professionalism, as opposed to amateurism. In its references to profession, the present study emphasises analysing the relationships between the markets, networking and organisations. Previous studies in the field have focused on the monopoly position of professions in the markets (Thompson, 1991). Unfortunately, the importance of profession for the customer has often been forgotten, although it is a key issue from the market point of view. (Kyrö, 1995, pp. 75–95)

A profession offers criteria for acquiring and evaluating professional services. Profession also defines the content and quality of services. Cyert and March (1963, pp. 44–82) raised these problems as early as in the 1960s, from the point of view of the organisation buying services. If there were no vocations, the organisation would face unreasonable costs for the selection process and the unacceptable risk of using incompetent services. Nowadays employment relationships are mostly temporary, while the use of external specialist services is increasing at the same time. Obtaining and using services unconnected to a profession may become impossible for the customer.

For the purposes of the present study, professionalisation is defined as follows: professionalisation is the development of a vocation or a field of

business with respect to the specialist know-how in question, towards a more professional and specialised direction.

The elements of professionalisation comprise of the following four structural factors, which are:

- a) a specialised scientific basis
- b) relatively extensive freedom to work
- c) professional organisations
- d) professional strategies.

Social responsibility is emphasised in the above factors. Social responsibility refers to both ethical norms and qualifications or professional norms. (Konttinen, 1991a, p. 29; Volanen-Alava, 1982, p. 20)

The last definition of profession is applicable to the accounting agency business. The accounting agency field is considered to be a business, a requirement of which is a homogenous group of enterprises operating in the markets. A profession is defined as a vocation, which in turn is defined as a specialised scientific basis and connected education. In this case, a profession describes a group of people who have a similar educational background with the connected specialised scientific basis, as well as the acceptance of both professional and ethical sets of norms. Accounting agency entrepreneurs, persons in charge of accounting agencies, or KLT accountants in charge of accounting agencies have similar educational backgrounds and scientific basis. By acquiring the KLT degree, they have also obtained the accepted professional and ethical sets of norms. It is the same case for ARF accountants in Norway. The aim of combining the accounting agency field and the profession is to bring forward customer-oriented thinking of the profession and its importance for the customer enterprise of the accounting agency. (Kyrö, 1995, pp. 75–95).

The aims professionalisation in the accounting agency field serve small and medium sized enterprises, because they are the ones that mainly buy financial administration services from accounting agencies. Professional organisations create and control the norms and rules of behaviour. Thus, the education, which is based on a specialised scientific basis, and norms and rules of behaviour, together form the socialisation process of the professional. The professional organisation in Finland is Tili-instituuttisäätiö, which creates and controls the norms and rules of behaviour concerning KLT accountants. A business-specialised basic scientific education, together with gaining the KLT degree, form the socialisation process for the KLT accountant. When the profession has fully developed to maturity, the privileges will guarantee the profession a monopoly position in the markets that Freidson calls market protection (1986, pp. 1–17, 21, 225). It prevents ones other than field-specifically educated people from entering the markets. This has happened in the accounting agency business through legislation in Norway, where a state organisation called Kredittilsynet is legally responsible for chartering. (Kredittilsynet, 2001) The same thing would happen gradually in Finland if a law for accounting agencies were to be passed.

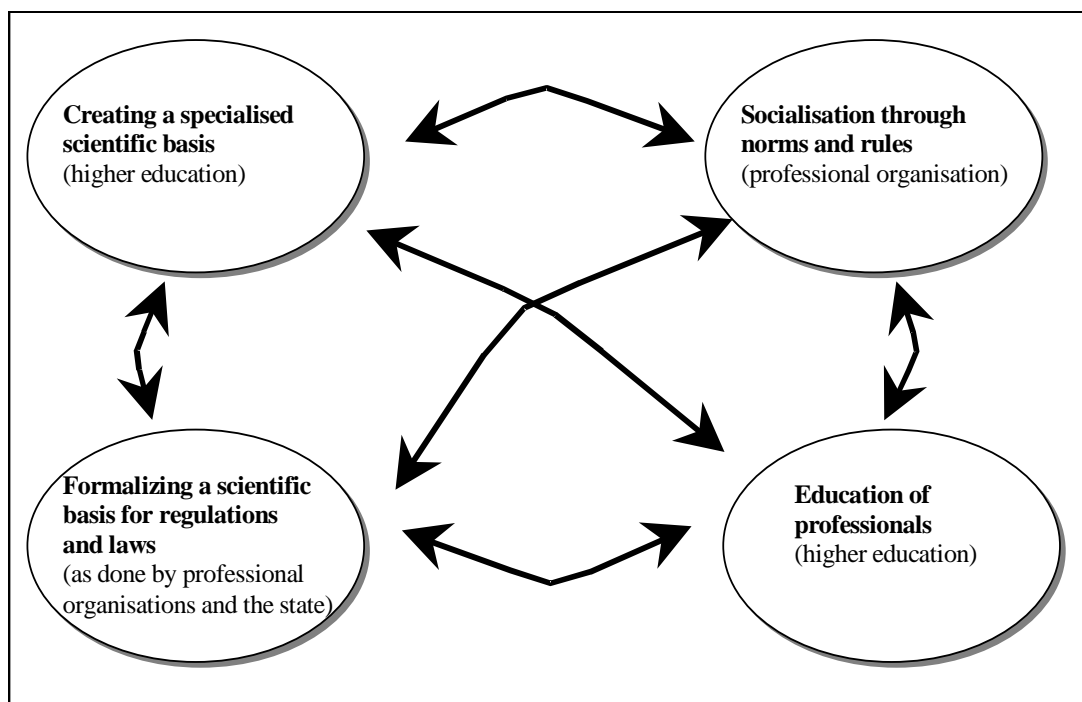


FIGURE 2 Elements of professionalisation (Kyrö, 1995, p. 129)

The preceding figure describes the elements of professionalisation. The freedom to work and a specialised scientific basis are connected to each other because the degree of freedom to work is derived from the specialised scientific basis. Because of this freedom, it is difficult for accounting agencies to standardise their professional services. Standardisation happens during the professionalisation process that is connected with professional organisations. Professions are separated from other vocations by the specialised scientific basis (Larson, 1979, p. 17 and 1990, p. 25). Creating the specialised scientific basis is a part of the production process of professionals. Education based on specialised scientific knowledge is another element of the profession (Parsons, 1954, pp. 37–38 and 1965; Parsons-Platt, 1974, p. 92). Education creates a group of producers of professional services to whom society gives the right to produce those services. Education also creates an identity for professional services that provides the customer with criteria for choosing and evaluating services. (Kyrö, 1996b, pp. 26–27) As a result of the professionalisation of operations, a deficit arises in the know-how of the unchartered accounting agency entrepreneur, when compared to the chartered accountant. This deficit is caused by changes in work tasks and is defined as “know-how need”. The value chain of professional services is described in the following figure.

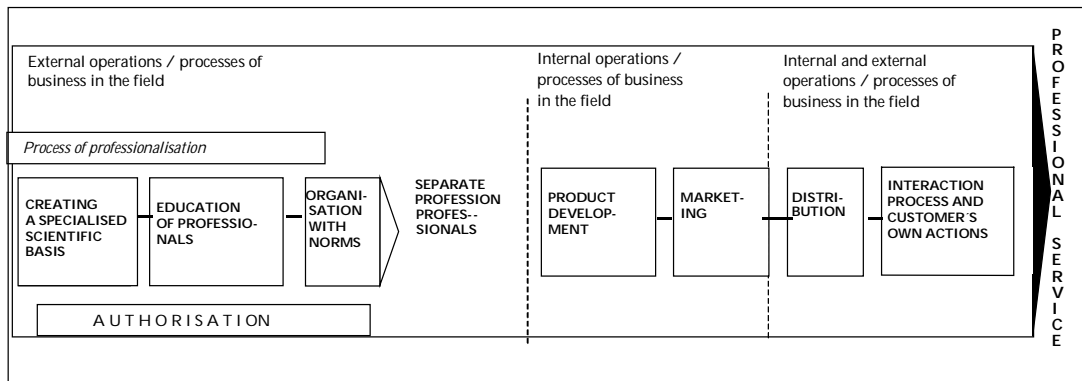


FIGURE 3 The value chain of professional services (Kyrö, 1995, p. 135)

Models of strategic planning have attempted to develop various solutions parallel to the field of business, or in its place to position and manage enterprises in a competitive environment. Value chain thinking can be found in these models. Porter launched the term “value chain” as a tool for analysis of the competitive advantage. (Porter, 1980, pp. 34–46) The value chain consists of all the actions that are needed to meet the expectations of the customer. The chain also contains the customer’s actions, as a part of the service production process (Gilbert & Strebel, 1991, pp. 82–83). Every action in the value chain must add value to the product from the customer’s point of view. When a profession defines the field, it is possible to form a field of business for those enterprises which have similar value chains.

In the preceding figure (Figure 3), authorisation in the accounting agency field occurs through chartering. The basis for chartering is education in both Finland and Norway. In addition to this, a separate KLT examination must be passed in Finland. In both countries, the other sets of norms required by chartering, which have been explained previously in chapter 1.1, must also be met. After chartering the internal operations of businesses in the accounting agency field differ because accounting agencies offer diverse services. The last stage is represented by customers from the SME sector with whom accounting agencies interact. The final professional services in the accounting agency field are also incomplete without action by the customer.

Therefore, the value chain or production process of professional services in the accounting agency field consists of three different types of action and process:

1. The production of professionals (chartering of the accounting agency)
2. The internal operations of accounting agencies in the field, which are needed for creating diverse services and marketing
3. The interaction process between the customer and the professional (the accounting agency). The operations are, in character both internal and external to the business.

The customer's expectations are primarily targeted at professional services and only secondarily at a particular professional or accounting agency marketing professional services. (Kyrö, 1995, pp. 87–95) For example, a SM business is primarily looking for accounting agency services and only secondarily for the services of a particular accounting agency. (Tenhunen, 1998, pp. 83–100) Thus, a circle is formed from the value chain represented in the following figure.

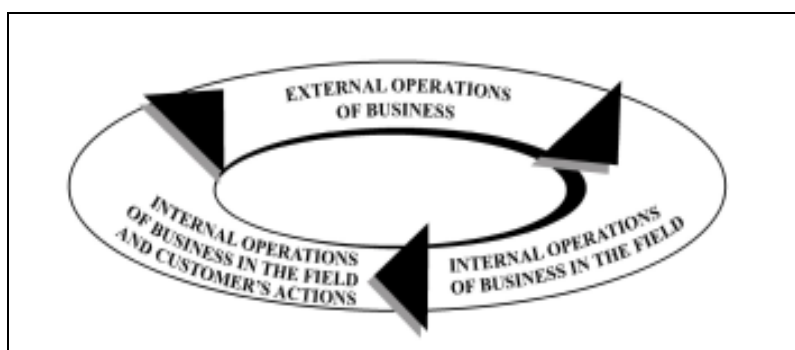


FIGURE 4 The value circle in a professional field of business (Kyrö, 1995, p. 136)

Operational logic in the accounting agency field is defined by the rules created by the profession, after the profession for the accounting agency field has been formed. The profession is guided by sets of norms and values arising from the basis of legislation and various decisions and regulations. In Norway the legislation concerning chartering forms the main set of norms for the accounting agency field.

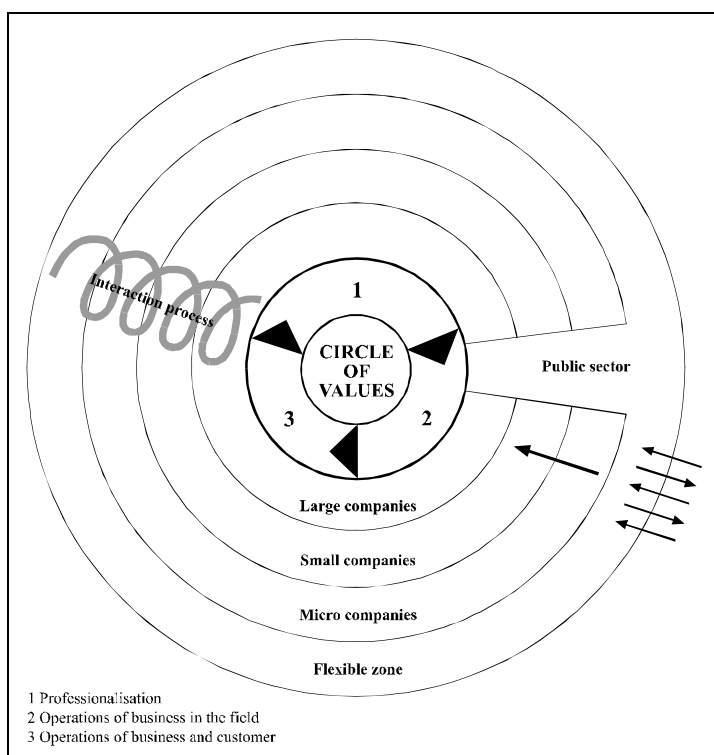


FIGURE 5 The three-layered market structure (Kyrö, 1996a, p. 48)

According to Figure 5, the market consist of three layers: large core companies, small and medium sized companies and micro companies. The various market layers are not separate; on the contrary, they interact with each other. The flexible zone describes companies entering and leaving the market. For the profession the core of the market is the profession's value chain that regulates and directs the operational logic of the market. Maturity of profession is described by the entering and exiting happening in the field. In a mature profession, market protection prevents ones other than those educated for the field from practising the profession; in other words, the markets are governed by an internal professional monopoly. There is market protection in operation in Norway at the moment, because legislation prevents ones other than those educated according to the norms from entering the field. In Finland the professionalisation process is still in progress because one can enter the accounting agency field freely.

2 PROFESSIONAL GROWTH, PROFESSIONAL QUALIFICATIONS, PROFESSIONAL COMPETENCE, PROFICIENCY AND EDUCATIONAL NEEDS IN THE ACCOUNTING AGENCY FIELD

2.1 Professional growth as a subject of study

Professional growth can be represented by the circular model shown in the following figure, Figure 6.

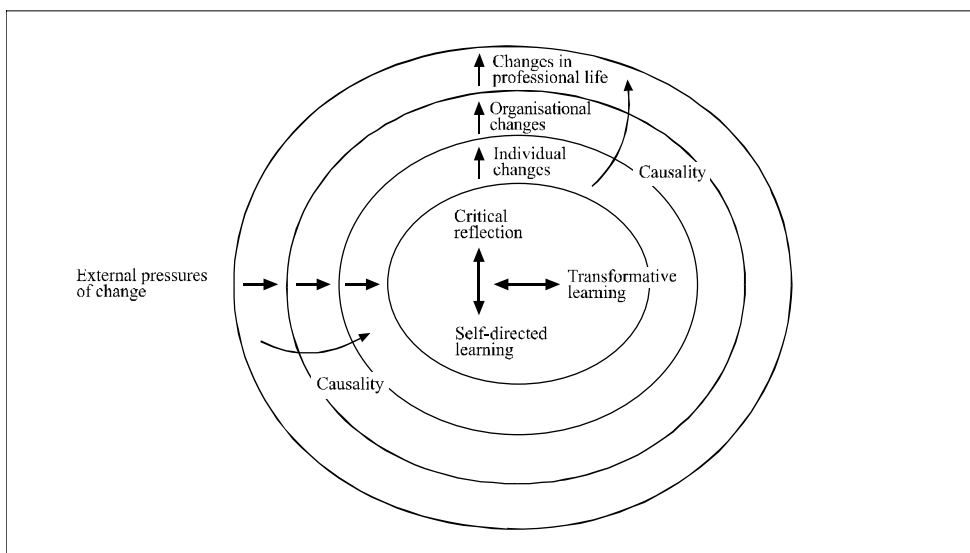


FIGURE 6 A circular model describing professional growth (Ruohotie, 2001, lecture materials)

Self-directed learning, transformative learning, critical reflection and their interaction form the core of professional growth. This core reflects changes to individuals, and from them to the organisation, and finally to the entire

professional life. Pressures for change arise from within the individual, the organisation and also the global labour market. (Ruohotie, 2001, lecture materials)

In Figure 6, the outer circle of changes in professional life in the accounting agency field arise from external pressures for change: e.g. changes in technology and innovations or changes in the economic, political and social environments. Electronic business and new products are included in technological changes and innovations. Internationalisation and increased foreign trade are changes in the economic and political environments. Changes in legislation are changes in the social environment. Changes in the business practices of various organisations are changes in both the economic-political and social environments. Changes in the accounting agency entrepreneur also create pressure to develop within the profession, in addition to the pressures mentioned above.

The concepts of motivation and will are closely connected with studying professional growth. These concepts are in turn closely connected with regulating learning, which means the conscious control of learning. It requires conscious and critical consideration and evaluation of one's own operations. (Ruohotie, 2000, p. 75) The motivation and volitional processes of the learner, and the interaction between the individual and his/her environment play an important role when it is a question of planned and organised education or learning from every-day situations. (Ruohotie, 1999, p. 69)

Personality and intelligence have been placed on the highest level in taxonomy concerning individual differences of construction. They are extensive, partly overlapping concepts that are difficult to define. Personality and intelligence have been further divided into three areas: affection, conation and cognition. This division is important to understand learning and entrepreneurship. (Snow, Corno & Jackson, 1996, p. 247)

Affection means the reactions felt to a certain object or idea. Sometimes it means a general reaction to something that one likes or dislikes. Conation refers to those processes of mind that help the learner to develop. It is a kind of intrinsic unrest or a conscious tendency to act or strive for something. Concepts describing conative structures include impulse, desire, volition and purposeful striving. (Ruohotie, 2000, pp. 75–76; Ruohotie, 1999, p. 69) Affective concepts include feeling, emotion, mood and temperament. Cognition is a general term for those processes that help the learner to recognise, organise and obtain information on a certain object. Cognitive concepts include perceiving, recognising, conceiving, thinking, reasoning and judging. (Ruohotie and Koiranen, 2000, pp. 29–46; Ruohotie, 2000, pp. 75–76)

Consideration of conative structures helps in seeing certain differences between the accounting agency entrepreneur and accounting agency personnel, especially in the entrepreneur vs. intrapreneur dimension. Both have the cognitive knowledge and skills, the affective attitudes and values, but the accounting agency entrepreneur has the conative motivation and volition to make a career as an independent entrepreneur. In concept analysis, entrepreneurship is the main finding of the conative area. Entrepreneurship is a matter of will. The decision to become an entrepreneur presupposes

motivation, after which the desire to maintain entrepreneurship is required. Entrepreneurship while being employed by someone means intrapreneurship. This becomes career orientation of the intrapreneur, who thus makes an excellent employee.

Motivational structures of conation are: internal and external goal-orientation, fear of failure, achievement expectations, self-esteem, belief in one's own abilities and opportunities, the value of incentive, and various attribution interpretations. Volitional structures are: persistence, the will to learn, endeavour and effort, mindfulness in learning, intrinsic regulation and evaluation processes, as well as various operational control strategies and styles of processing knowledge. (Ruohotie, 1994, 1998, 2000; Ruohotie & Koiranen, 1999)

Individual differences in construction described by structures in taxonomy, for example, traits of temperament, abilities, styles, strategies, orientation and approaches, are connected with learning results and they can themselves be understood as results of learning. (Ruohotie, 2000, p. 78) In a learning situation changes occur in the learner's metacognitive abilities, motivation, beliefs and self-esteem. Therefore, changes do not occur only in the learner's knowledge structure. A person pursuing a professional career tries to develop the styles, values, beliefs, abilities and knowledge that are valued in that field. For the accounting agency entrepreneur, the central learning areas are: knowledge of accounting, taxation, the law and information technology.

Conation will now be considered more closely, because it refers to the mental processes that help the learner to develop. Conation is the basic structure of human motivation, will and purposeful action, the influence of which creates the human need to develop, to learn and to act purposefully. (Ruohotie, 2000, pp. 75–76; Ruohotie and Koiranen, 2000, p. 16) Conation contains conscious striving towards learning, which manifests itself as the will to learn, the will to succeed in one's career and the will to form an enterprise. The term "conation" is based on the Latin verb "conare" which means to venture. One goal of the present study is to find out the educational needs of accounting agency entrepreneurs. Because conation can be influenced by educational means, it will be examined here more closely than other areas.

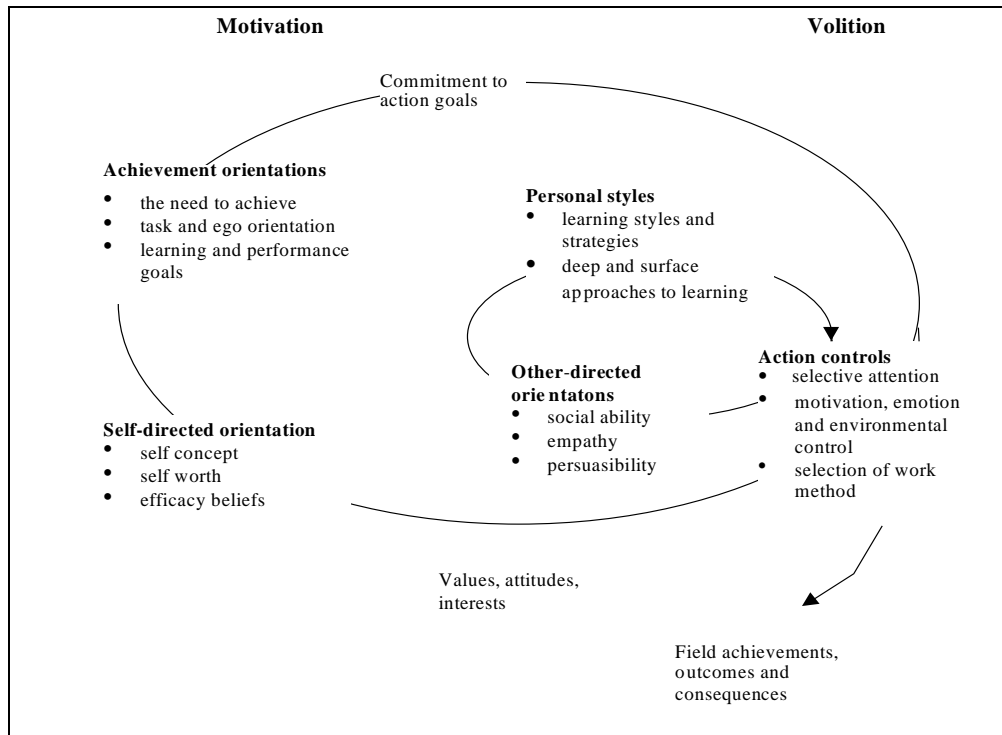


FIGURE 7 Conative concepts connected with the learning process (Ruohotie, 1999, p. 74; Ruohotie and Koironen, 2000, p. 16)

Conative concepts connected with the learning process have been described in Figure 7. The concepts of the figure can also be applied as a model for on the job learning.

Values, attitudes, interests mean the appreciation of working as an entrepreneur and a general appreciation of entrepreneurship. Attitudes mean a positive approach to entrepreneurship and the focusing of one's interests on establishing and developing one's own business. Key values of the accounting agency entrepreneur are: ability and a willingness to apply the rules and regulations of society and an appreciation of lifelong learning. (Tenhunen, 1998, p. 43)

Self-directed orientations mean a strong self-esteem (self-concept), appreciation of one's own entrepreneurial personality, as well as belief in one's ability to succeed as an entrepreneur as a belief in self-efficacy.

Achievement orientations mean the will to work profitably and in a developing way, the will to act independently (task and ego orientation), as well as the will to set learning and performance goals for oneself to renew and develop. Achievement orientations of the accounting agency entrepreneur are the skill of working alone and the courage to make major decisions alone.

Commitment to action goals means emotion-based commitment. Commitment can be caused by economic realities or it can be based on loyalty. For example, a situation where the daughter commits to carrying on the business established by the mother, based on loyalty.

Action controls mean attentiveness and concentration that are closely connected with learning. This is analogous to enterprising because an

entrepreneur makes decisions on actions. The decisions include drawing the line between projects that the entrepreneur partakes in and the ones in which he/she does not participate. The direction and specialisation of the whole accounting agency can be decided at the same time. Specialisation can be geographical; in which case the accounting agency serves only customer companies of a certain area. Specialisation can be international so that the financial administration of customer companies operating on certain international markets is managed. Specialisation can also be based on product range so that the accounting agency specialises in, for example, producing financial administration services for real estate agencies. Different people within the same accounting agency can specialise in serving customer companies from different fields of business. An accounting agency can produce auditing services. This, however, requires independence, and that auditing services be kept separate from bookkeeping services. This involves a control strategy. The choice of method of action means a choice between entrepreneurship and intrapreneurship. The same choice can mean a choice between working alone as an entrepreneur or networking. The choice of service forms is the decision on the number of business locations, or the extent to which electronic bookkeeping is applied. Action control strategies of the accounting agency entrepreneur are confidentiality and an adherence to deadlines. The accounting agency entrepreneur reaches achievement through book-closing and finishing other extensive projects, which in turn form the values and attitudes of the accounting agency entrepreneur.

Achievements, outcomes and consequences mean the results of learning, the quality of service, the economic result and the continuity of the business. The primary result can be the amount of invoicing. Achievement is also shown by the chartering of the accounting agency and the number of chartered accountants working in the agency.

Other-directed orientations are social ability, empathy and persuasibility. Empathy means the accounting agency entrepreneur's ability to empathise with the customer entrepreneur. Persuasibility here means the extent to which the accounting agency entrepreneur can be persuaded, i.e. how eager the accounting agency entrepreneur is to serve; for example, to arrange meetings with customers in the evenings and at weekends. Persuasibility can be seen in ethical principles and following the rules and regulations of society; for instance, in cases where a line must be drawn between what is recorded as company expenses and what are personal expenses.

Personal styles mean learning styles and strategies. In the present study style structures mean the intensity with which the accounting agency entrepreneur works with the customer company. One can function as an entrepreneur with many personal styles; for example, with zero growth as a business goal, gradual growth or leaping growth. The style can be traditional, innovative, risk seeking or risk avoiding. The customer service product can be superficial or profound. (Koironen, 2001, lecture materials)

2.2 The accounting agency entrepreneur's personality and entrepreneurial profile

In his doctoral dissertation, Huuskonen studied the main factors involved in becoming an entrepreneur, for which he cites general background factors, external environmental factors and personal factors. (Huuskonen, 1992, p. 152) He describes personal factors with the help of personality theories. The idea of personality theories concerning entrepreneurship is that special individual features make some people more apt to become entrepreneurs. The list of these special individual features is long, but certain characteristics are almost always mentioned: initiative, a positive attitude towards work, a willingness to work, determination, the desire to succeed, responsibility, the willingness to take risks, creativity, activity, result and goal orientation. (Koiranen and Peltonen, 1995, pp. 23–29) The ability to take risks and sufficient self-confidence can be considered as being conditions necessary for entrepreneurship.

Huuskonen has developed a model describing the process of becoming an entrepreneur. (Huuskonen, 1992, p. 90) As personal factors he describes the general personality, life control, attitude to risk-taking, need for achievement, need for autonomy and power, and values and attitudes. According to Huuskonen, there is a group of factors, the significance of which for entrepreneurship is relatively unanimously accepted in scientific literature of the field. The most important of these factors are: life control, the attitude to risk-taking, need for achievement, need for autonomy and power, and values and attitudes. A person has an internal locus of control if he/she believes that his/her behaviour essentially determines what will happen to him/her and that he/she is the master of his/her destiny. A person with an external locus of control believes him or herself to be at the mercy of fate and other people, and does not see his/her own actions as very significant in influencing future events. (Kulik, Rowland, 1989, pp. 361–367; Scheinberg, MacMillan, 1988, pp. 669–687) It is very unlikely that a person becomes an entrepreneur if he/she believes that results do not essentially depend on his/her own efforts and abilities. Under these circumstances he/she will hardly risk the disadvantages that may follow from failure. Feeling in control of one's own life extends the range of choices that can be seriously considered for action, and, thus, distinguishes the decision of becoming an entrepreneur from the act itself.

Brockhaus has defined the attitude towards risk-taking as follows: an attitude to risk-taking is a subjective probability for success before the individual risks success. (Brockhaus, 1980, pp. 509–520) An alternative to risk-taking is a situation where success brings a smaller reward but the effects of a potential failure are also smaller. This attitude to risk-taking is considered to be descriptive of entrepreneurs. Many researchers agree that taking risks belongs to both the tasks and the typical personality of an entrepreneur. However, in their study, Carland, Carland and Aby noticed that the attitude towards risks differed significantly from one group of entrepreneurs to another. (Carland, Carland and Aby, 1988, pp. 23–34) Thus discrepant results in the attitude towards risks can possibly be explained by differences in the target groups of

entrepreneurs. According to Huuskonen's study, the attitude towards risks does not differentiate entrepreneurs from other people in a significant way. Other groups of people relate to risk-taking in the same way as do entrepreneurs on average. According to Huuskonen, entrepreneurs are average risk-takers and, on one hand, avoid especially large or extremely small risks. On the other hand, entrepreneurs are probably optimistic as far as their potential success is concerned. (Huuskonen, 1992, p. 62)

Eklund and Johannesson describe entrepreneurs' need for achievement as follows: Entrepreneurs compete among themselves and with others for ever better performances. They aim at reaching something valuable in the long term and they take reasonable risks when aspiring to their aims. Entrepreneurs bear responsibility for and want to get feedback on their actions, and are extrovert in other respects as well. (Eklund, Johannesson, 1979, pp. 29–31) This description corresponds to that of people who have a strong need to achieve. People with such a need want to be personally responsible for their decisions. They take reasonable risks. They want to know the results of decisions in practice. (Ahmer, 1984, pp. 64–66) Huuskonen concludes in his study that the need to achieve brings out behaviour aimed at performance, but does not direct it. So, it motivates people to seek success but does not guide them clearly towards any particular target. (Huuskonen, 1992, pp. 62–65) However, a strong need to perform is not unique for entrepreneurs but is also typical of successful sports people and artists, for example. (Low, MacMillan, 1988, pp. 139–161; Gasse, 1982, pp. 72–90)

In addition to a strong control over life, the need for autonomy is mentioned as characteristic of entrepreneurs. It is important for entrepreneurs "to be their own bosses". Entrepreneurs have also been considered difficult people who do not adapt to, or feel at home in normal working environments. This may be the reason why entrepreneurs design a suitable working environment for themselves. (Stanworth, Stanworth, Granger, Blyth, 1989, pp. 11–22; Low, MacMillan, 1988, pp. 139–161; Bowen, Hisrich, 1986, pp. 393–407; Carle, 1980, pp. 17–18; Laitinen, 1982, pp. 20–23; Scheinberg, MacMillan, 1988, pp. 669–687) Another view is that entrepreneurs want to use power and control other people. Becoming an entrepreneur and managing one's own subordinates may satisfy this need for power. Therefore, entrepreneurs can be assumed to aim for independence and autonomy more often than others do, and in some cases, they can be personalities hungry for power. (Huuskonen, 1992, p. 65)

Value orientation can be considered as a person's fundamental perception of things and their place and in the order of the world. (Gasse, 1982, pp. 72–90) Values are rather stable general beliefs of right and wrong, good and bad. All the person's values together form a value system. (Robbins, 1983, pp. 50–51; Solomon, Lloyd, 1987, pp. 24–33) A person's value system affects his/her attitudes, perceptions and world view directly, and through these, that person's behaviour. Therefore, values influence from their part the person's general views of entrepreneurship and his/her career choice.

Huuskonen states in his study that a person develops a subjective picture of how valuable different goals and aims are from his/her point of view, and whether he/she can reach them through entrepreneurship. As time passes, a

person forms an attitude of whether it is overall worthwhile to aim towards a target, for which entrepreneurship is the best means; whether entrepreneurship is the best means for reaching the goal; whether entrepreneurship is the best means in this particular case; and, finally, whether the personal sacrifices it requires are in correct relationship to the results that can be expected. (Huuskonen, 1992, pp. 65–69)

Descriptions of entrepreneurial personality can be roughly divided into two categories. Firstly, entrepreneurs are admired and they are often seen as possessing nearly all the virtues revered by western society. This is partly due to a culturally related hero myth that is reflected in American material concerning entrepreneurship. And secondly, there are studies that see entrepreneurs as separate misfits, personalities with difficulties in adapting to normal working communities, which results in entrepreneurs eagerly seeking situations where they can control the rules of their own situation. (Huuskonen, 1992, p. 69)

McClelland believes that a strong need to achieve lies behind entrepreneurship. Entrepreneurs have been found to be more motivated on average to achieve than other people are. (McClelland, 1971, p. 110) However, the same also applies to other groups who are not entrepreneurs, for example sportsmen. In conclusion, Huuskonen observes that the need to achieve can be considered as energy that is guided by other forces, especially values, towards various actions such as entrepreneurship.

As far as their value systems are concerned, entrepreneurs are believed to be products of their culture and environment. An environment positive towards entrepreneurship will make its mark on the level of values and attitudes and, thus, it will further influence later decisions. Positive attitudes towards entrepreneurship are a precondition for entrepreneurship, but they are not sufficient reasons for it alone.

Carland and Carland observe that entrepreneurs differ mentally from other people. Carland and Carland have developed an entrepreneurship index that passed tests of validity and reliability and should be considered as a scale to identify the strength of entrepreneurial tendencies. The following personality factors are described in the entrepreneurship index: cognition, preference for innovation, risk-taking propensity, self-efficacy and entrepreneurial vision. Tests carried out by Carland and Carland have shown that there are significant differences between different personality factors. Similarly, there were differences between various respondents. (Carland, Carland, Hoy, 1992, p. 606; Ensley, Carland, Carland, 2000, p. 4)

According to the interview carried out among accounting agency entrepreneurs, a vital factor for the accounting agency entrepreneur is mastery of professional know-how, which emphasises the significance of knowledge and skills. This refers to cognition in the Carland and Carland index. In their taxonomy describing individual differences in construction, Snow, Corno & Jackson divide the cognitive area further into procedural and declarative knowledge. (Snow, Corno & Jackson, 1996, p. 247) The cognitive knowledge and skills of the accounting agency entrepreneur are: accounting (financial and management), taxation (direct and indirect), the law (company, agreement and law of inheritance), the ability and willingness to adapt to rules and regulations

of society, establishing and planning a business, leadership skills, the skill of strategic thinking, information technology (software and networks for accounting), use of quality tools, languages and communication (oral and written), management of one's own life, time management, risk management and the skill of critical thinking (Tenhunen, 1998, pp. 34–43). Professional know-how of the accounting agency entrepreneur includes accounting, taxation, company law and information technology. In the interview accounting agency entrepreneurs emphasised factors connected with intrapreneurship as characteristic of entrepreneurial personality. (Tenhunen, 1998, pp. 83–100)

In addition to cognition, as mentioned above, the Carland and Carland entrepreneurship index includes other factors that can be found among the values and attitudes of the accounting agency entrepreneur, which are: appreciation of professional know-how (self-efficacy), leadership (entrepreneurial vision), entrepreneurship (entrepreneurial vision, risk-taking propensity), marketing-oriented thinking (entrepreneurial vision), lifelong learning (preference for innovation), customer-oriented thinking (entrepreneurial vision) and a positive attitude towards development (preference of innovation). (Tenhunen, 1998, pp. 34–43) Appreciation of professional know-how is a part of the developing performance; leadership is entrepreneurial vision, as is entrepreneurship, which also includes a propensity for risk-taking. Marketing-oriented thinking is part of the Carland index's entrepreneurial vision; lifelong learning belongs to the preference for innovation factor. Customer-oriented thinking belongs to the entrepreneurial vision factor of the index and positive attitude towards development to preference of innovation. The most difficult values and attitudes to connect to the Carland index factors are: sustainable development, ethical thinking, and the ability and willingness to apply the rules and regulations of society. If sustainable development is connected with the Carland index factor measuring performance, one first decides whether emphasis on performance is in the short or in the long term. The length of time of study influences measuring performance in reaching goals of sustainable development. The same applies to ethical thinking. Sometimes a willingness towards risk-taking from the ethical continuity viewpoint must be emphasised in the present study. Willingness to take risks often varies depending on whether it is a long or short-term decision making situation. The ability and willingness to adapt to the rules and regulations of society is also a part of the factor measuring performance. The decision making situation also affects this value and the attitude to how various views of society are taken into account, and to what extent the accounting agency entrepreneur is willing to take risks while applying the rules and regulations at the same time.

2.3 Professional qualifications, professional competence, proficiency and educational needs in the accounting agency field

2.3.1 Qualifications vs. expert professions

The term “qualification” is closely related to those of profession, professionalism and professionalisation. It dates back to the Middle Ages and the Latin word *qualificare*, “to create qualities”, to give quality to something. Therefore, qualification is the act of giving a certain qualification or quality to somebody or something, a person or a task. (Broady, 1986, p. 219)

Takala (1983, p. 10) defines qualification as meaning the readiness of the individual to act in a certain way in society, as well as in interpersonal and person vs. object relationships. According to Takala, all human actions presuppose some sort of qualification, including those of submission and endurance. In Takala’s view, qualifications are well-usable characteristics that make it possible to operate in certain concrete work processes. The problem with Takala’s definition is that as a term, qualification still remains at the level of a characteristic, because Takala sees qualification as various types of readiness and competence. A more dynamic definition is presented by Järvelä-Hartikainen (1978, pp. 106–126), who defines qualification as a potential connected with the labour force, which is made important by the particular nature of the work. Because qualification is a potential, it can be used or be left unused depending on the relationships and compatibility of the employee and work process. Therefore, one must differentiate the qualifications required by the work process, which mean the requirements of a KLT or ARF accountant’s work process, from the individual personal qualifications of the KLT or ARF accountant. Therefore, qualification is not a characteristic randomly acquired by each individual: on the contrary, an individual can acquire it through the current requirements of the work process. The qualifications of KLT and ARF accountants are determined through the requirements of their professional expertise in the accounting agency business. It is essential to note that KLT and ARF accountants’ qualifications have changed with the development of internationalisation, technology and legislation.

In work sociology, qualifications are usually seen as such information, readiness or tendencies that working life requires from employees. The requirements are naturally connected with the work organisation, technological development and supply and demand of labour. In educational research, qualification is usually simply considered as people’s training, especially for a working life in educational institutions among others. (Broady, 1986, p. 217)

The present study examines external pressures for change, such as technological changes, innovations, and changes in socio-economic and political environments, and how they affect the working organisation of accounting agencies. The changes cause new demands on qualifications. The chaining tendencies of small accounting agencies and specialisation of accounting agencies create qualification demands on working organisations. As a result of this development the qualifications of working life also change.

The concept of qualification is used both in working life and educational research and it also offers opportunities when the connections between these two are considered. Professional life is full of discrepancies because the knowledge and skills of some are not used to their full extent, while others cannot meet the requirements set by the work. (Block, 1990, pp. 75–119). The development of society as a whole creates new challenges to the way people live. Changes in people's lifestyles are connected with changes in the way labour markets operate. Technical development of the work process, internationalisation and increased automation create a new environment for challenges for qualifications and potential ways to use qualifications. (Väärälä, 1995, p. 48) The development of KLT and ARF accountants' qualifications is influenced by the development of internationalisation and electronic information transfer. Electronic data transfer affects the change of entire business know-how and hence the needs of know-how.

Qualification can also be defined as a definition of quality, compatibility, propriety and compliance to given terms (Hildén, 1999, p. 27). Qualification expresses the act of qualifying, giving quality to something so that it is proper and meets the requirements; the act of making and explaining something sufficient and competent (Nykysuomen sanakirja, 1991, p. 231). Rauhala (1993, p. 16) thinks of qualification as a person's ability to act, a characteristic and/or readiness. Rousi, on the other hand, sees qualifications as a personal readiness to develop, learn and carry out certain tasks (Rousi, 1985). Qualifications also mean knowledge and skills that the work process requires from its technical content point of view, the requirements connected with the employee's or entrepreneur's motivation and adaptation, as well as innovational characteristics. One part of qualifications are the general qualifications specific for the profession (Broady, 1986, p. 216). Qualifications describe those individual professional content areas that form the individual's professional competence.

According to Ellström the term qualification is divided into two different parts. First, those qualifications regulated or otherwise required by, for example, law or other regulations, and which are formal and/or informal qualifications for a certain job. Secondly, those qualifications that the job or task objectively requires, in other words, the real requirements. The concept of qualification that starts from the real requirements of the job for the individual's competence, is considered more important than the concept of qualification that starts from the employer's orders and/or demands. Therefore, the starting point for the term qualification is either the requirements of the job or the task, or, the employer's orders and demands. (Ellström, 1994, pp. 29–31) Tenhunen has studied the qualifications of an accounting agency entrepreneur, a person in charge of an accounting agency, or a KLT accountant responsible for an accounting agency, by dividing qualifications into knowledge, skills, attitudes and values. Knowledge and skills are: accounting (financial and management), taxation (direct and indirect), the law (company and contract law, the law of inheritance), ability and willingness to adapt to society's rules and regulations, setting up a business and business planning, leadership skills, the skill of strategic thinking, information technology

(software and networks for accounting), the use of quality tools, languages and communication (oral and written), management of one's own life, time management, risk management and the skill of critical thinking. Attitudes and values are: appreciation of professional know-how, sustainable development, ethics, leadership, entrepreneurship, marketing oriented thinking, lifelong learning, customer orientation and a positive attitude towards development. (Tenhunen, 1998, p. 43)

For the present study qualification is defined as follows: Qualifications are, on the one hand, both the formal and informal requirements of a job or a task, set or otherwise required by laws or other rules. On the other hand, qualifications are the objective real requirements of a job or a task. (Ellström, 1994; Väärälä, 1995; Broady, 1986; Järvelä-Hartikainen, 1978; Block, 1990; Hildén, 1999; Takala, 1983; Rauhala, 1993; Rousi, 1985, have been used in combination to create this definition of qualification for the needs of the present study.) Here a task or a job means the accounting agency entrepreneur's work and its formal and informal requirements. Formal requirements supporting the individual's professional growth have been defined in the law, rules and regulations. In Norway the definition is in the law 109/1993 (Lov om autorisasjon av regnkapsførere, 4 §–7 §) and in Finland in the rules accepted by Tili-instituuttisäätiö. (Tili-instituuttisäätiön säännöt 1 §–10 §)

2.3.2 Competency vs. expert professions

Competence is also a closely related concept to profession, professionalism and professionalisation. Peter Senge (1990, pp. 5–11) lists the following as competencies of a changing operational environment:

1. Systematic thinking is seeing the whole and the interrelationships of things. Everyone is responsible for problems and mistakes in the system.
2. Personal control clarifies and deepens the individual's personal insight, directs his/her energy, develops patience, and helps him or her to see reality more objectively. Organisations are generally badly unaware of the competence of their personnel.
3. Models for thought are deeply rooted suppositions, generalisations and images that influence how we understand the world and how we act. Open interaction is needed to develop these operational ways.
4. Building a common vision is finding a common future. Every organisation must have common aims and goals.
5. Individual learning is necessary, but is not a sufficient condition for the organisation to learn. Team learning is needed and this starts with dialogue. Members of a learning team develop faster than would otherwise be possible.

The term "competence" is defined for the needs of the present study as follows: Competence becomes qualification when it is utilised as a part of proficiency, which the individual owns and which makes it possible to solve the task or work successfully. (Evers, Rush & Berdrow, 1998; Senge, 1990;

Ellström, 1994; Carnevale, Gainer and Melzer, 1990, in combination have been used to create this definition of competence for the present study.) Here competence refers to the competence of the accounting agency entrepreneur, which the entrepreneur owns and which makes it possible to pass the chartered accountant's degree (KLT in Finland and ARF in Norway). The requirements of the degree have been defined in the laws, norms and regulations. In Norway the definition is in law 109/1993 (Lov om autorisasjon av regnkapsførere, 4 §–7 §) and in Finland in the rules accepted by Tili-instituuttisäätiö. (Tili-instituuttisäätiön säännöt 1 §–10 §) In the present study competence shows professional growth of the accounting agency entrepreneur to the level required by KLT and ARF accountant's degrees.

2.3.3 Proficiency vs. expert professions

Proficiency is the third closely related concept of profession, professionalism and professionalisation. Proficiency means that a person can perform the work tasks of a certain profession (Kankaanpää, 1990, p. 108). Proficiency means reaching a certain social position; the person can perform the task from the beginning to the end. According to Haltia (1995, p. 13) proficiency is the know-how connected with mental, social and managerial tasks in a technical or organisational environment. Proficiency refers to the characteristics of the employee. The definition includes the ability to develop, because proficiency as a characteristic of an employee brings with it the opportunity to change and develop the working process. Education is still a key tool for the ability to develop. Skills are the individual's personal areas of ability and they describe his/her ability to perform work tasks required in the profession, or his/her ability to act as the work tasks require. A skill requires knowledge and understanding. The other side of a skill is the actual doing and acting. When knowledge and action are combined, professional know-how or professional skills are born. According to Jaakkola, professional know-how can mean the ability to act consisting of knowledge, skills and characteristics of the unit that help the individual to function in his/her profession without supervision. (Jaakkola, 1995, p. 199)

Qualifications are one dimension of proficiency, and by proficiency as a professional qualification, is meant the facilities for functioning in a profession, which have been derived from the requirements of professional life. Ellström defines the concept of proficiency in five different ways:

- * Proficiency as formal competence, in other words as professional competence. This is reached with the help of formal education documented by a certificate, among other things.
- * Proficiency as true competence that an individual possesses and that he/she can potentially utilise in problem solving or performing at work.
- * Proficiency as utilised competence that an individual possesses and that is actually used at work.

- * Proficiency as such competence that is actually needed in some respects, so that the work can be performed successfully.
- * Proficiency as competence that is required in a certain job either formally or informally.

Ellström defines proficiency as qualifications, especially as the competence that is needed in a certain job or is the competence required/demanded formally or informally by the employer. (Ellström, 1994, pp. 37–38 and p. 43)

Mathematician and systems analysis specialist Stuart Dreyfus and philosopher Hubert Dreyfus have developed a model for the way skills are acquired. The model is based on a study carried out among chess players and airline pilots. The Dreyfus model (Dreyfus & Dreyfus, 1980 and Dreyfus, 1982) is based on the assumption that while acquiring and developing a skill the learner proceeds through five stages: a novice, a progressed beginner, competent, skilful and an expert. These stages reflect the changes occurring in three general sections of professional performance. One of them is moving from actions performed relying on abstract principles, to the use of previous real situations as paradigms. Another is a change in grasping demanding situations when the situation is seen mainly as an entity, of which only certain parts are important, and less as a combination of equally important parts. Thirdly, moving from the role of an outside observer to that of a performing participant. The learner is no longer outside the situation but in it. Patricia Benner has applied this model to nursing work (Benner, 1984). The model is also applicable to KLT and ARF accountants' mental development from novices to experts in a process consisting of suitable basic education, work experience, additional qualifications and further and supplementary education. At the end of the process KLT and ARF accountants are accounting agency entrepreneurs at their best.

Proficiency is defined in the present study as follows: Proficiency as a professional qualification means such readiness derived from the requirements of professional life that enable the individual to perform the work tasks of a certain profession. The highest level of proficiency shows expertise. (Ellström, 1994; Kankaanpää, 1990; Haltia, 1995; Jaakkola, 1995; Benner, 1984 and 1991; Dreyfus & Dreyfus, 1980; Dreyfus, 1982, in combination have been used to create this definition of proficiency for the needs of the present study.) The accounting agency entrepreneur's learning need is emphasised in the proficiency concept of the present study, as well as the requirement to keep up his/her competence even after passing the KLT or ARF degree required for chartering, in order to secure professional growth.

2.3.4 The relationships between the concepts of qualifications, competence and proficiency

The relationships between qualifications, competence and proficiency are shown in Figure 8.

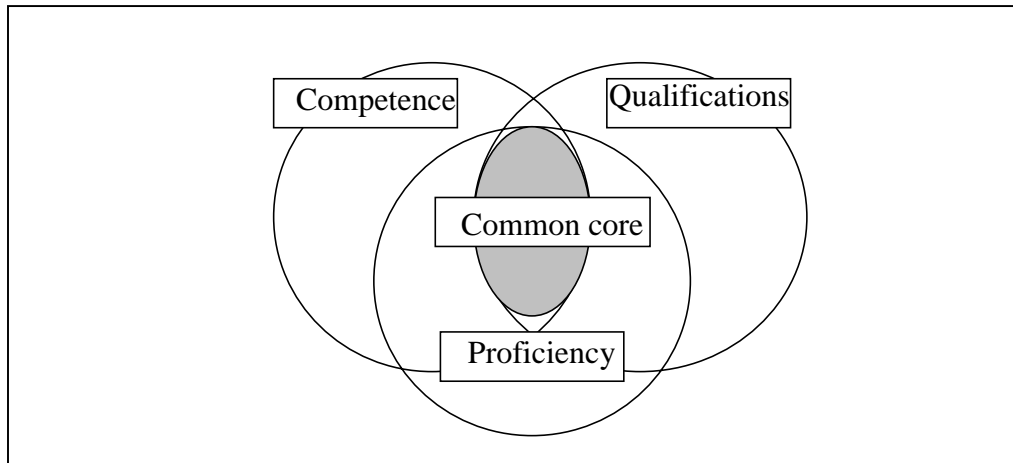


FIGURE 8 Competence, qualifications and proficiency as concepts

In everyday speech, the concepts of professional ability (competence, qualifications and proficiency) are used in miscellaneous ways. The concepts are used as synonyms or partial replacements for each other. Ellström's concepts are relatives with each other and they have a common core, but each concept mentioned has its own meaning. In the present study the terms competence, qualification and proficiency have a common core, but each concept also has a meaning of its own, as shown in Figure 8 and explained in the previous definitions of concepts. Figure 9 also describes the relationship of the concepts of qualifications and competence to that of proficiency.

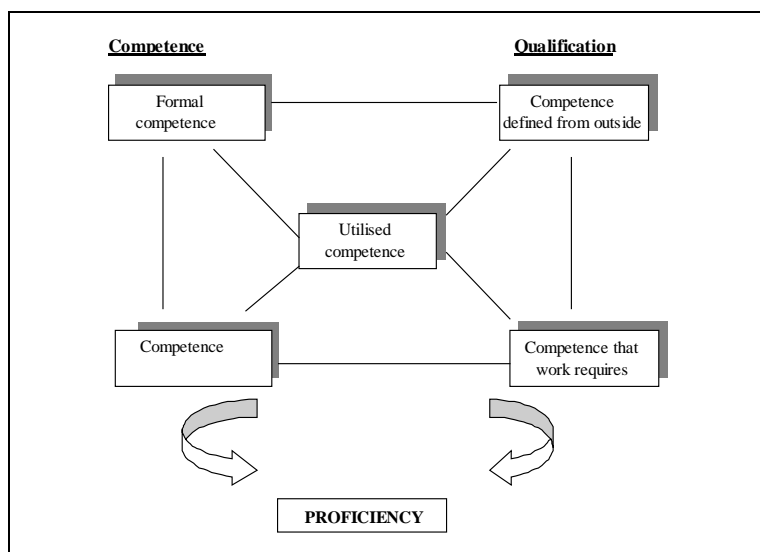


FIGURE 9 The relationships of the contents of the concept of proficiency (Ellström, 1994, p. 38)

The concepts of qualification, competence and proficiency are concepts of relationship in Figure 9; in other words, they are bound by tasks, situations and contexts. When a person is competent, qualified or proficient, he/she is competent for a certain task, a certain job under certain circumstances in certain operational environments. The concepts are dimensions of the accounting agency entrepreneur's proficiency. The emphasis of qualification is on the work, the task or the position.

2.3.5 The competence of a business

The present study focuses on the accounting agency. Competence can also be viewed from the enterprise's point of view. Prahalad and Hamel have studied the core competence of a business. (Hamel & Prahalad, 1994) The birth and development of this competence can be partly supported with the help of education. According to Prahalad and Hamel, core competence is something that cannot be copied, either because it is hidden, or because it has taken a long time to acquire it. The threshold to enter the field of business increases as time passes. Core competence can be approached through know-how. Know-how consists of three components: knowledge, skills, values and attitudes. Each component contains factors that can be developed and combined to create superior know-how, called core competence. Core competence is such know-how of the organisation that does not leave the organisation when a person leaves. A finer classification clarifies and gives information on what core competencies should be in the future in case of changing circumstances. According to Prahalad and Hamel, a business can be compared to a tree. The branches are core products, the smallest twigs are business units; leaves, flowers and fruit are end products. The roots represent core competence. The competitiveness of a business can be forwarded by fostering the tree as a whole and by improving the growth and strength of its various parts. These various parts form the competitiveness and special know-how of the business. Core competence can be characterised by the following features:

- * Core competence is connected with the ability to communicate and commit to work over organisational boundaries.
- * Core competence is developed when it is used and its use is extended.
- * Core competence is cumulative, new know-how and innovative realisations.
- * It is difficult for competitors to copy core competence.
- * A medium sized organisation generally has only some areas of core competence.
- * Core competence exists in the organisation, and it is the goal set for superior know-how. (Hamel & Prahalad, 1994)

The core competence of the accounting agency can be based on segmentation according to the size of customer companies, their field of business, administration structure, geographical location or business practices. The core competence of the accounting agency could be managing financial administration for housing corporations and real estate companies and the

associated know-how. An accounting agency may concentrate on industrial enterprises so that the associated know-how of the field becomes core competence. There are accounting agencies in Norway that only do financial administration for fishing companies. These agencies have even organised as their own body and have networked through the organisation. (Norges Autoriserte Regnkapsføreres Føring, 1998)

The core competence of the accounting agency can also arise from carrying out a certain determined act towards all customer companies. This can be a budget planned in co-operation with the customer, which will further systematic operations. Besides more systematic operations, the customer benefits from being able to monitor operations. (Hollström, 1998) The core competence of the accounting agency grows in the long run, and it requires a strategy process carried out together with the personnel, the connected strategic choices and the action plans realising the goals. There are one or a few core competencies and they do not disappear from the accounting agency, although employees may resign. Core competence is connected with the entire personnel's commitment and professional growth. Moreover, professional growth requires personnel development plans and their realisation plans to be supported by the management. The combined effect of people working in the accounting agency and their proficiency result in the accounting agency's expertise. It can be measured by the number of KLT and ARF accountants working in the accounting agency. Accounting agencies often point out the number of KLT and ARF accountants working in the accounting agency in situations where maintenance of customer relationships is the issue, especially if there are more than one KLT or ARF accountants in the agency.

The knowledge, skills, values and attitudes of the business can also be studied with the help of the tree metaphor. The present theory applies theory and concentrates on the roots of competence and competitiveness and the trunk of entrepreneurship, in other words, the core competencies of an accounting agency, not the organisation or various business operations or end products. The present study has been limited to the core qualifications of an accounting agency. The basis and basic competitive ability of the accounting agency, especially the development of mental resources, form the basis of the present study. Core competence by Prahalad and Hamel is described in the following figure, (Figure 10):

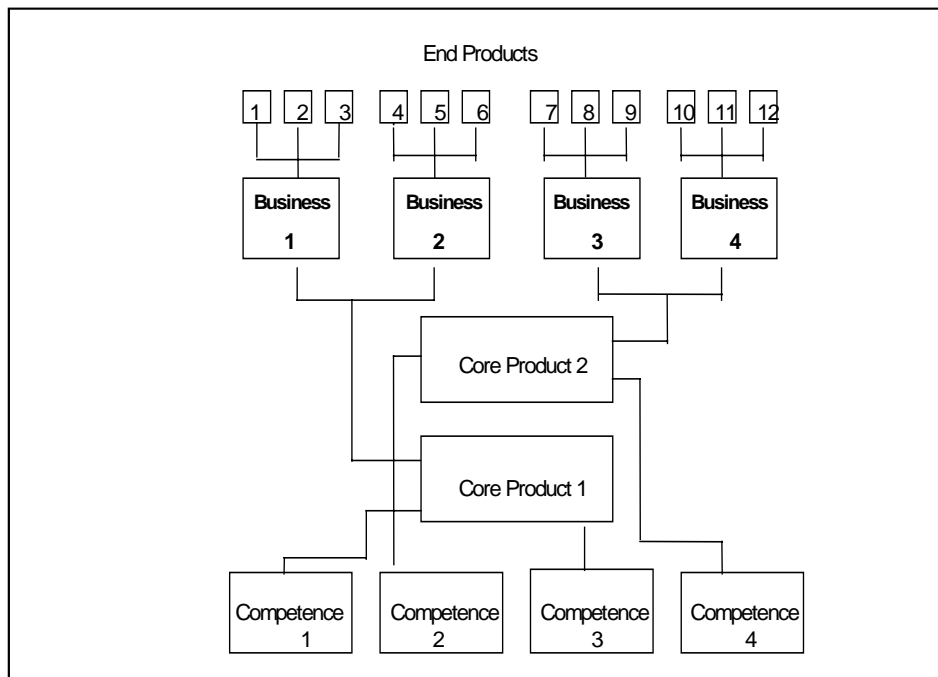


FIGURE 10 Core competence according to Prahalad and Hamel

A business, like a tree grows from its roots. The main products are nurtured with core competencies and strategic business units, the fruit of which are end products. (Prahalad & Hamel, 1990, pp. 79 – 91; Hamel & Prahalad, 1994)

Skills are characteristics or phenomena, the value of which is almost impossible to assess. However, skills are among the corner stones of business, so their birth and development must be understood. Klein, Edge and Kass define a skill as an organisational, systematic skill, a characteristic. According to them, an individual skill is normally acquired in a particular project where the significance of that skill is essential. Only later, when this “dedicated skill” has been adopted for use in a project, it may be distributed to the entire organisation as a core skill for operations, if the management sees it necessary. The acquired skill can become a core skill only if the organisation is able to learn. Therefore, the organisation must be a learning organisation. (Klein, Edge & Kass, 1991, pp. 1–15)

Hall combines knowledge and skills. The know-how and skills of employees is an abstract resource which results in the birth of skills that distinguish the business from its competitors. Know-how is a two-dimensional resource, of which the element of knowledge can be acquired by offering employees the education needed for operations. Skills are the characteristics required for performing work processes. These characteristics are connected with both previous knowledge and work experience gathered over time. (Hall, 1992, pp. 135–144)

The knowledge, skills and attitudes of people working in an organisation form the value basis of the organisation. Values state how things should be. They have a moral and normative function in the business. They can be tested through the physical environment or merely in the form of consensus in the

organisation. Values that continuously work reliably as the basis for problem solving become premises. A value world is born through stages. (Gagliardi, 1986, pp. 117-134) First the entrepreneur has a vision upon which he/she acts. Other members of the organisation may doubt the vision, although they take part in the action. When the action brings results, the vision is accepted and the values strengthened as the basis for operations. Finally, the existing values are no longer questioned because the value world has become unconscious.

Core competence of the organisation, when the accounting agency is in focus, is defined for the needs of the present study as follows: Core competence is something that cannot be copied because it is either hidden or because it has taken a long time to acquire. Core competence of an accounting agency includes professional know-how; accounting, taxation, the law and information technology and the connected factors; by developing and combining these, superior know-how can be created. Core competence is such competence of the organisation that does not disappear when people leave, and birth and development of which can, in part, be supported by education. (Hamel & Prahalad, 1994; Prahalad & Hamel, 1990; Hall, 1992; Klein, Edge & Kass, 1991; Gagliardi, 1986; have been used in combination to create this definition of core competence for the needs of the present study.)

2.3.6 Educational needs

Educational needs can be estimated from several points of view. One approach is analysing the profession and connected tasks. E.H. Scissons (1982, pp. 20–28) concludes in his work concerning typology, how difficult it is to define the concept of educational need, how many versions of the concept are understood, and how educational need should be measured and used in planning education programmes. Vartola, Toikka and Vihmalo (1982) have stated that concept analysis of the educational need has been replaced by presenting various approaches to making educational need estimations. These descriptions have often ended with a series of means and methods that have been grouped according to what level (society, work organisation, a person) or what relationship (objective vs. subjective) the educational need should be estimated. Vartola, Toikka and Vihmalo divide the factors presenting educational need according to Figure 11.

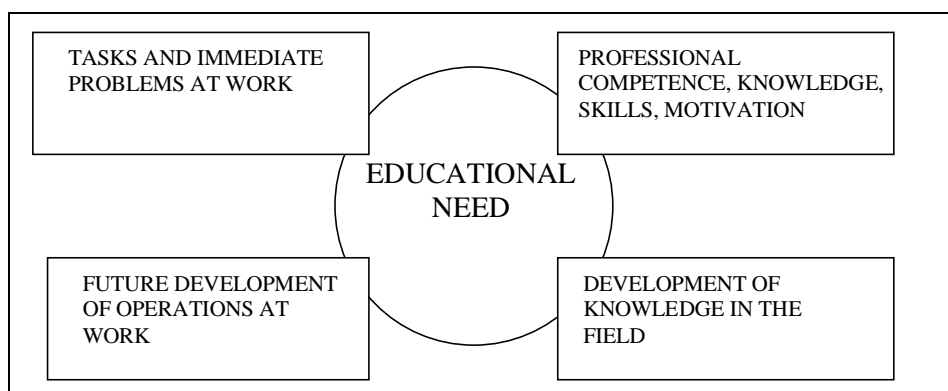


FIGURE 11 Factors causing educational need (Vartola, Toikka, Vihmalo, 1982, p. 11)

It is likely that a unanimous definition for educational need will not be found easily in either a theoretical or operational sense. Scissons (1982, p. 21) has drawn up a typology that he uses to describe educational need with the help of three need components and two upper level categories. The following figure (Figure 12), has the original terms of Scissons' typology. (Tapio Vaherva has translated these into Finnish: Vaherva, 1984, pp. 4–8).

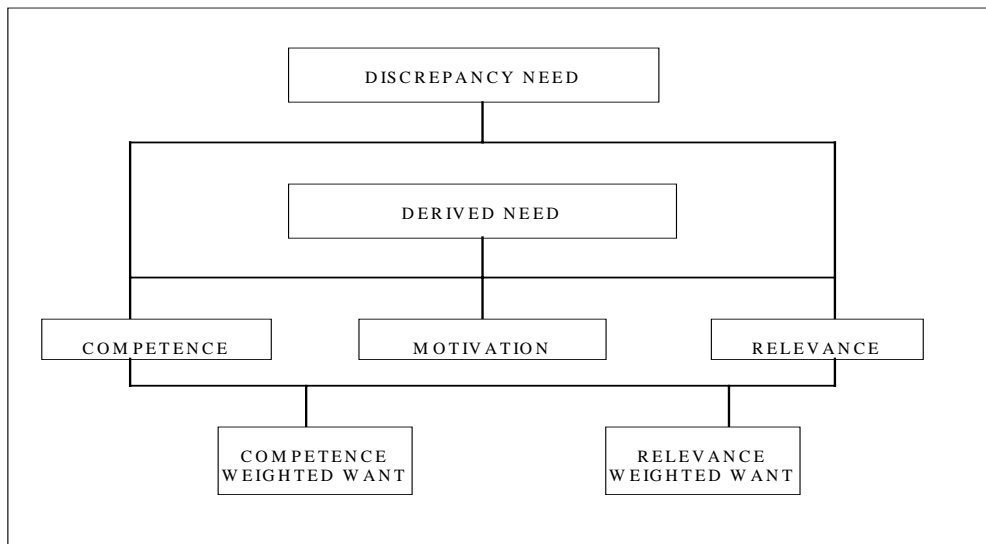


FIGURE 12 Educational need typology according to Scissons (1982, p. 21)

Scissons claims that there is no single right or perfect way for every use to define the educational need concept. In Scissons' view, various combinations of the concepts of competence, relevance and motivation, or double or triple combinations of them, can be used to answer most questions concerning educational needs. In its general meaning competence or qualification refers to the individual's ability to carry out a group of skill-demanding tasks. Relevance or appropriateness refers to the usefulness of the above mentioned skills in various work situations of the individual. Motivation means in this connection the individual's tendency or willingness to strive, for example, with the help of education to better his/her abilities in the above mentioned skills and tasks. Each of the three need components is important in its general sense and they must be made operational for each research and study separately.

Two upper level categories are included in the typology with competence, motivation and relevance: "wants" and "complex needs". Wants include the combination of two need components. One of the components is always motivation. Although wants or the individual's willingness do not entirely express educational needs, they do tell the education organiser important matters concerning planning. A person may be incompetent in his/her skills, but unwilling to educate him/herself. In such a situation the individual has weak motivation towards educational need. Scissons separates two classes of wants depending on which of the need components is weighted - competence or relevance.

Competence weighted want is an expression of the individual's motivation to learn more and develop his/her competence. In other words,

motivation and competence from the need components are in the combination, but not relevance. Relevance weighted want is an expression of the individual's motivation to learn more of the action that is important to the individual. So, the main focus in this case is not on the existing competence of the individual.

There are also two categories of complex needs: discrepancy need refers to those tasks for which the individual is incompetent, and which are important to him/her. Competence and relevance are in this category but not motivation. The matter is often expressed with the difference between the individual's present level of competence and the level required by the new situation.

Derived need refers to those areas where the individual is incompetent, which are important, and the individual is motivated to act to develop him/herself in their case. Thus, derived need includes all three need components. This definition of educational need is more far-reaching than usual because the definition also includes the motivation component.

Juha Varila (1989) has applied Scissons' typology in his study of the educational needs of shop stewards. Varila concludes that it is difficult to define the concept of educational need because it is such a complex term that making it operational based on one estimation premise offers a rather limited starting point for defining and clarifying the content goals of education. If the definition of educational need is made based on one premise of estimation, a conscious choice should be made. (Varila, 1989, p. 120) In any case, the starting point for all education planning should be as precise knowledge as possible of the existing educational need. (Honka, 1984, p. 134)

Raimo Paukku defines educational need in his doctoral thesis with the subtraction principle mentioned by Scissons as follows. (Paukku, 1978, pp. 8–47)

$$\text{Desired performance level} - \text{Present performance level} = \text{Educational need}$$

FIGURE 13 Educational need

Educational need is the difference between the desired and present performance level. Desired performance level always requires definition of goals. Because various goals are connected with each other, it is difficult to separate them from each other. Goals are hierarchical in nature, so that upper level goals define lower level goals. The hierarchy can be as in the following:

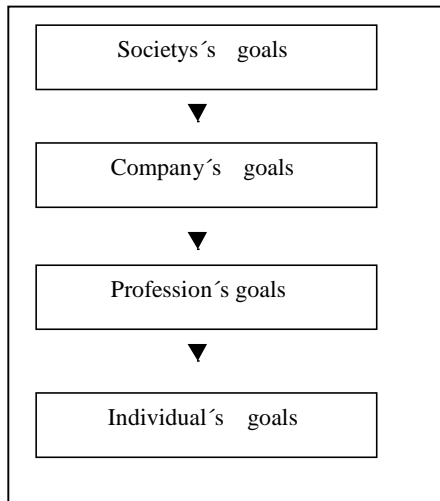


FIGURE 14 Goal hierarchy for estimating educational needs

When goals are studied on the individual level, the individual goals of certain individuals are emphasised. Goals and thus educational need vary over time, no matter from which point of view they are studied. According to Paukku's doctoral thesis, there are two basic ways of analysing the desired performance level: firstly, the aspired to working behaviour can be defined by referring to the working of others performing the same tasks. Features of behaviour of those working in the same tasks or in the same work communities can be set as goals, in which case features of desired performance level are perhaps not further defined. Secondly, the situation is considerably more difficult if an attempt is made to develop working behaviour with the help of education, but still without a clear model. In this case the goals must be derived from theoretical generalisations or one must withdraw from defining desired behaviour and create only efficient conditions for learning, so that the person being educated can assess for him/herself what part of the education can be applied in his/her work.

Individual factors connected with present performance level are described in the present study as follows:

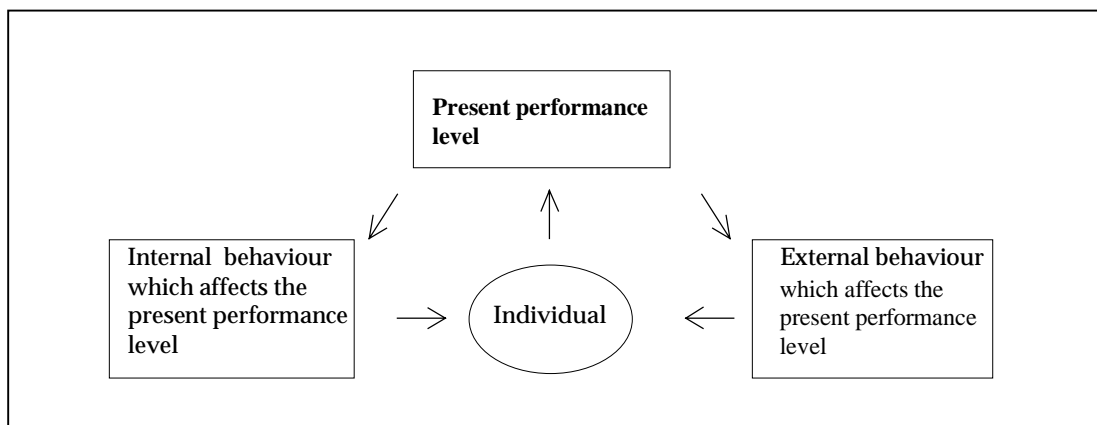


FIGURE 15 Individual factors connected with present performance level (cf. Paukku, 1978, pp. 8–47)

External factors affecting the individual's behaviour in the working environment are: communication, the opportunity to participate, evaluation of performance, advice to the individual at work; the work experience of the individual, education and pay of the individual, the way assignments are given, punishments, appreciation of work, work mates, personal guidance by a supervisor and the physical environment. Internal factors affecting the individual's behaviour are: giftedness, knowledge and skills, character, interests, motives, needs, attitudes, roles, factors connected with professional career and age. Many of the above mentioned factors overlap and are strongly bound to each other.

When educational need is defined as the difference between desired and present performance level, a problem arises concerning the different requirements set for various operations. It is a difficult situation in multidimensional working tasks, such as those of the KLT and ARF accountants. In their case it is a question of accounting agency employees in executive positions or the only employee of the accounting office, the entrepreneur.

Educational need can be divided into the individual's and the community's educational need. The individual's educational need means that the individual him/herself, his/her supervisor or the organisation feels that the work result could be improved, the work load of the individual or the uncertainty reduced if the individual participated in training. (Paukku, 1978, p. 28) Thus, there is a difference between the present and desired performance level that requires education. When the individual's educational need is studied, the target of the present study is to examine a private profession and its present performance level.

By the community's educational need is meant the results of the study that charted the focal points and their trends, as well as quantitative and content needs of personnel education in respect to time. In this case the target of study is the community as a whole. The present study examines the individual's, the KLT or ARF accountant's educational needs.

For the purposes of the present study, the educational need of the accounting agency entrepreneur is defined as the difference between desired and present performance level.

3 AIMS, PROBLEMS AND METHOD

3.1 Aims and problems

One of the aims of the present study is to produce informative and social innovations. Therefore, the knowledge interest is both scientific-theoretical and strongly pragmatic (= the renewal of the field). Informative innovation is the application of professionalism to the study of the accounting agency field and producing new knowledge of the field by applying basic economic and educational science research.

Innovation is a renewal aspired to by a person or a group of persons who hope to benefit from its use. Innovation is based on a new way of using certain resources. (Drucker, 1985; Stähle and Grönroos, 1999; Harisalo, 1995; Tella and Tirri, 1999, have been used in combination to create this definition of innovation for the needs of the present study.) Koironen and Pohjansaari (1994, p. 10) also combine innovation with creativity and entrepreneurship. Koironen (1993, p. 12) states that entrepreneurship shows in the ability to change and that innovation and creativity are more or less necessary for entrepreneurship, but are not sufficient requirements. Koironen also sees features connected with innovation in other characteristics of entrepreneurship, such as flexibility, a positive approach towards development, dynamic change characteristics, and the ability and will to renew the existent. If we assume that materials, people and knowledge are varied resources, we can speak of technological, social and informational innovations. (Järvinen and Järvinen, 2000, p. 102)

The present study consists of three articles, the first of which seeks answers to the questions of what in-depth knowledge and skills the accounting agency entrepreneur needs; whether the accounting agency entrepreneur has sufficient knowledge and skills to practise the profession, and, what knowledge and skills the accounting agency entrepreneur wants to study.

The entrepreneurship part of the first article was supplemented with a theme interview that was carried out in five different accounting agencies located in various parts of Finland. Similarly, the then Managing Director of

Kirjanpitoimistojen Liitto ry was interviewed following the same list of questions with some adjustments. (Tenhunen, 1998, p. 45, Appendices 4 and 5) The questions of the theme interview were as follows:

1. What kind of readiness has your basic education provided you with for entrepreneurship?
2. What kind of readiness has your KLT degree provided you with for entrepreneurship?
3. What type of entrepreneur is best suited for an accounting agency entrepreneur in your view?
4. How does the accounting agency entrepreneur differ from the customer entrepreneurs, or are the requirements the same?
5. How big a step is it to take the first accounting agency customer?
6. What are the stumbling blocks of the accounting agency entrepreneur?
7. Does the accounting agency entrepreneur share the entrepreneurial responsibility with the customer?
8. What kind of strategic planning have you carried out in your enterprise?
9. How have you networked?
10. How do you characterise your future as an entrepreneur?
11. How should entrepreneurship be taught in your view?

The interview questions concerning entrepreneurship were based on studying values and attitudes connected with core competence. The interviews aimed at deepening knowledge of the content areas of core competence with the help of an educational needs survey. The aim was also to create *preliminary understanding* for later stages of the present study.

The second article of the present study deals with the effect of professionalisation trends on the field of educational needs in Finnish and Norwegian accounting agencies. The study includes a comparative section on operations, development and systems of accounting agencies in Finland and Norway.

The empirical research problems of articles I and II are the following:

1. What knowledge and skills does the accounting agency entrepreneur need?

2. What in-depth of knowledge and skills does the accounting agency entrepreneur need?

3. Does the accounting agency entrepreneur have sufficient knowledge and skills to practise the profession?

4. What knowledge and skills does the accounting agency entrepreneur want to study?

5. How must the accounting agency entrepreneur approach and develop his/her personality so that he/she can be responsible for his/her own entrepreneurship?

6. Why does the accounting agency entrepreneur need values in the profession?

7. Is the accounting agency entrepreneur someone who has been selected for the profession because of their personality?

Question	Survey		Interview
	Finland	Norway	Finland
1	X	X	X
2	X		X
3	X	X	
4	X	X	X
5			X
6			X
7			X

FIGURE 16 A summary of the research problems in articles I and II

The third article contains a conceptual analysis and reflection aimed at the professional growth of the individual. Here the individual means the accounting agency entrepreneur. The study includes a comparative section where the accounting agency systems in Finland and Norway are compared with each other. The chartering restriction concerning market entry is connected in the present study of the accounting agency field with professionalism, on the basis of which profession, professionalism, professionalisation and professional identity have been chosen as the core study. Closely related concepts to these main concepts are: qualifications, competence, proficiency, learning need, life-long learning, personality and intelligence in the present study. A foundation is laid, with these concepts of professional growth, with which to study the educational needs of the accounting agency entrepreneur.

The research problems of the concept theoretical article are the following:

How do extensive megatrends affecting social change reflect on professional growth in the accounting agency field?

What requirements do macro level context changes cause to the accounting agency entrepreneur's readiness for professional life?

How do professionalism, professional identity and learning needs manifest themselves in the accounting agency field?

What kind of profile do personality and intelligence have in the accounting agency profession?

What kind of challenges do macro level context changes set for lifelong learning and studying educational needs in the accounting agency field?

3.2 Method and limitations of the present study

The accounting agency field is relatively unstudied and there are no doctoral theses written on it in Finland. Some masters' and licentiates' dissertations have been written earlier on the subject in Finland. Social innovations are the results of the present study, connected with the professional growth of the accounting agency entrepreneur and development of the accounting agency enterprise. Concerning economic sciences, the present study applies entrepreneurship as the frame of reference. The present study also includes the contents of accounting, because this is the key area of professional know-how of the accounting agency entrepreneur. Regarding educational sciences, the theoretical frame of reference has been formed on the basis of the latest research concerning professional growth.

According to one approach, research can be classified into basic research and applied research. Basic research asks: "What is the world like?" Applied research carries out innovations and applies the results of basic research, consistencies and features of phenomena. Innovations are evaluated after the research, so that the usefulness of study results will be known. It is characteristic of constructive study to build a new reality based on the existing research knowledge. At the same time, one must decide what kind of new reality one wants to build. It depends on the values of decision-makers connected with research realisation, as to what kind of state of affairs is defined as the aim. (Järvinen and Järvinen, 2000, p. 102)

The accounting agency entrepreneur as a person, and the accounting agency personnel as a group of people are much more demanding as subjects of study than nature, physical artefacts and knowledge, because the latter behave mainly according to certain rules. A person has free will, so human behaviour cannot be predicted with one hundred percent certainty. This realisation has affected social sciences and their philosophical hypotheses. Burrell and Morgan (1979, p. 3) analyse some background assumptions of social sciences and

classify two approaches or categories, subjectivistic and objectivistic, as presented in the following figure.

Subjectivistic approach		Objectivistic approach		
Nominalism	←	ontology	→	Realism
Anti-positivism	←	epistemology	→	Positivism
Voluntarism	←	the individual	→	Determinism

FIGURE 17 Classification of social scientific approaches (applied from Burrell & Morgan, 1979, p. 3; Järvinen and Järvinen, 2000, p. 203)

The two categories by Burrell and Morgan differ from each other. Separating views are among others: ontology, epistemology and the perception of the individual person. Ontological beliefs or commitments are important in relation to what is assumed of the target of study; in other words, whether one assumes the empirical world to exist as objective as such, not dependent upon people, or, whether one assumes that the world exists only as a result of human actions, created and recreated by human beings. (Orlikowki & Baroudi, 1991; Burrell & Morgan, 1979) Ontological commitments are fundamental and deal with understanding knowledge. The present study deals with accounting agency entrepreneurs and their professional growth in the accounting agency context. In this operational environment the main areas of professional know-how are: accounting, taxation, company law and information technology. All the laws, rules, agreements and practices connected with the listed areas have been created by humans and based on their own decisions. The ontological commitment is connected with determination of the individual working personality and working behaviour occurring through work tasks which are influenced by the situation, the environment and the norms. As a result of the above mentioned studies, the present study can be placed more closely to nominalism than to realism, when seen from the ontological view-point.

Epistemology is a concept concerning research that deals with the nature of knowledge produced with the scientific study of phenomena. Epistemology entails a descriptive, explicative and anticipatory character. Iivari (1991) has suggested two extremes of some concepts that are based on an objectivistic and a subjectivistic approach. In the present study the epistemological question is how information can be produced in the accounting agency field. Positivism aims at explaining and forecasting what will happen in the social reality by looking for consistencies and causal relationships between factors of the studied phenomena. According to anti-positivism the social world can be understood only through the views of those individuals that participate in the action under study. (Burrell & Morgan, 1979, p. 5; Järvinen and Järvinen, 2000, p. 205) The present study tries to understand and explain the social reality by seeking consistencies and causal relationships in factors of the professional growth of the accounting agency entrepreneur. The present study is closely associated with the positivistic concept of knowledge, but also includes an interpretative character, and so represents anti-positivism, as presented in Figure 19.

The two extremes of perception of the individual are voluntarism and determinism, as presented in Figure 17. According to the perception of the person by voluntarism, an individual is autonomous and possesses free will. According to the perception of the person by determinism, the situation and the environment determine an individual and his or her activities. From the voluntary point of view, it is not the fate of a person to be born to be an accounting agency entrepreneur; the individual self makes decisions concerning his or her future profession and career development. Perception of the person in the present study is, on the one hand voluntary, when the accounting agency entrepreneur is studied as an actor. A person has free will to decide on his or her career, for example, to choose whether to become an accounting agency entrepreneur or an accounting agency professional employed by someone else. On the other hand, the present study has a deterministic perception of the person when the individual is studied through work. The situation and the environment mainly determine people and their activities. The individual commitment based on this, is connected with human autonomy and free will, in this case the ability to choose freely whether one becomes an accounting agency entrepreneur or an accounting agency professional employed by someone else, as presented in Figure 19. Perception of the person or individual in the present study has been summarised in Figure 19.

Figure 18 summarises objectivistic and subjectivistic approaches to the concepts of information/data, information system/knowledge system, the human being, technology, the organisation and society.

Target of understanding	Objectivistic approach	Subjectivistic approach
Information / Data	Data are descriptive facts.	Data are essential meanings.
Information system / Knowledge system	Knowledge system is a technical system.	Knowledge system is an organisational/social system.
The person	The situation and the environment totally determine the person and one's activity (determinism).	The person is fully autonomous and has a free will (voluntarism).
Technology	Technology has developed according to its own laws.	Technology is flexible, people can control it, and its development and consequences are human responsibility.
Organisation and society	The world outside individual cognition is real and consists of tangible and rather stable structures (realism). An organisation consists of almost stable structures that adjust to social reality slowly (structuralism).	The social world outside individual cognition is nothing but names, concepts, and terms that are used to organise reality. Organisational processes e.g. interaction and political struggle define organisational phenomena.

FIGURE 18 Objectivistic and subjectivistic approaches to some concepts as ontological commitments according to Iivari (1991) (cf. Järvinen and Järvinen, 2000, pp. 204–205)

The following figure (Figure 19) places the present study in its relation to the subjectivistic and objectivistic approaches.

Point of view	Subjectivistic Approach	The present study		Objectivistic approach
Ontology	Nominalism	● — X	— ●	Realism
Epistemology	Anti-positivism	● — X	— X — ●	Positivism
Perception of the person	Voluntarism	● — X	— X — ●	Determinism

FIGURE 19 The present study in relation to the subjectivistic and objectivistic approach

The approach method of the present study has been defined on the basis of the aims and problems of the study. The present study aims at creating new understanding for the needs of education developers. The nature of the study is descriptive, interpretative and understanding. The quantitative approach is represented by the descriptive nature of the present study. The qualitative approach is represented by the interpretative and understanding nature of the present study. The study can be classified as diagnostic development research because it deals with renewing the contents, structure and realisation methods of education for accounting agency entrepreneurs. The empirical nature of the present study is strongly comparative. The study compares Finland and Norway with each other. Regarding this part, the present study can serve benchmarking and even as benchlearning. The study also includes a temporal comparison that is based on comparing qualifications and educational needs in time. The view-points for studying qualifications with time are the past, the present and the future.

The present interdisciplinary study can be classified as constructive research creating new reality that produces informative and social innovations. Chartering represents informative innovations. Social innovations are represented by creative imitation of what has already been done in Norway, which is new in Finland in time and place. The study approach includes a descriptive method. Professionalism increases and deepens our understanding of why the accounting agency professional becomes an accounting agency entrepreneur or why he/she becomes a professional employed by someone else.

A frame of reference has been constructed to solve the study problem, where the knowledge, skills, attitudes and values of the accounting agency entrepreneur are defined. The target group will need the knowledge and skills that will be defined in the present study. The knowledge will mature into skills as proficiency grows. Attitudes and values guide the daily actions of the accounting agency entrepreneur. The following figure (Figure 20), describes the structure of knowledge, skills, attitudes and values.

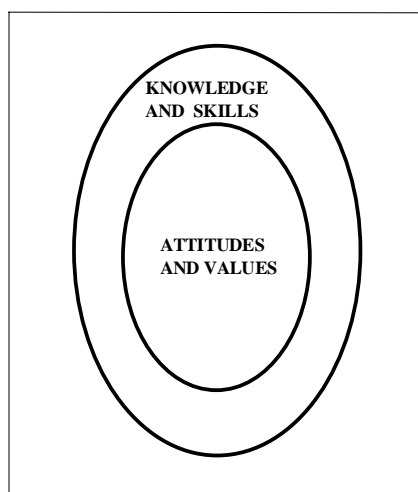


FIGURE 20 The knowledge, skills, attitudes and values of the accounting agency entrepreneur (Tenhunen, 1998, p. 34)

Values and attitudes have been discussed in chapter 2.2 of the present study. A person's value system directly influences attitudes, the person's perceptions and view of the world, and via them the person's behaviour. Thus, values on their part influence the general ideas of entrepreneurship formed by a person. Huuskonen presented values as shown in Figure 20. However, values influence attitudes, which in turn create beliefs. Huuskonen placed knowledge in the outer circle. (Huuskonen, 1992, p. 66) On the one hand, Haahti understood values as a hidden structure in his study. The hidden structure conveys social influences. On the other hand, Haahti understood values as mental assembly that reflects the desirability and order of importance of things. (Haahti, 1989, p. 64)

Values do not directly create standard behaviour corresponding to them. Thus, entrepreneurship is not a direct result of a person's value system consisting of values characteristic of entrepreneurs. (Davis, Rasool, 1988, p. 13). The conditions for entrepreneurship are values favourable for it, but they are not a causal reason for entrepreneurship.

4 THE SUBJECT MATTER, DATA COLLECTION AND ANALYSIS

The target group in the first article of the present study were Finnish accounting agency entrepreneurs, persons in charge of accounting agencies and KLT accountants in charge of accounting agencies. In practice these three are the one and the same person in nine cases out of ten. (Partanen, 1999) On the basis of this, the term “accounting agency entrepreneurs” will be used for the target group. The target group has been limited to the accounting agencies that are members of Kirjanpitotoimistojen Liitto ry. The field of knowledge and skills is the basis of operations for the accounting agency entrepreneur. The inner part of Figure 20 describes the attitudes and values of the accounting agency entrepreneur.

The questions for the educational needs survey were based on studying what the knowledge and skills connected with the accounting agency entrepreneur’s core competence are. The written questionnaire examined accounting agency entrepreneurs and their views on key areas of core competence, their future development needs and willingness to develop. The questions were formed rather simply to gain a high percentage of answers and as reliable replies as possible.

Kirjanpitotoimistojen Liitto ry organises a conference on accounting and taxation twice a year. The second conference is held at Finlandia Hall in Helsinki in mid-January. The conference is open to the public and its purpose is to discuss current matters in accounting, taxation and book-balancing during the two days of the conference. In summers Kirjanpitotoimistojen Liitto ry arranges a conference for its members where current matters in the accounting agency business and also developments in legislation are discussed. At the same time the names of the chartered accounting agencies for the year are made public.

The summer conference in 1997 was organised in Savonlinna on the 6th and 7th June. The target group of the present study were 180 accounting agency entrepreneurs attending the conference. The total number of returned replies was 115 during the conference. The questionnaire was marked with the same

consecutive number as on the conference registration form. Therefore, background information on those who answered could be checked later on. On the 26th June the same questionnaire with a covering letter was posted to other accounting agency entrepreneurs. The questionnaires were numbered in such a way that those who had already answered were removed from the list and the rest of the names were numbered consecutively. The same number was marked on the questionnaire. Hence, the background information of those who answered was known. There were 488 mailed questionnaires. By the return date there were 299 replies. The entire situation was as follows:

TABLE 1 Target group and replies in Finland

	Target group	Replies
Summer conference	180	115
Mailed questionnaires	488	299
Total	668	414

The target group were all the 668 accounting agency entrepreneurs, persons in charge of accounting agencies and KLT accountants in charge of accounting agencies, so, in this sense the present study is comprehensive. The percentage of replies was 62 %.

The theme interview of the first article of the present study, which aimed at deepening understanding of accounting agency entrepreneurship, areas of core competence and the connected values and attitudes, was carried out during October 1997. The theme interview was held in five different accounting agencies at various locations in Finland. Similarly, the then Managing Director of Kirjanpitotoimistojen Liitto ry was interviewed using the same list of questions. The interviews were recorded and the tapes were transcribed without editing. (Tenhunen, 1998, pp. 45–46; appendices 4 and 5)

The same questionnaire, where applicable was sent in Norwegian to all chartered accounting agencies in Norway in October 1999. The questionnaire was delivered with the monthly membership letter organised by the national organisation NARF in Oslo. In February 2000 the questionnaire was supplemented by sending the same questionnaires by post and email. It was not possible to meet the respondents during a seminar or other similar event, because there are no training sessions meant for all the members of the national organisation in Norway. The target group for the second questionnaire was chosen from among those who did not reply to the first, by random sampling, so that every tenth one of them was chosen from the alphabetical list of accounting agencies.

TABLE 2 Target group and replies in Norway

	Target group	Replies
October 1999	1 441	129
February 2000	280 (second)	35
Total	1 441	164

The percentage of replies was 11 %. This considerably limits the reliability of the results. Because the percentage of answers was low, a correspondingly sized sample was chosen from the corresponding Finnish study to improve comparability. This was a random sample. Unfortunately, the reasons for the low percentage of replies in Norway were not analysed separately because of high costs. The correspondence of the lesser Finnish data and the original greater data (the representativeness of the lesser data compared with the greater) was studied by comparing means and variations, as well as by examining correlations between subgroups. When making comparisons, one should take into account the time difference between the replies (2 – 2,5 years), which can influence the empirical results slightly.

The discrepancy in the number of answers is due to different conditions and data collection methods at the time the questionnaires were carried out. The results of the questionnaires were processed with the SPSS for Windows statistics program. Background information for the present study has been presented in the following tables 1, 2, 3, 4 and 5, which show the most recent degree obtained, the major subject of the most recent degree obtained and further degrees obtained.

The purpose of studying the most recent degree obtained, was to find out the basic education of the respondents; Tables 3 and 4. In total 73 % of the Norwegian target group had higher education as their basic education, because the auditor degree is classified as a degree in higher education. In Finland the corresponding number was 34 %. The law on chartering has resulted in a higher educational level in the accounting agency field in Norway than in Finland. The situation in Finland will change in the near future because a higher education degree has been determined the as basic education requirement for the KLT degree in the amendment of the year 2000. Until now the secondary level business college graduate degree, where applicable, has been the basic education for the KLT degree, because the primary goal of the Schools of Economics and faculties of economics has not been to train academic accounting graduates to become skilful accountants in accounting agencies. This has resulted in a low appreciation of accounting tasks in accounting agencies. Appreciation is, however, clearly growing as part of a general appreciation of entrepreneurship, and also as a result of raising the basic educational requirements for the KLT degree.

TABLE 3 The most recent degrees obtained in Finland

Degree	n	%
Business college degree	98	62 %
BBA (polytechnic)	1	1 %
Academic business degree	53	33 %
Other	7	4 %
Total	159	100 %

TABLE 4 The most recent degrees obtained in Norway

Degree	n	%
Basic education	30	18 %
Higher education	71	44 %
Auditor	28	17 %
MBA	20	12 %
Other	15	9 %
Total	164	100 %

The major, or main subject of the most recent degrees obtained, is most often accounting in both countries. Accounting is taken 6 % more often as the major by Finnish KLT accountants than by Norwegian ARF accountants.

The large number of accounting majors shows that accounting tasks are sought at an early stage of the studies when choosing which subject to major in. Because institutions of higher education and universities offer a wide selection of optional study units, courses and modules, it is important to notice the requirements of the accounting agency field in study guidance, and to help the graduates to make choices accordingly. Mastery of accounting is a key qualification for an accounting agency entrepreneur. (Tenhunen, 1998, p. 35) The selection decision is a question of creating the qualifications required by proficiency.

TABLE 5 The major subject of the most recent degrees obtained in Finland vs. Norway

The major subject	Finland		Norway	
	n	%	n	%
Accounting	127	77 %	112	71 %
Other	37	23 %	46	29 %
Total	164	100 %	158	100 %

Finland and Norway are not comparable as far as concerns further degrees. Figures on further degrees in Finland and Norway can be found in Tables 6 and 7. The chartering of an accounting agency in Finland requires passing the KLT examination. In Norway chartering does not require a separate degree, but a specified basic education, work experience and meeting the other requirements for chartering. In Finland, as in Norway there are two auditor's degrees. However, in Norway there is a special higher education degree to become an auditor. Moreover, in Finland there is a chartered real estate agent's degree and many degree programmes which can be considered as further degrees that emphasise financial administration know-how. Further studies for the Norwegian accounting agency entrepreneur consist mainly of degree programmes of various subject areas in the degree mentioned before. A detailed specification of further degrees has been presented in article II of the present study, "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies".

TABLE 6 Further degrees obtained in Finland

Further degrees	English equivalent	n	%
KLT	Degree of chartered accountant	128	46 %
HTM	Auditor accepted by the Regional Chambers of Commerce	45	17 %
KHT	Auditor accepted by the Central Chamber of Commerce	4	1 %
LKV	Qualified Estate Agent	5	1 %
MJK accounting	Further education in accounting	51	19 %
MJK law	Further education in law	27	9 %
MJK other	Further education in other fields	21	7 %
Total		281	100 %

TABLE 7 Further degrees obtained in Norway

Further Degrees	n	%
Auditor	9	7 %
Tax law	26	19 %
Accounting	40	29 %
Law	11	8 %
MBA	2	1 %
Bachelor	18	13 %
Other	31	23 %
Total	137	100 %

The accounting agency field is predominantly female. Anne Kovalainen has studied women's self-employment in Finland from 1960–1990 in her doctoral thesis "At the Margins of the Economy." (Kovalainen, 1993, p. 153) Statistical data which shows the twenty most common occupations for self-employed women in 1985 placed bookkeepers at 12th place. (Central Statistical Office of Finland, 1988: VI C:107) In the corresponding statistics for male entrepreneurs bookkeepers are not among the twenty most common occupations. In the same statistics female entrepreneurs were at 10th place in 1995. In these statistics as well, the bookkeeping profession was not among the twenty most common vocations for male entrepreneurs. (Central Statistical Office of Finland, 2002, census, 1995) Of all KLT accountants in Finland 72 % were female in 2001. The number of Norwegian female ARF accountants is not available in the statistics. (Kirjanpitoimistöjen Liitto ry, 2001, Kredittilsynet, 2001) Of the respondents of the present study 62 % were female in Finland and 31 % in Norway. Based on this information the accounting agency entrepreneur's profession is still predominated by women in Finland.

Sample based significance tests have not been used concerning the Finnish or the Norwegian data, because the present study is holistic in this respect, and therefore the results of the sample tell us directly how the matter is at the time

of measurement. Holistic studies sometimes use statistical tests to show the extent of differences. Statistical tests lose their point when the study group is large. (Valkonen, 1971, pp. 44–45) The methods used in study analysis are frequencies, crosstabulation, semantic scale of differentials and correlation analysis. Statistical significance has been studied with the Chi-square test, T-test and Mann-Whitney U-test regarding the Finnish and Norwegian data.

Analysis of the interviews in the entrepreneurship part was carried out with qualitative methods. The purpose was to find the core ideas in the interviews and classify them into themes, and also to go into detail. The interview sought answers to questions posed in chapter 3, Figure 16, where the research problems 1, 2, 4, 5, 6 and 7 have been presented. The first stage of handling the theme interview data was transcribing the material. Next the data was organised according to themes and simplified.

5 THE ARTICLES IN RELATION TO THE PRESENT STUDY

The combined study approach of articles I and II has been described in the following figure (Figure 21). The numbers of questions refer to the written questionnaire which was given where applicable in the same form in Finland and Norway in order to obtain comparability.

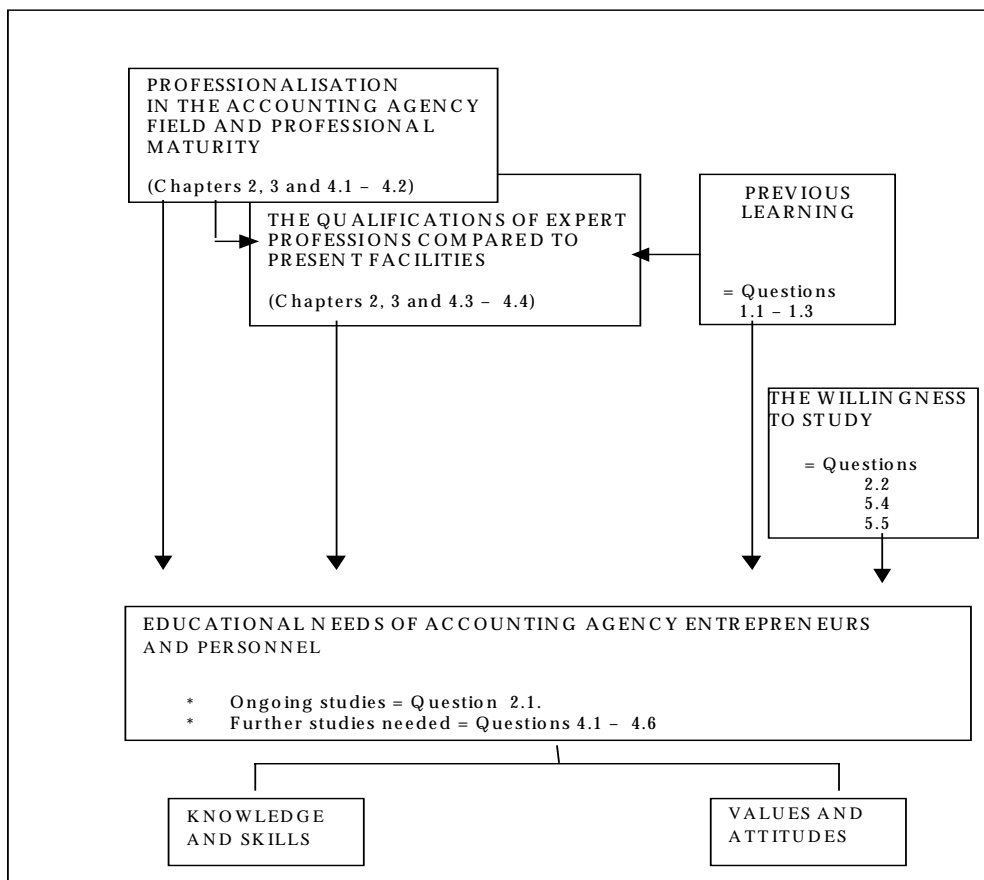


FIGURE 21 Situational view = an empirical research approach derived from the theoretical frame of reference, Finland vs. Norway

Factors affecting the targets of the present study, i.e. the educational needs of accounting agency entrepreneurs and personnel are:

- * professionalisation in the accounting agency field and professional maturity
- * the qualifications of expert professions compared to present facilities
- * previous learning and
- * the willingness to study.

The professionalisation of the accounting agency field, and professional maturity influence the qualifications of expert professions. Similarly, previous learning affects the development of qualifications. The professionalisation of the accounting agency field and professional maturity have been studied in the second article of the present study, in chapters 2, 3, 4.1 and 4.2. The qualifications needed for expert professions and the sufficiency of present facilities in relation to the qualifications have been examined in chapters 2, 3, 4.3 and 4.4 of the second article of the present study. The questionnaire concerning the educational needs of accounting agency entrepreneurs and personnel was based on these. The questionnaire was conducted in both Finland and Norway. Previous learning is described as acquired studies that are divided into basic education and any further studies obtained. These are examined by questions 1.1–1.3 of the questionnaire. The willingness to study is examined by questions 2.2, 5.4 and 5.5 of the questionnaire. These include questions on the willingness to study, reasons preventing the studies being started and the willingness to undertake any new further education programme that may be planned. Question 2.1 charts the ongoing studies of accounting agency entrepreneurs and personnel. Questions 4.1–4.6 study their own views concerning a perceived need for further studies in accounting, taxation, the law, information technology, languages and other key areas of the field. On the basis of the theoretical frame of reference and the questionnaire derived from it, an understanding arises of the knowledge, skills, attitudes and values of accounting agency entrepreneurs and personnel. The present study approach is strongly comparative concerning educational needs of Finnish and Norwegian accounting agency entrepreneurs and personnel. The present study examines whether the strong professionalisation and greater professional maturity of the accounting agency field in Norway affect educational needs in the field more than they do in Finland.

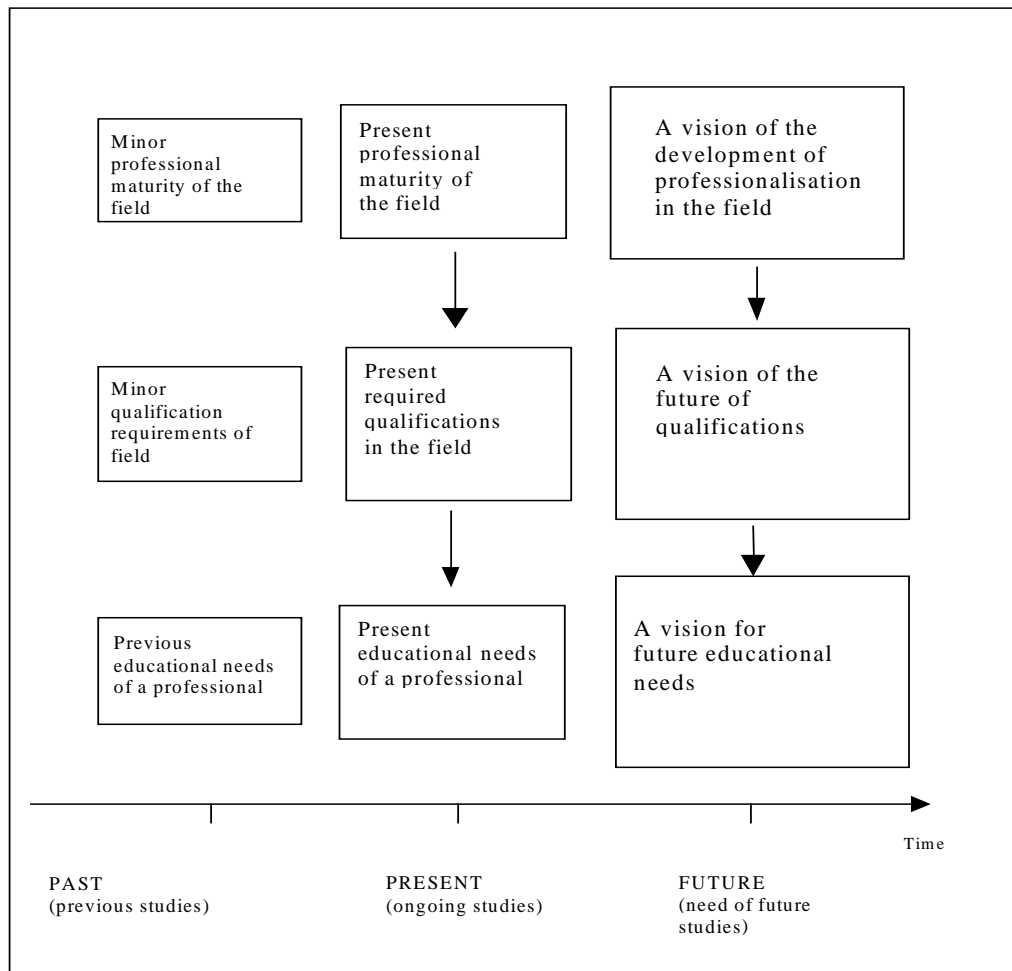


FIGURE 22 A process view (study of changes)

The study of changes in the present study has been described as a process view in Figure 22, where the professional maturity, qualifications and educational needs of a professional in the accounting agency field are described as a development process from the past, to the present, and into the future. The present study describes the maturity of professionalisation in Finland and Norway in the past, at the present, and estimates how professionalisation will develop in the future. Similarly, the qualifications of the accounting agency field are described in the past, at the present and their development in the future is shown. Professionalisation, professional maturity and qualifications form the basis for studying educational needs with the help of a questionnaire conducted in both Finland and Norway.

The research problems of the three articles forming the present doctoral thesis and the progress of writing the original articles have been described in chapter 3.1 The following figure (Figure 23), describes the research approach of the entire study.

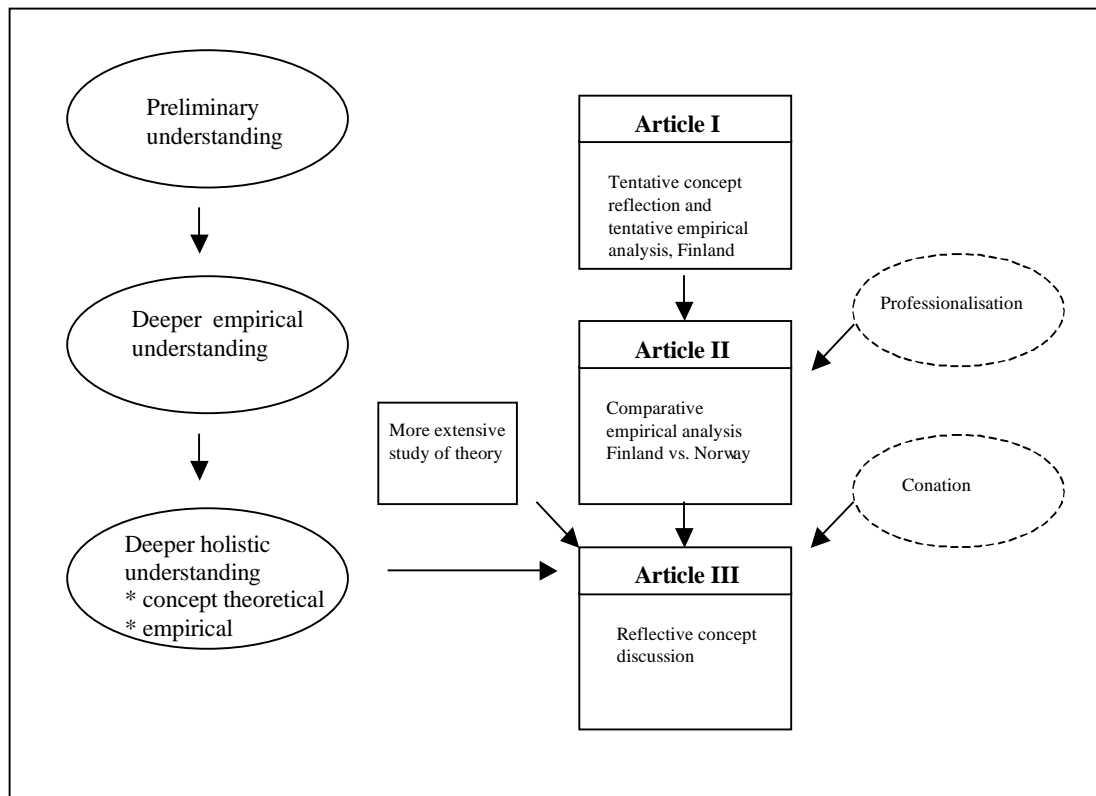


FIGURE 23 A description of the entire study

The chronological order can also be seen from Figure 23, showing the times when the articles were written, the main focus of the articles and the theoretical concepts shedding more light on understanding (professionalisation and conation).

A preliminary understanding has been created of the professional growth of the accounting agency entrepreneur by tentative concept reflection number one, as based on literature; after which empirical analysis number one arose, which means the first article of the present study. Tentative concept reflection of the accounting agency field based on existing knowledge was needed at the beginning, because the target of study had not been researched before. The professional qualifications of Finnish accounting agency entrepreneurs have been described in the first article, titled “The Professional Qualifications of Accounting Agency Entrepreneurs”. The tentative concept reflection and the tentative empirical analysis carried out at the beginning have laid a foundation through a benchmarking type of process for comparative empirical analysis, where effects of professionalisation in the Finnish and Norwegian accounting agency field have been compared with the educational needs of the field. The second article is titled “The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies”. At the same time a deeper empirical understanding arises after preliminary understanding and an understanding of the professionalisation of the accounting agency field. Conceptual reflection of the beginning has been strengthened by literature.

After two empirical analyses and discussion of literature carried out at various stages, a reflective conceptual analysis has been made, which includes conceptual analysis and the reflection of the professional growth of the accounting agency entrepreneur. The third article is titled "The Professional Development of the Accounting Agency Entrepreneur". The last reflective concept discussion includes conation of the research approach and its importance for the professional growth and career choices of the accounting agency entrepreneur in his/her career. Conation entails a strong determined striving that manifests itself in the desire to learn, to succeed in one's career, and the desire to form an enterprise. (Ruohotie, 2000, pp. 75–76; Ruohotie and Koiranen, 2000, pp. 29–46)

6 SYNTHESIS

6.1 The main conclusions from article I: “The Professional Qualifications of Accounting Agency Entrepreneurs”

The first article, “The Professional Qualifications of Accounting Agency Entrepreneurs”, describes the professional qualifications of the Finnish accounting agency entrepreneur. The research results of the article can be combined as follows:

- * qualifications of the Finnish accounting agency entrepreneur
- * educational needs of the Finnish accounting agency entrepreneur
- * the willingness to study of the Finnish accounting agency entrepreneur

On the basis of tentative conceptual reflection and tentative empirical analysis a summary of the qualifications of the accounting agency entrepreneur was formed, as described in the following figure (Figure 24).

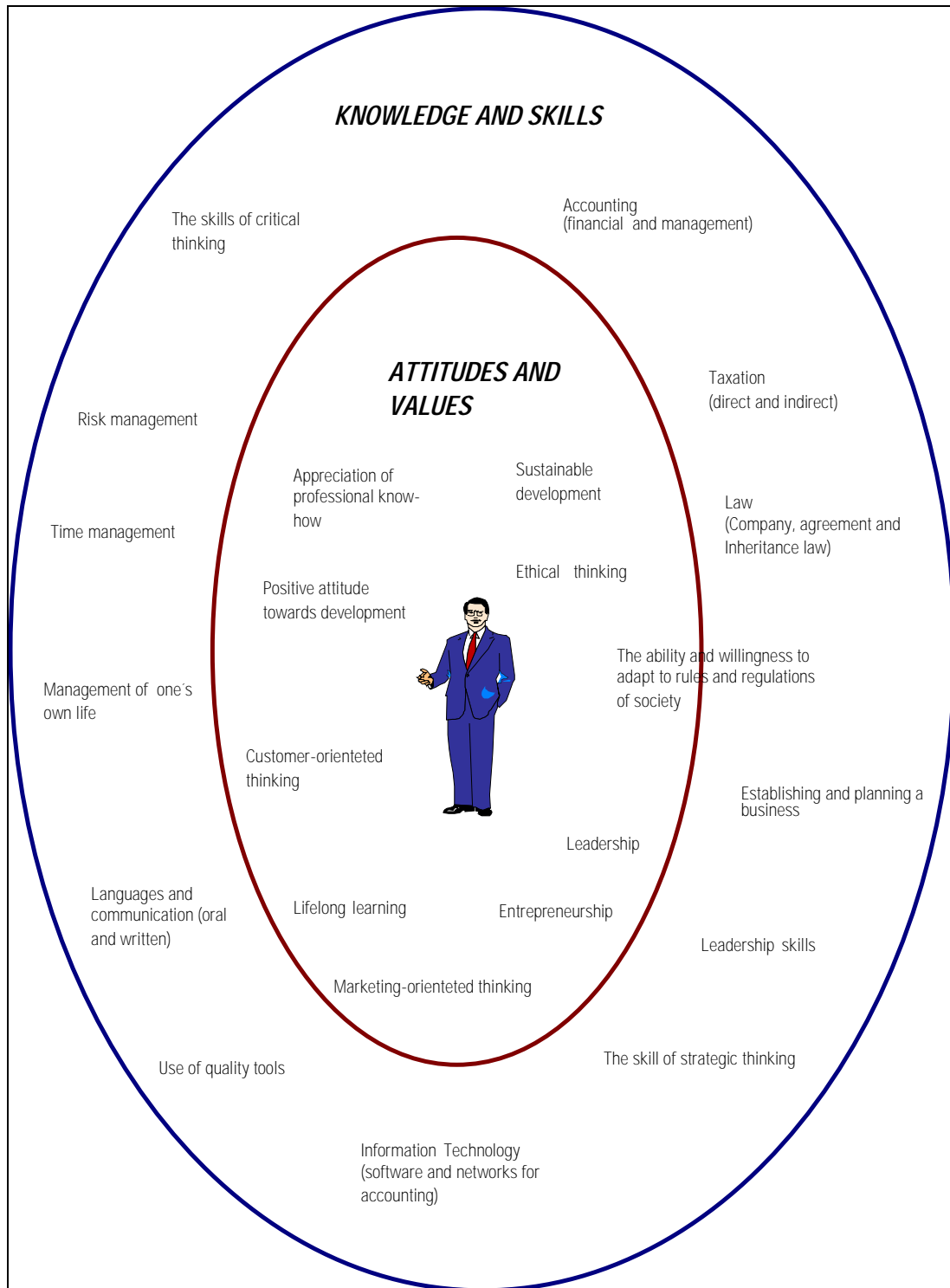


FIGURE 24 A frame of reference of the accounting agency entrepreneur's knowledge, skills, attitudes and values (Tenhunen, 1998, p. 43)

The knowledge and skills of the accounting agency entrepreneur are: accounting (financial and management), taxation (direct and indirect), the law (company and contract law, the law of inheritance), the ability and willingness to adapt to the rules and regulations of society, establishing and planning a business, leadership skills, the skill of strategic thinking, information technology (software and networks or accounting), the use of quality tools,

languages and communication (oral and written), management of one's own life, time management, risk management and the skill of critical thinking.

The attitudes and values of the accounting agency entrepreneur are: appreciation of professional know-how, sustainable development, ethical thinking, the ability and willingness to adapt to rules and regulations of society, leadership, entrepreneurship, marketing oriented thinking, lifelong learning, customer oriented thinking and a positive attitude towards development.

Answers to the research problems of the first article are presented as follows.

1. What knowledge and skills does the accounting agency entrepreneur need?

The answer to this was sought with an educational needs survey where the fields of knowledge and skills were given to the respondents. Skills in the following subjects were suggested as central knowledge: accounting, taxation, the law and information technology. The replies emphasised the significance of these subjects. The respondents' solid basic education also supports this: only 7 percent of those who answered lacked basic professional education. 33 % of respondents had a higher academic degree and 75 % of them had accounting as their main subject. The above mentioned areas of core competence stood out unambiguously in the interviews, as central prerequisites for establishing an accounting agency enterprise.

2. What in-depth knowledge and skills does the accounting agency entrepreneur need?

According to the results of the survey, the main basis of accounting agency entrepreneurship is profound professional know-how. Because the central professional know-how is based on accounting regulated by the law, taxation and legislation, the know-how must be accurate and up to date, and it must be correctly applied.

3. Does the accounting agency entrepreneur have sufficient knowledge and skills to practise the profession?

The educational needs survey studied the correlation of basic education and additional degrees with work tasks. It was considered that basic education correlated well with work tasks. 70 % of the respondents thought that basic professional education correlated extremely well or well with their professional tasks. The replies are positive feedback for business education, especially that specialised in accounting. 155 respondents had an additional degree. In most cases this was the KLT accountant degree, because it is the basis for the chartering of an accounting agency. 122 respondents had two additional degrees. The most common combination of additional degrees was a KLT accountant degree and a HTM auditor degree. As far as all the additional

degrees are concerned, the majority of respondents thought that they correlated well, or extremely well with their work tasks. The willingness to acquire additional degrees showed that accounting agency entrepreneurs value lifelong learning and the willingness to develop oneself. There was a willingness to study further, but lack of time often prevented them from fulfilling this.

4. What knowledge and skills does the accounting agency entrepreneur want to study?

The respondents showed a willingness to study topics in the area of central know-how. The following subject areas appeared as targets of educational needs: a general knowledge of accounting, company law, direct taxation, software for accounting, English and customer service. As high a percentage as 74 % of respondents (279 people) were willing to do a suggested Professional Development (PD) degree. This is a post-graduate qualification of 20–40 study credits. The willingness to study and develop oneself was also shown by the results of the interviews. On the basis of the study results the planning of a PD degree in accounting can be recommended. Furthermore, the willingness to study lays a foundation for drafting a comprehensive plan for further training for all Finnish accounting agency entrepreneurs. According to the study results, the respondents expect the preparation of such a plan from their governing organisation Kirjanpitotoimistojen liitto ry.

5. How must the accounting agency entrepreneur approach and develop his/her personality so that he/she can be responsible for his/her own entrepreneurship?

According to the survey, the accounting agency entrepreneurs take good care of their professional know-how. When evaluating this study result, one should bear in mind that the target group were people in positions of responsibility in well-organised and chartered accounting agencies. All accounting agency entrepreneurs not in the Kirjanpitotoimistojen Liitto ry organisation were omitted from the study. The respondents emphasised the values of marketing and customer oriented thinking. Also, the value of strategic thinking was emphasised, although strategic planning had not been carried out in the accounting agencies. The interviewees stated that the skill of strategic thinking was one of their goals of development, as were communication skills in foreign languages. Traditional accounting education has been profound learning of expert know-how, which has focused on accounting, taxation and the law. Only after the reform of the educational systems has the significance of many other skills been understood through the expanding nature of education to several areas. Communication skills should be mentioned in this connection. When the accounting agency entrepreneur has a profound grasp of the knowledge and skills needed, he/she can be responsible for his/her own entrepreneurship. Key areas in need of development are the skills of strategic thinking, use of quality tools and risk management.

6. Why does the accounting agency entrepreneur need values in the profession?

According to the survey results, the accounting agency entrepreneur needs the following values in his/her work: the appreciation of professional know-how, sustainable development, ethical thinking, entrepreneurship, marketing-oriented thinking, lifelong learning, customer oriented thinking, and a positive attitude towards development. The respondents did not mention leadership in the discussion of values. However, they probably understood leadership as a part of entrepreneurship. They saw values and attitudes as forming a foundation for the future of their business, and considered it possible to transfer at least a part of their value thinking to customer entrepreneurs.

7. Is the accounting agency entrepreneur someone who has been selected for the profession because of their personality?

The accounting agency entrepreneur has been chosen for the profession because, according to the survey, he/she emphasises the importance of professional know-how. The accounting agency entrepreneur thinks about the continuity of his/her business and its sustainable development. The biggest problem of the accounting agency entrepreneur is the lack of skills in strategic thinking. Based on the survey results, it can be said that strategic planning has remained elementary, and it was considered that it was not possible to help customers in this area. The skill of strategic thinking was demonstrated by the willingness to select customers. High-quality accounting agencies wanted profitable, economically successful companies as customers. In some cases certain fields of business were excluded, e.g. an accounting agency that concentrated on businesses as customers did not take housing associations as customers at all.

The study results show that the educational needs of accounting agency entrepreneurs support their professional qualifications. The target group has been wise in maintaining their professional know-how, the main parts of which are accounting, taxation, the law and information technology. The studied target group also understood the value of extending their professional skills in the areas of marketing, negotiation skills and the skills of internationalisation. On the basis of the study it can be said that accounting agency entrepreneurs have a positive attitude towards self-development; they are ready to undertake further training and they understand the significance of lifelong learning. They are hard working by nature and they fit the description of characteristics for entrepreneurship. To guarantee the high quality of accounting agency services, a discussion should be raised on the subject of the introduction of a permit for establishing an accounting agency. One of the requirements for the permit could be a sufficiently high level of professional education for the accounting agency entrepreneur.

Based on the results of the study, it is recommended that the basic educational requirements for accounting agency entrepreneurs should be revised, in order to develop the chartering system of accounting agencies.

Similarly, a degree system should be created, leading to various levels within the profession, and further and supplementary education opportunities should be systematically organised. These measures would advance the strategy of lifelong learning. The main responsibility for these goals falls on the accounting agency entrepreneurs and their organisation. According to the study, an appropriate degree structure would have three levels: first, the Business College Graduate with the comprehensive school as basic education will take the professional exam for an accountant or for financial administration. Second, the higher education graduate will acquire the KLT degree, which can also be obtained by someone who has acquired the accountant's or financial administrator's degree. Third, the highest level of competence will be the PD degree that can be taken by someone who has the KLT degree. At the moment the chartering of an accounting agency requires that the person in charge has the KLT degree. In the future the PD degree could be set as this requirement. The structure as explained so far, has been described in the following figure.

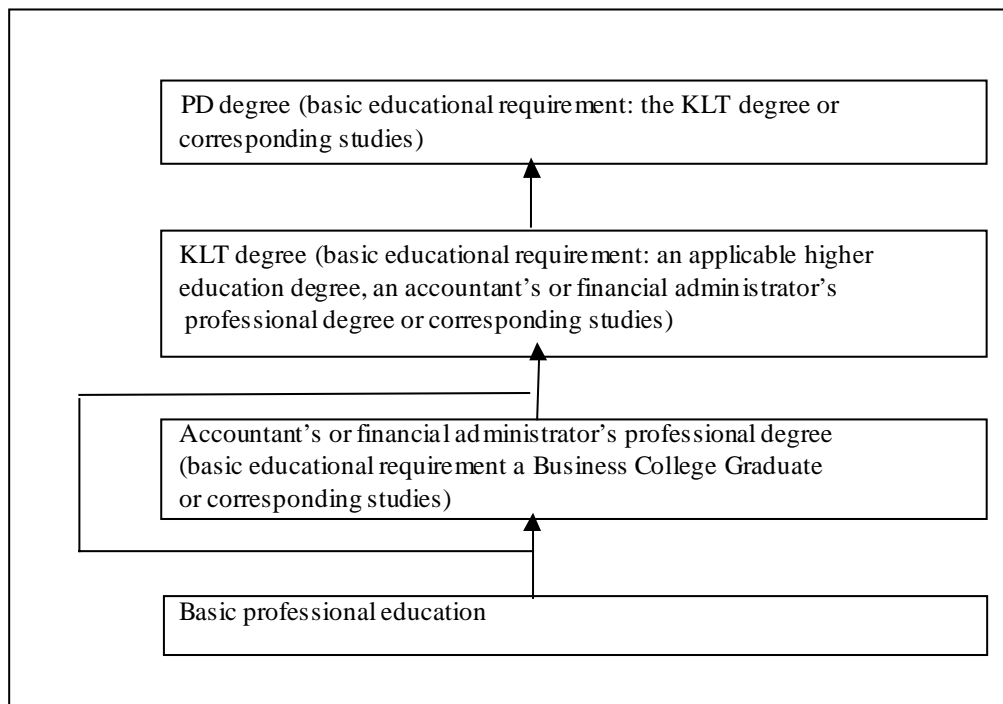


FIGURE 25 A desirable degree structure for the accounting agency field in Finland according to respondents (Tenhunen, 1998, p. 69)

The study results provide up to date information for various accounting agency organisations and educational organisations to use to arrange education that meets the educational needs. According to the study, the target group can network in many ways to organize common activities and to increase efficiency. Also, according to the study results, the schools giving business education should pay more attention to the quality of education they provide. The accounting agency entrepreneurs emphasised the cost benefit relationship of the education they bought. The study results open up new opportunities for schools providing business education to offer education and educational service products.

The accounting agency entrepreneurs saw their own entrepreneurship as, to some degree, more demanding when compared to that of their customer entrepreneurs' requirements for professional skills. According to the study, the accounting agency entrepreneurs were expected to possess the basic characteristics of entrepreneurs, in addition to strong professional know-how of accounting, taxation, the law and information technology. The accounting agency entrepreneurs must have the ability to function in long-term confidential relationships with customer entrepreneurs. The respondents emphasised the skills of internationalisation, as well as communication skills in foreign languages. The importance of these was seen in the framework of the birth of the European common market. It was pointed out in the survey that international business of small and medium sized enterprises would grow significantly over the next few years. It may be that the need for specialists in information technology cannot be estimated in advance. The same requirements concern small and large enterprises alike. The maintaining of a financial administration system for a small company is often the responsibility of an accounting agency.

The accounting agency entrepreneurs consider the teaching of entrepreneurship to be a demanding goal. They thought that the requirements of intrapreneurship can be developed in learning processes. Furthermore, they considered it possible to teach the requirements of entrepreneurship. This includes learning the operations related to real and monetary processes. Similarly, the stages of legislation, various agreements and the stages of establishing a business can be learned. The respondents saw as a primary requirement for becoming an entrepreneur, a profound mastery of certain knowledge, or of a skill and the values and attitudes based upon it. This is the basis on which successful entrepreneurship can be built. Article III (later in the present study) emphasises the significance of conative factors of readiness in particular.

Entrepreneurship should be fostered through educational means so that it becomes part of the learner's life. Entrepreneurship should be made part of the student's life in educational institutions. The goal, then is not only the establishment of new enterprises, but also education of generally successful employees. One of the most important educational challenges at the moment is the cultivation of intrapreneurship.

6.2 The main conclusions from article II: "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies"

Ways in which professionalisation, (referred to in this article as the trend of professionalism) reflects on educational needs in the accounting agency field have been compared in Finland and Norway in the second article of the present study, "The Trend of Professionalism and Its Reflections on Educational Needs

in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies”. Tentative discussion of concepts and tentative empirical analysis carried out at the beginning of the first article have laid a foundation for comparative empirical analysis modelled on the benchmarking idea. The research results of the second article can be summarised as follows:

- * educational needs of the accounting agency entrepreneur in a comparison of Finland vs. Norway
- * the willingness to study of the accounting agency entrepreneur in a comparison of Finland vs. Norway
- * study of the extent of the professionalisation, from the qualifications and educational needs points of view.

Answers to the research problems of the second article posed in chapter 3 are presented as follows.

1. What knowledge and skills does the accounting agency entrepreneur need?

The answer was sought by means of an educational needs survey, where the fields of knowledge and skills were given to the respondents, as was done in the first article of the present study. Skills in the following subjects were suggested as central know-how: accounting, taxation, the law and information technology. These four form the qualifications of the accounting agency entrepreneur or the chartered accountant (KLT or ARF) in charge of an accounting agency. The respondents emphasised the significance of these subjects. Their solid basic education also supports this: 73 % of Norwegian and 34 % of Finnish respondents had higher education degrees. When these two countries are compared, one must remember the differences in laws concerning chartering.

In Finland 77 % of respondents had accounting as their main subject, in Norway the corresponding figure was 71 %. This shows that KLT and ARF accountants are aware of their qualifications in the areas of central knowledge for the field, and that they choose their studies to correspond to this and the development of their future proficiency. The choice also supports existing career planning. The first requirement of the elements of professionalisation, which is a specialised scientific basis, applies to the accounting agency field in both Finland and Norway. Both countries have a common scientific basis as the requirement for acquiring the chartered KLT or ARF accountant degree. In 1993 ARF accountants were required to do a higher education degree in Norway, while the rules in Finland in this respect also changed in 2000, becoming similar to those in Norway, after the new rules of Tili-instituuttisäätiö (Tili-instituuttisäätiön säännöt, 13.6.2000). Therefore, one of the elements of professionalisation, creating a specialised scientific basis as was discussed in chapter 1.2 of the present study, has been realised in both countries. (Kyrö, 1995, p. 129) In addition to the level of the degree, both countries have defined the contents of the degree concerning the central qualifications, which are:

accounting, taxation, and the law. Only information technology, considered to be one of the key qualifications, does not have any content requirements as regards higher education studies, as it is seen as basic education.

2. Does the accounting agency entrepreneur have sufficient knowledge and skills to practise the profession?

The survey of educational needs studied the correlation of basic education and additional degrees with work tasks. It was considered that basic education correlated well with work tasks. The Finnish respondents seemed more positive than the Norwegian ones when asked about the correlation of studies with work tasks. The replies are positive feedback for business education, especially that specialised in accounting.

The survey was carried out in Finland in 1997, when Finnish accounting agency entrepreneurs did not then have much knowledge of the know-how of Bachelors of Business Administration, who had a business polytechnic degree; neither did they know much about the graduates' success in the labour market. Tili-instituuttisäätiö enforced a new rule in summer 2000, that from the beginning of 2006 only those with a higher education degree will be able to take the KLT examination required for chartering. Similarly, the fast development of information technology and the demand for new skills brought by it, have changed views on the know-how needs of the accounting agency entrepreneurs, and through them our understanding of the basic educational requirements, towards a more critical direction than the research results here, during the years between the survey and the writing of the present study.

KLT accountants have taken additional degrees in Finland, unlike the ARF accountants in Norway. The most common additional degree taken was the HTM auditor's degree. In Norway the profession of an auditor is a separate career, the basic education for which is acquired at university. (Kirke-, utdannings- og forskningsdepartementet, 1994) Finnish and Norwegian authorities agree that the operations of accountants and auditors should be kept separate, as seen from recommendations and decisions on the matter. On 5th February 2001 the new instructions of SEC (U.S. Securities and Exchange Commission, 2001), which is the controlling authority of the U.S. securities market, came into force. The primary aim of these instructions is to define the limits within which auditors can carry out consulting in bookkeeping and book-closing, among other things. The main aim culminates in securing the independence of the auditor. The willingness of the Finnish KLT accountants to study for additional degrees shows the appreciation accounting agency entrepreneurs hold for the values of lifelong learning and the willingness to develop. There was a willingness to do additional degrees, but this was mostly prevented by lack of time.

The skill and knowledge for the future will be the fourth qualification; that is, know-how in information technology. Finnish law and the practice followed by the authorities allows books to be kept electronically – that is, the bookkeeping done on a computer, provides that the accounts can be printed out in a clearly legible form. (As according to the Accounting Act and statute.)

(Kirjanpitolaki 1336/1997 and Kirjanpitoasetus 1339/1997) The law requires that only the balance-book should exist on paper. Official notifications of book-balancing can already be done electronically in part. There is a study, which started in 2001 and is still ongoing, in which the various payments and notifications to the public sector are gathered together to rationalise operations. This concerns at least the accounts of withholding tax, social security payments, value added tax and advance payments. (Laitinen, 2001, lecture materials) The aim of this measure is to ease the administration load of SM businesses. The groundwork for automation has been laid in Finland but it can function only after standards for accounting have been created. Some accounting agencies already have their own applications of networking or electronic accounting models. The form of accounts should be nationally standardised in Finland soon. When the accounting model and the form of accounts are standardised, all the document material for accounting will have been standardised. With the help of a standard network invoicing system, the bookkeeping of purchases can be standardised. The purchase invoice includes posting, which in turn requires a standardised form of accounts. (Procountor, 2001) KHT auditor Pauli Vahtera predicts that in 2004 more than half of the invoices made out in Finland will be paperless. (Vahtera, 2000)

Automation will change the professional know-how needs of KLT and ARF accountants quickly and profoundly. The importance of qualifications in information technology will become more emphasised than before in the accounting agencies, because operations will be automated as a result of the fast development of information networks and software as far as day-to-day bookkeeping is concerned. Book-closing cannot be fully automated. The role of human work will become noticeable in ways to which the accounting agencies are not accustomed at the moment. People will be needed in advice services that should be planned to be founded on a wide network of specialists in the virtual office of the future. This means that there will be chains of accounting offices within the branch. The first significant chain was born in December 2000, when Tilitoimistoketju Pretax and Konekirjanpito-yhtiöt joined forces to become the largest enterprise in the field in Finland. The chain operates in 16 locations and employs about 300 people. The concern has 5 000 customers. The accounting agencies of the concern continue to operate under their own names. The next step after national chains are international chains, so that Finnish accounting agencies will seek foreign co-operation partners. (Schrey, 2001)

A precondition for chains to be formed must be a motive, on the basis of which individual small accounting agencies can benefit from the chain and operation of a network. The advantages of chains are in spreading expertise and specialisation. Individual accounting agencies may make their own special know-how available not only to their customer enterprises, but to the other accounting agencies operating in the network. Personnel have opportunities for specialisation and career development because there is an internal labour market within the network. Shared purchases can mean cuts in costs for shared equipment, premises, purchases of educational services and marketing campaigns. Customer companies can be served efficiently with jointly produced information material and training sessions for customers. A system of substitute employees is possible among accounting agencies in a network.

Updating the skills and knowledge of chartered accountants, to which the following of legislation is central, becomes more efficient and adds to the know-how of accounting agencies in the chain. The many advantages of chains reduce the costs of individual accounting agencies, although at the same time the quality level of operations rises. Customer enterprises benefit when they buy accounting agency services from agencies in a chain, because they can choose from competitive and versatile services.

The chain, however, needs a centre. It is an organisation that maintains the proficiency of the personnel of the accounting agencies in the network, and coordinates joint operations. A chain may have difficulties in reaching a cost advantage, unless the chain is formed between accounting agencies of similar size. The chains of accounting agencies of various sizes can then form further chains. At the moment, 75 % of accounting agencies are customers of Tietoenator Oy, which means that a chain has been formed via the provider of the information system. (Schrey, 2001) In the future, efficient chains and central organisations for them, will be needed instead of loose chains. Since global chains have reached the auditing branch, they will probably similarly appear in the accounting agency field. For the individual accounting agency, the main advantage of a chain is the increase of know-how and thus competitive operations. The core competence of the accounting agency, as described as a tree by Prahalad and Hamel, grows from this. (Prahalad & Hamel, 1990, pp. 79–92; Hamel & Prahalad, 1994) Chains of accounting agencies mean a guarantee of quality, as well as versatile and competitively priced services for the customer enterprises.

In the future the customer entrepreneur should buy such services from the accounting agency as will produce added value for his/her enterprise, and which will improve the competitiveness of the enterprise. In particular, such services are those connected with planning and directing financial administration. According to the three-layered market structure, the various market layers are not separate, but interact with each other in a network. For a profession, the market core is the value chain of that profession, which regulates and directs the operational logic of the market. The value chain consists of all the operations of the accounting agency that are needed to meet the expectations of the customer enterprise. Each operation within the value chain must add value to the product for the customer company. The goals of the value circle of the accounting agency entrepreneurs' professional services are not fully obtained, but strengthening the value chain at the core of the profession, as presented in Figure 3, is clearly the present goal of the accounting agency field.

3. What knowledge and skills does the accounting agency entrepreneur want to study?

The respondents showed a willingness to study topics in the area of central know-how. The following subject areas appeared as targets of educational needs: general knowledge of accounting, company law, direct taxation, software for accounting, English and customer service. The study result shows

that both KLT and ARF accountants strengthen their know-how based on their qualifications. They see educational needs in accounting, taxation, the law and information technology. They see the increase of various advisory services in the future because they consider competence in languages and communication to be important. 71 % of the Finnish KLT accountants who answered the questionnaire were willing to a the suggested PD degree, as were 42 % of the Norwegian ARF accountants. On the basis of the study results, the planning of a PD degree in the accounting agency field can be recommended in both countries. Similarly, the willingness to study lays a foundation for drafting a comprehensive plan for educating all Finnish and Norwegian accounting agency entrepreneurs. According to the study results, the respondents expect such a plan to be prepared by their national organisation, Kirjanpitotoimistojen Liitto ry in Finland and Norges Autoriserte Regenkapsføreres Føring in Norway.

The elements of professionalisation can be found in the accounting agency field. The elements of professionalisation were defined in chapter 1.2 of the present study as the following: firstly, creating a specialised scientific basis, secondly, formalizing a scientific basis for the regulations, rules and laws, thirdly, socialising through the norms and rules, and fourthly, educating professionals. The specialised scientific basis consists of the standard higher education degree requirement in both Finland and Norway, which has been defined as corresponding to qualifications in their content. These content requirements concern studies in accounting, taxation and the law. A relatively extensive freedom to work exists within the accounting agency field. This freedom is meant here, to be the KLT and ARF accountants' ability to apply their knowledge to assignments from customer enterprises. Freedom to work emphasises the important role of advising in the KLT and ARF accountant's profession.

In Norway, the Autorisasjonsstyret for Regnkapsførere under Finansdepartementet represented the professional organisation, under the law on chartering. This role was transferred to a legal organisation known as Kredittilsynet from 1st January 1999. In Finland, responsibility is held by Tili-instituuttisäätiö. These organisations grant chartering and ensure that the requirements for it are met. The state is responsible for developing the legislation. Social responsibility is emphasised in professional strategies, which in turn refer to ethical and professional norms that are realised through the requirements of chartering, which are that the chartered person is financially secure and has sufficient experience. Separate legislation in Norway rules that the person applying for chartering cannot be incompetent, nor can the individual or the accounting agency applying for chartering be bankrupt or heavily in dept. There is already market protection in operation in Norway, because the market cannot be entered by other than chartered accounting agencies. The Norwegian accounting agency markets are governed by an internal professional monopoly. The formation of market protection in Finland has not yet been finalised.

As a summary of article I, "The Professional Qualifications of Accounting Agency Entrepreneurs", and article II, "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of

Business: A Comparative Study between Finnish and Norwegian Accounting Agencies”, the following is stated, from applying the research results of the present study to use in the accounting agency field and educational organisations.

The basic educational requirement for the chartered accounting agency entrepreneur was changed in Finland in 2000 by the new rule of Tili-instituuttisäätiö, to be a higher education degree. However, until 2005 transfer period rules apply. The research results of the present study can be used in developing the chartering system of accounting agencies; for example, by creating a new degree structure leading to various levels of the profession and by arranging opportunities for further and supplementary studies systematically and within networks. These measures would advance the strategy of lifelong learning for accounting agency entrepreneurs. The main responsibility for these above mentioned goals lies on the accounting agency entrepreneurs and their organisations.

According to the study results, the appropriate degree structure would have three levels in Finland: the Business College Graduate who has comprehensive school as basic education will take the professional exam for an accountant or for financial administration. The higher education graduate will take the KLT degree, which can also be obtained by one who has acquired the accountant's or financial administrator's professional degree. The highest level of competence will be the PD degree that can be taken by one who has the KLT degree. When planning this, one should take into account the postgraduate studies that are being started in the polytechnics. (Laki ammattikorkeakoulun jatkotutkinnon kokeilusta 645/2001). At the moment the chartering of an accounting agency requires the person in charge to have the KLT degree. In the future the PD degree could be set as this requirement. The planned degree structure for the accounting agency field has been presented in figure 25 of the present study.

In the future, answering the educational needs of the accounting agency field should be linked with entrepreneurship education of higher education institutions, universities and other educational institutions which provide the basic education leading to a KLT or ARF accountant degree. The task of entrepreneurship education is to develop such knowledge, skills and attitudes in the learner which will be beneficial at work and in business, whether the individual works as an entrepreneur or an employee. (Koiranen, 1999, p. 61) If the educational institution includes the subjects required by the qualifications specified for KLT and ARF accountants in the degree it offers, learning entrepreneurship will create opportunities to foster the values and attitudes needed in future accounting agency work. Entrepreneurship education should emphasise individualism, which in turn emphasises independent initiative, responsibility for one's own actions, internal control, independent actions, belief in one's own opportunities, personal courage and endurance. (Koiranen, 1993, p. 39) These characteristics are strongly connected with the attitudes and values of the accounting agency entrepreneur, which are: appreciation of one's own professional know-how, sustainable development, ethical thinking, entrepreneurship, leadership, marketing-oriented thinking, lifelong learning, customer-oriented thinking, and a positive attitude towards development.

(Tenhunen, 1998, p. 43) Koironen and Peltonen (1995, p. 46) define entrepreneurship as a way to think, to react and to act. The entrepreneurship instruction of the basic education for KLT and ARF accountants should train them to become active creators of a desired reality, not people who wait passively for there to be some use for what they have learned: they should become people who make suitable opportunities for their entrepreneurship.

The results of the present study give current information, that can be used by the various accounting agency and educational organisations to arrange education which meets the educational needs. According to the results of the study, the target group can network and form chains in several ways to organise shared operations and thus increase efficiency. According to the study results, business schools must pay even more attention to the quality of the education they offer. The study results also offer new opportunities for business schools to provide education and educational service products.

Business and labour organisations should pay more attention than before to what type of image students have of the profession, and, if the situation so requires, find the means and ways to change these images. The image of a profession is a group of meanings formed by a person that helps him/her to recognize it, and which he/she can use to describe and remember it. The image of a profession is a changing dynamic whole. Situational and highly random factors may considerably alter the images a person has. (Järvi, 1997, pp. 54–60, pp. 147–159). The image of the accounting agency profession should correspond to the qualifications required by the field. Co-operation with the national organisations and various educational institutions will secure the success of recruitment and promote an increasing attractiveness of the accounting agency field.

The study results show that the educational needs of accounting agency entrepreneurs support their professional qualifications in both Finland and Norway. The target group correctly maintains its professional know-how. The main areas of their professional know-how are accounting, taxation, the law and information technology. The target group of the present study understood the need to extend their proficiency in the areas of marketing, negotiating skills and the skills of internationalisation, which will be needed in the accounting agency of the future. Based on the study, it can be stated that accounting agency entrepreneurs have positive views on self-development, are willing to undertake further studies, and understand the importance of lifelong learning, in both countries. Accounting agency entrepreneurs have the characteristics of enterprising behaviour. The relationship between the customer enterprise and the accounting agency entrepreneur is very personal and confidential in nature. It is based on the financial administration expertise that KLT and ARF accountants offer to the customer enterprise. When the extent of this great trust is assessed, it can be said that it is a question of a rare business to business relationship. To ensure a high level of accounting services in Finland, a discussion should be raised on the subject of making the establishment of an accounting agency subject to licence. One criterion for granting the licence could be a sufficiently high level of professional education for the accounting agency entrepreneur and for chartering.

The requirements for education and work experience have tightened in many European countries. Directive 8 of the EU, which defines the qualifications of an auditor, is also considered in some countries to be a guideline for the accounting agency business. (Euroopan yhteisöjen neuvoston kahdeksas direktiivi, 84/253/ETY A:10.4.1984) The Finnish accounting agency field needs to look at the whole picture and decide what course should be taken in the development of standards and services in the future. Accounting agencies are needed to take care of the financial administration of enterprises in Finland. At the moment accounting agencies mainly concentrate on producing bookkeeping services. The more developed service forms are accounting and financial administration services, which by their content are the most extensive and require the most professional know-how of the three service forms. The need to increase professional know-how can also be seen in ever-larger companies becoming customers of accounting agencies. (Schrey, 2001) Therefore, the professional know-how of accounting agencies must reach the required level.

The profession is fully developed in Norway due to the law concerning chartering. Thus, internal monopoly of the profession has been formed for accounting agencies in Norway, which is called market protection. This prevents non-chartered accounting agencies from entering the market. After the transition rules, which were valid until 1999, non-chartered accounting agencies had to leave the market. Society has an interest in this process, as it supports SM businesses. Education for the accounting agency field, based on a specialised scientific basis, guarantees the quality of services from its aspect. In this respect, the future in Norway lies in development of the SM sector. The profession of the accounting agency field is mature in Norway. In Finland the development situation of the accounting agency field profession is unfinished, because accounting agencies can enter the markets freely, and all those willing to do so can try the accounting agency business. However, in the future the interaction between the various market layers will be emphasised when networking develops and the number of institutional buyers of services increases with EU membership. Raising the level of maturity of the profession in the accounting agency field in Finland should be considered as a part of the policy supporting SM businesses. The significance of accounting agencies as financial administration service providers for SM businesses will increase as the use of network solutions of information technology become more versatile.

The following factors have been studied in article II, "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies " with respect to Finland and Norway:

- * The percentages of further degrees for graduates of higher and lower education
- * The effect of the choice of the subject majored in, on the willingness to undertake further studies
- * Basic education and further study
- * Basic education and a willingness to start further studies

- * The subject majored in, and professional life requirements, specifically accounting, taxation, information technology and languages
- * An individual's basic education and the basic educational requirement aimed at by the field
- * An individual's basic education and willingness to do a PD degree

The corresponding figures can be found in article II of the present study, "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies," in appendix 9. The testing of these dependencies, studied with a correlation analysis of the various questions has been explained as follows.

- * The number of further degrees by graduates of lower and higher education

The figures referred to here, are Figures 1 a, and 1 b in appendix 9 of article II: Percentages of higher and lower education graduates' further degrees in Finland and in Norway. Of those respondents in Finland with lower education degrees, 63 % had two or more further degrees and 31 % had three or more further degrees. 37 % of those with higher education degrees had acquired two or more further degrees, and 9 % three or more further degrees. Graduates of lower education were more eager to acquire further degrees than graduates of higher education were. The know-how deficit in basic education promotes a positive attitude towards education. Both groups need the further degrees in their work because the further degrees focus on practical work tasks. On the basis of basic education, the number of those without any further degrees was almost the same. When the group of those with three or more further degrees is studied, those with lower education degrees were more eager than those with higher education degrees to continue studying and to acquire further degrees. Deficits in basic education are replaced by further professional degrees.

The comparability of the Norwegian data with the Finnish one is weak regarding this question, because Norway requires ARF accountants to have a higher education degree. Because of a transition period there are still ARF accountants with lower education degrees in the labour market. Their willingness for education can be seen as similar to the Finnish one in the figures. The comparability is also hindered by the fact that there are no such further degrees in Norway, as there are in Finland. An auditor's degree is a specially chosen degree programme within higher education in Norway, whereas in Finland it is a further degree. The percentage of respondents without any further degrees varied from 47 % to 75 % in the different categories.

The dependency in the number of further degrees acquired between graduates of lower and of higher education was tested with the T-test and Mann-Whitney U-test. They are means tests. The mean of the numbers of acquired further degrees was not the same with graduates of higher education when compared to those of lower education degrees. These tests support the results of the Chi-square test. The distributions are slightly

tilted to the right. The number of one to two acquired further degrees is significantly high in both basic education groups.

- * The effect of the subject majored in, on the willingness to undertake further studies

The figure referred to here, is Figure 2 in appendix 9 of article II: The effect of the major subject on willingness to study further. The major subjects were divided into accounting and other majors in the present study. The purpose was to study whether accounting agency entrepreneurs with accounting as their major have more further degrees than accounting agency entrepreneurs with other majors. Those with accounting as their major in professional basic education had studied further degrees more eagerly than those with other majors. The number of those without any further degrees differed from each other. Those with other than accounting as their major found it difficult to start further studies connected with accounting. In Finland all respondents with accounting as their major were willing to start further studies. In Norway the corresponding figure was 44 % of the respondents. 22 % of those with other majors were willing to start further studies in Finland and 38 % in Norway.

The major subject seems to significantly influence the willingness to start further studies. Those with accounting as the major are more eager to do further studies connected with accounting than those with other majors.

The effect of the major on the number of further degrees was tested with the Chi-square test, the result of which was statistically significant. The value of p was .015 in Finland and .284 in Norway. Testing was also carried out with the T-test and Mann-Whitney U-test. The results of these tests supported the result of the Chi-square test. Selection of the major seems to significantly affect the willingness to start further studies. Those with accounting as their major were more eager to undertake further studies connected with accounting than those with other majors.

- * Basic education and further study

The figure referred to here, is Figure 3 in appendix 9 of article II: Basic Education and ongoing further studies. This question studied whether graduates of lower education (business college graduates, business college & matriculation examination graduates, other graduates) had started more studies leading to further degrees, or, whether they were more eager to start further studies than graduates of higher education were. The effect of basic education on the amount of ongoing studies undertaken was tested with the Chi-square test. The test result shows that there were no differences between the groups. The value of p was .928 in Finland and .501 in Norway.

- * Basic education and a willingness to start further studies

The figures referred to here, are Figures 4 a, and 4 b in appendix 9 of article II: Basic education and a willingness to start further studies in Finland and

in Norway. There were differences between the groups when the willingness to start further studies was studied and then compared to basic education. In this case the graduates of lower education were more willing to start further studies than graduates of higher education were. 61 % of graduates of lower education wanted to start further studies. The corresponding figure was 58 % with graduates of higher education. The difference was 3 %. The graduates of lower education had a positive attitude towards further studies, and they may have been interested in new further degrees for acquiring competence in accounting. The value of p was .011 in the Chi-square test. There were no differences between the two groups in the Norwegian data. 55 % of those with only a 2-year higher education degree were willing to start further studies. The number of negative replies to starting further studies was larger than the positive replies in the other groups.

The Chi-square test was used to test the dependency between basic education and a willingness to start further studies, which resulted in a value of .008 for p for the Finnish data. There were clear differences between the groups when the willingness to start further studies was studied. Lower education graduates were clearly more willing to start further studies than higher education graduates were. The result of the Chi-square test was a value of .501 for the p for the Norwegian data.

- * The major subject and professional life requirements, specifically accounting and others (taxation, information technology and languages)

The figure referred to here, is Figure 5 in appendix 9 of article II: The correspondence of the major subject and basic education in Finland and in Norway. This question studied how the basic education degree corresponds to the requirements set by the accounting agency entrepreneur's working tasks, if accounting is the major in the accounting agency entrepreneur's basic professional education degree. 79 % of those with accounting as their major thought that their basic education corresponded well or extremely well to their working tasks. The same figure was 62 % for those with other majors. In Norway 57 % of graduates with accounting majors thought that basic education corresponded well or extremely well to the requirements set by the professional life. The corresponding figure was 58 % for graduates with other majors.

The test used was the Chi-square test. The value of p was .445 for the Finnish data; in other words, the difference is not statistically significant. However, the study result is positive feedback for professional business education. The proportion of those with accounting majors is significant, being two-thirds in Finland. Also those graduates with other majors stated that their degree corresponded well to the expectations of professional life. In Norway the corresponding value of p was .188.

- * Distribution of an educational need in accounting, according to the graduation year of business college graduates (Finland) and 2-year higher education graduates (Norway)

The figure referred to here, is Figure 6 in appendix 9 of article II: Distribution of accounting educational need according to business college graduates in Finland and graduation year of 2-year higher education degree in Norway. The following data from questions studying educational need has been considered only as far as business college graduates in Finland and 2-year higher education graduates in Norway. The groups have been divided into two parts according to their year of graduation: those who graduated before 1982 and those who graduated in 1982 or after. Educational need has been studied regarding accounting, taxation, information technology and languages. The time limit has been defined as one corresponding to a time of major changes in taxation. The time limit does not fully cover educational need in information technology, because these know-how needs have changed significantly only in the past five years.

The question studied in which subject area educational need was strongest for graduates of lower education (business college graduates, business college & matriculation examination graduates, other graduates in the Finnish data). Secondly, the question studied whether educational need in accounting and taxation were weaker if the business college graduate degree had been acquired more than 15 years ago. Thirdly, the question studied whether educational need in languages and information technology increased if the business college graduate degree had been acquired more than 15 years ago.

The time limit is simplified, and is the same for all the various subject areas studied, 15 years previous to the time of the present study. Significant new laws concerning taxation were passed at the beginning of the 1980s. Several changes in tax laws had effects on other laws and activities, such as bookkeeping and information technology. Discussion of the need for internationalisation also started at the beginning of the 1980s. The same time frame was used for the Norwegian data to make comparison possible.

Testing was done using the Chi-square test. The value of p was .001 for the Finnish data. The graduation year of the business college graduates seems to be significant when educational needs cross. Those who graduated 15 years ago or earlier needed more general know-how education than those who graduated less than 15 years ago. The relatively recently graduated business college graduates thought that they needed more education in financial accounting expertise than those business college graduates who had graduated more than 15 years ago. The needs were approximately equal in both groups concerning expertise in management accounting. The corresponding Norwegian value for p was .006.

- * Distribution of an educational need in taxation according to the graduation year of business college graduates (Finland) and 2-year higher education graduates (Norway)

The figure referred to here, is Figures 7 in appendix 9 of article II: Distribution of taxation educational need according to business college graduates in Finland and graduation year of 2-year higher education degree

in Norway. As far as direct and indirect taxation is concerned, the date of the degree did not differentiate the respondents from each other. In Norway the percentage of educational need in direct taxation was 24% greater for those who graduated in 1982 or after, than for those who had graduated before 1982. An educational need in indirect taxation was not seen as being nearly as necessary. The test used was the Chi-square test. The value of p was .149. In Norway the corresponding value of p was .128.

- * Distribution of an educational need in information technology according to the graduation year of business college graduates (Finland) and 2-year higher education graduates (Norway)

The figure referred to here, is Figure 8 in appendix 9 of article II: Distribution of information technology educational need according to business college graduates in Finland and graduation year of 2-year higher education degree in Norway. The graduates were divided into two groups according to their year of graduation: those who graduated before 1982 and those who graduated in 1982 or after it. Regarding an educational need in software for accounting, the two groups were the same among the business college graduates. According to the respondents the need for education in software for accounting has decreased in both countries over time. Similarly, the educational need in spreadsheet calculation has diminished. However, educational need in the use of networks has increased in both countries, especially in Finland: 27 % of those who graduated before 1982 needed know-how in networks, as did 41 % of those who had graduated later. The replies tell us about the increase in potential uses of networks and the needs following from this. The test used was the Chi-square test with .425 as the value of p. The corresponding figure was .404 in Norway.

- * Distribution of an educational need in languages according to graduation year of business college graduates (Finland) and 2-year higher education graduates (Norway)

The figure referred to here, is Figure 9 in appendix 9 of article II: Distribution of language skills educational need according to business college graduates in Finland and graduation year of 2-year higher education degree in Norway. Educational need in Finnish and English differed according to the year of graduation in the two business college graduates' groups. The significance of language and communication skills has increased because accounting agencies receive more and more varied domestic and international assignments for drafting documents. In addition to this, accounting agency entrepreneurs are required to have fluent oral communication skills. There seems to be a willingness to study languages, especially English. In Norway the role of the mother tongue has grown in importance as far as the graduates of 1982 or after are concerned. Educational need in English has decreased 11 percentage units, which reflects the good language skills of young people who are about to enter the labour market. The test result was influenced by the fact that the respondent

was allowed to choose only one response at a time. The test used was the Chi-square test and the value of p was .943 in Finland and .840 in Norway.

- * An individual's basic education and the basic educational requirements aimed at by the field

The figures referred to here, are Figures 10 a, and 10 b in appendix 9 of article II: An individual's basic education and the basic educational requirements aimed at by the field in Finland and in Norway. The present study compared the views of graduates of higher and lower education on basic education requirements for the accounting agency entrepreneur in the future. The basic education required in the future was divided into two main groups: a lower education degree and a higher education degree. The higher education degree requirement is already in force in Norway and the rules were also changed in Finland in 2000, so that a higher education degree will be required from then on. Higher education graduates in Finland unreservedly supported a higher education degree as a basic education requirement, whereas lower education graduates had some reservations concerning the requirements for a higher education degree. The value of p in the Chi-square test was .001 in Finland and .014 in Norway.

- * An individual's basic education and willingness to do a PD degree

The figures referred to here, are Figures 11 a, and 11 b in appendix 9 of article II: An individual's basic education and willingness to do a PD degree in Finland and in Norway. The question studied whether graduates of lower education were more willing to do a PD degree than graduates of higher education were. The result was statistically highly significant. Both groups showed a willingness to do the PD degree, but graduates of lower education seemed to be more willing than graduates of higher education to supplement their know-how in this test too both in Finland and Norway. The test used was the Chi-square test. The value of p was .006. The corresponding value of p was .016 in Norway. The result is statistically highly significant.

6.3 The main conclusions from article III: "Professional Development of the Accounting Agency Entrepreneur"

The term "professional development" has been used in article 3. In this research, the terms "professional development" and "professional growth" can be understood as synonyms. After two empirical analyses and a discussion of literature carried out at various stages of the present study, a reflective conceptual discussion has been carried out which includes conceptual analysis and reflection on the professional growth of the accounting agency entrepreneur. The research results of the third article of the present study, "The

Professional Development of the Accounting Agency Entrepreneur”, can be combined as follows:

- * core concepts of professional growth of the accounting agency entrepreneur
- * megatrends, general professional life skills and changing qualifications
- * expertise and professional identity
- * lifelong learning and continuous professional growth
- * conative structures as stimuli and energy resources for entrepreneurship.

The professional growth of the accounting agency entrepreneur has been studied with closely related concepts of professionalism. As a summary the studied concepts in the article “Professional Development of the Accounting Agency Entrepreneur“ have been compiled in the following table (Table 8).

TABLE 8 A table describing key concepts in the article "The Professional Development of the Accounting Agency Entrepreneur"

The accounting agency entrepreneur	is the person in charge of an accounting agency who has the chartered accountant’s degree and who operates according to principles of thinking, reacting and acting connected with entrepreneurship.
Profession	is a vocation based on expertise, which is defined by a specialised scientific basis, the connected education and a possible legitimizing degree. Professionalism as opposed to amateurism often reflects itself in professionals’ norms, their customer and network relationships, as well as their membership of organisations supporting their expertise, through which professionalism is also defined.
Professionalisation	is the development of a vocation or a field of business with respect to the expertise in question to a more professional and specialised direction.
Professionalism	is the state that is reached as a result of professionalisation.

(continues)

TABLE 8 (continues)

Professional identity	Education creates a group of producers of professional services, to whom society gives permission to produce these services. Education also creates an identity for professional services as a part of professional growth, which gives the customer the criteria for choosing and evaluating services.
Learning need	is the deficit in know-how that is caused by changed work tasks, for example, as a result of the professionalisation of operations.
Qualifications	are, on the one hand, the formal or informal requirements of work or of a task, as required by the law or other rules. On the other hand, qualifications are objective, real demands of work or a task.
Competence	is the qualifications utilised as a part of proficiency, which the individual possesses and which makes it possible to solve the task or work successfully.
Proficiency	as a professional qualification means such readiness to function in a profession, as has been derived from the requirements of professional life that enable the individual to perform the work tasks of a certain profession. The highest level of proficiency shows expertise.
Lifelong learning	is defined in the present study as mental growth continuing throughout one's entire life. Part of lifelong learning is the period of continuous learning between the ages of 16 and 67, when professional growth of the individual is a central goal.
Personality	Personality means all those factors that make a human being unique and an individual.

(continues)

TABLE 8 (continues)

Intelligence	is the ability to undertake activities that demand efficiency, and are difficult, complex, abstract, goal-oriented, socially prestigious and original. Intelligence also includes the ability to maintain these activities in situations that require concentration and control of one's feelings.
Conation	is the basic structure of human motivation, will and goal-oriented actions that create the will to develop, learn, act and aim for certain goals.
Educational needs	are the difference between the desired and present performance levels.

As a reply to the first research problem posed in chapter 3.1 of how do extensive megatrends affecting social change reflect on professional growth in the accounting agency field, is the following.

Economic growth: Unstable and unpredictable economic growth means changes and fluctuation in the number of enterprises. There is not necessarily a co-dependency relationship between economic fluctuations and the number of SM enterprises set up. The number of enterprises founded increases during an upswing; however, during economic slumps various supporting measures have been made to boost SM enterprise establishment in Finland. Because of the globalised economy, international business for small companies has also increased. (Suomen Jobs and Society ry/Suomen uusyrityskeskukset, seurantatilastot, 2000) The expansion of markets means expansive business, which mainly causes economic growth at the micro level. Shorter lifespans of products cause sudden business termination decisions. Disturbances in international markets spread their effects around the world quickly. Sudden fluctuations in economic growth reflect on accounting agencies and the number of their customer companies and the volume of their operations. (Ruohotie, 1997, pp. 164–167) Accounting agency entrepreneurs prepare for these changes by developing the flexibility of their business. (Suomen Jobs and Society ry/Suomen uusyrityskeskukset, seurantatilastot, 2000)

Technological changes: Technological changes mean, in particular, the automation of data transfer in the accounting agency field. According to predictions, day-to-day bookkeeping will be almost entirely automated in the near future. This requires considerable fixed capital investments in information technology and a significant raising of the proficiency level, especially in small accounting agencies. The accounting agency entrepreneur directs technological changes concerning financial administration in the customer company. However, human work cannot totally be replaced by technological changes.

Human input is needed in advisory services, the number of which is growing within the accounting agency business. (Schrey, 2001)

Markets: Markets will segregate in the accounting agency business. This can be seen in the primary chains of accounting agencies. In order for small accounting agencies to join chains, they must be motivated by the benefits resulting from linking up and operating in networks. The spread of expertise and specialisation are advantages of chains. Individual accounting agencies can have their own areas of expertise, which are not only available to customer companies, but also to other accounting agencies within the network. The personnel will have good specialisation and career development opportunities because of internal labour markets within the network. (Schrey, 2001)

Communication: Information technology development makes real-time, direct and informal communication possible. This has a crucial effect on data transfer and the accounting agency business. At the same time, however, the negotiating and language skills of the accounting agency entrepreneur become ever more important. Although communication becomes to some degree informal, the accounting agency entrepreneur does need certain forms of communication skills e.g. to carry out various assignments connected with taxes and the law. Globalisation and increased foreign trade increase the need for oral and written skills in foreign languages for the accounting agency entrepreneur.

Innovation: Critical innovations bring about new kinds of business, which means the founding of new enterprises and demand for accounting agency services. Critical innovations cause changes in accounting agencies and in the business of their customer companies, through new products and new working methods. Technological changes and innovations will be the most significant change factors of the future. (Ruohotie, 1997, pp. 164–167)

Competitive advantage: Speed will be the competitive advantage of the accounting agency in the future, as a result of efficient electronic bookkeeping. Achieving speed requires general acceptance of the national form of accounts currently being planned, and moving gradually but entirely towards electronic invoicing. Maintaining the proficiency of the accounting agency entrepreneur also requires speed, especially in following the latest developments in information technology and legislation.

Customer relationship: Accounting agency entrepreneurs analyse their operations more from their customers' point of view nowadays. Day-to-day electronic bookkeeping has enhanced the importance of personal advisory services – by providing expertise in them, the invoicing opportunities of the accounting agency entrepreneur increase.

Work ethics: Shared responsibility in management is also emphasised in the accounting agency. Work is divided between the accounting agency personnel according to customers, so that each employee will have full responsibility for managing financial administration in the named customer companies. The ethical responsibility of the accounting agency entrepreneur is based on following the laws and rules of society and avoiding misconduct. Aspiration towards continuous business and valuing sustained development are also ethical goals.

Source of authority: The source of authority is persuasion. (Ruohotie, 1997, pp. 164–167) This means that decisions based on position decrease. Know-how and professional growth become sources of authority. The source of authority can also be viewed from the points of view of the accounting agency entrepreneur and the customer enterprise. The accounting agency entrepreneur's source of authority in relation to personnel is derived from professional expertise and know-how. The accounting agency entrepreneur must be able to sell the personnel his/her own development ideas. He/She is expected to possess more diplomatic skills instead of the earlier consensus thinking. The accounting agency entrepreneur's source of authority in relation to the customer enterprise is similarly know-how and expertise, on the basis of which the customer enterprise makes decisions on purchasing services.

As a reply to the second research problem posed in chapter 3.1 of the present study, macro level context changes cause the following requirements on the accounting agency entrepreneur's readiness for professional life.

The general skills for professional life and their organisation into specified skills and abilities applied to the professional growth of the accounting agency entrepreneur have been divided into four entities: life management, communication skills, managing people and tasks, and boosting innovations and changes.

1. Life management means the ability to continually develop practices and understand routines, which will help one to control uncertainty in the changing work life. The skill to learn included in life management skills means acquiring knowledge from everyday experiences and keeping one's own professional skills up-to-date. Life management skills include learning skills, skills to organise and manage time, personal strengths, problem solving skills and analytical thinking. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) Learning skills of the accounting agency entrepreneur have been divided into lifelong learning and a positive attitude towards development in the present study. (Tenhunen, 1998, p. 35–43)

Skills to organise and manage time mean the ability to manage several tasks simultaneously, the skill to organise matters in order of importance, and the skill to use time in such a way that agreed deadlines are observed. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47)

Personal strengths include the skill to control various personal characteristics that help the individual to manage in daily work situations. Examples of personal strengths are: the skill to maintain a high energy level, the skill to motivate oneself to optimal performance, the skill to function in stressful situations, the skill to maintain a positive attitude, the skill to work independently and the skill to benefit from constructive criticism and feedback. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) Personal strengths of the accounting agency entrepreneur have been

divided into appreciation of professional know-how and management of one's own life in the present study. (Tenhunen, 1998, pp. 35–43) Personal strengths are not entirely general professional life skills, but part of one's personality. For example, the individual's persistence and courage are characteristics, not skills.

Problem solving skills and analytical thinking mean the ability to identify, prioritise and solve problems alone and in groups. It also means the skill to form the right questions, analyse and organise problems, as well as develop ideas and solve problems. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) Problem solving skills and analytical thinking of the accounting agency entrepreneur are presented as the skill of critical thinking in the present study. (Tenhunen, 1998, pp. 35–43)

2. Communication skills mean the ability of the individual to interact with various people and groups efficiently so that he/she can collect, integrate and share knowledge in its various forms. Communication skills are divided into inter-personal skills, listening skills, and oral and written communication skills. Inter-personal skills mean the skill to work with other people, to understand their needs and the skill to be open to other people's points of view. By other people are meant managers, employees and work mates. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) The need for communication skills for the accounting agency entrepreneur arises especially in meetings with the customer. Inter-personal skills are described as marketing-oriented thinking in the present study. (Tenhunen, 1998, pp. 35–43)

Listening skills mean the skill to listen carefully to what people say and the skill to react to the ideas of others during the conversation. Oral communication skills mean the ability to convey verbal knowledge to both an individual and to a group. Written communication skills mean the ability to convey written information both formally and informally. An example of formal written communication is the minutes of a meeting; examples of informal communication are memos. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) Listening skills and oral and written communication skills are presented as one entity of languages and communication in the present study. (Tenhunen, 1998, pp. 35–43)

3. The skill of managing people and tasks: Managing people and tasks means the individual's ability to get things done by planning, organising, co-ordinating and controlling both resources and people. Managing people and tasks is divided into co-ordination skills, decision-making skills, management skills, the skill to control conflicts, and planning and organisation skills. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47)

Co-ordination skills mean the ability to make people work in co-operation, and the skill to create a good working team spirit. Management skills mean the ability to direct others and delegate work tasks so that employees are motivated to do their best. The skill to control conflicts

means the ability to recognise the sources of conflict both between oneself and others and in interaction between colleagues, and the skill to find ways to restore harmony. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) Co-ordination skills of the accounting agency entrepreneur, management skills and the skill to control conflicts have been presented as the entity of leadership skills and leadership in the present study. (Tenhunen, 1998, pp. 35–43)

Decision-making skills mean the skill to make decisions based on careful consideration, aware of political and ethical connotations, and the ability to recognise those people who can influence the decisions made. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) The decision-making skills of the accounting agency entrepreneur mean the ability and willingness to adapt to rules and regulations of society in the present study. (Tenhunen, 1998, pp. 35–43)

Planning and organisation skills mean the ability to define tasks that must be completed to reach the set goals, for example, by delegating part of the task to others, by monitoring the progress of plans and by making corrections to the plans. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) The planning and organisation skills of the accounting agency entrepreneur are called the skill of strategic thinking in the present study. (Tenhunen, 1998, pp. 35–43)

4. Boosting innovations and changes means the ability to grasp ideas, create initiative and to take the lead in changing outdated practices. Boosting innovations and changes is divided into the ability to grasp ideas, creativity, innovation, sensitivity to change, risk taking and visionary skills. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47)

The ability to grasp ideas means the skill to combine relevant information from various sources, to integrate information into such a form that it can be generalised, and the skill to apply information to new, more extensive contexts. Creativity, innovation and sensitivity to change mean the ability to adapt to new situations. It includes initiative when needed and the ability to generate new solutions to problems. It is also connected with the skill to redefine roles and to react to changes necessary for the success of the organisation. Visionary skills mean the ability to envision the future of the organisation or company, as well as various innovative trends for the future of the organisation. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) The accounting agency entrepreneur's understanding skills, creativity, innovation, sensitivity to change and visionary skills are included in entrepreneurship, which is a central part of the discussion on the conative area of the accounting agency entrepreneur. The accounting agency entrepreneur's understanding skills, creativity, innovation, sensitivity to change and visionary skills also include: customer-oriented thinking, skills and knowledge needed in establishing and planning a business, use of quality tools, and an appreciation of ethical thinking and sustainable development. (Tenhunen, 1998, pp. 35–43) Creativity, innovation and sensitivity to change are not simply general

professional life readiness, as Evers, Rush and Berdrow state, but are personal attitudes.

Risk taking means the ability or willingness to take work-related controlled risks by looking for and weighing various options and action models, and by, at the same time being aware of potential negative consequences and by monitoring the progress of operations towards the set goals. (Evers, Rush & Berdrow, 1998, pp. 40–41; Ruohotie, 2000, pp. 40–47) The accounting agency entrepreneur's risk taking ability means the risk management of one's own business and understanding the risks of customer companies. (Tenhunen, 1998, pp. 35–43)

The accounting agency entrepreneur's general skills and readiness requirements for professional life have been discussed to this point. Specific skills and readiness for the professional life of the accounting agency entrepreneur are: mastery of the key areas of know-how in accounting, taxation, the law and information technology. If professional education is successful, the graduates, during their education will have already adopted in-depth knowledge and skills in the key areas of know-how. (Tenhunen, 1998, pp. 35–43)

As a reply to the third research problem posed in chapter 3.1 of how professionalism, professional identity and learning needs manifest themselves in the accounting agency field, the following is stated in summary.

A profession is a vocation based on expertise that is defined by a specified scientific basis, the connected education and a possible legitimising degree. Professionalism, as opposed to amateurism often reflects itself in professionals' norms, their customer and network relationships, as well as in their membership of organisations supporting their expertise, through which professionalism is also defined. The present study views the accounting agency entrepreneur's vocation as a profession and connects the profession's requirements to professional growth. Professionalisation is the development of a profession or a field of business with respect to the connected expertise, towards a more professional and specialised direction.

When Finnish and Norwegian accounting agency systems are compared with each other, it can be said that professionalisation has progressed further in Norway than in Finland through legislative means, to become market monopoly. Education creates a group of producers of professional services, to whom society gives the right to produce these services. As a part of professional growth, education also creates an identity for the professional services that gives the customers criteria for choosing and evaluating those services. By the customers' criteria for choosing and evaluating services it is meant the customer entrepreneurs of the accounting agency entrepreneurs who carry out the evaluation and make the selection decision. Learning needs connected with professionalisation are defined through laws, norms, rules and regulations of the field. In Norway the learning needs have been defined in the law 109/1993 (Lov om autorisasjon av regnskapsførere, 4 §–7 §) and in Finland

in the rules accepted by Tili-instituuttisäätiö. (Tili-instituuttisäätiön säännöt 1 § –10 §)

Profession, professionalism, professional identity and the connected learning needs have such closely related concepts as qualifications, competence, proficiency and the relationships between these three concepts. Because the present study considers the accounting agency as an organisation, the organisation's competence is also a closely related concept. Qualifications, competence, proficiency, their connections, as well as the organisation's competence have been defined and connected with the discussion on professional growth of the accounting agency entrepreneur at the same time.

As a reply to the fourth research problem posed in chapter 3.1 of what kind of profile personality and intelligence have in the accounting agency profession, the following is stated in summary.

Personality and intelligence together make professional growth of the accounting agency entrepreneur possible when the contents of affective, conative and cognitive areas are considered. Conative structures separate the accounting agency entrepreneur and accounting agency personnel from each other.

Studying conative structures helps us to see certain differences between accounting agency entrepreneurs and accounting agency personnel, especially in the dimension of intrapreneur vs. entrepreneur. Both have the cognitive knowledge and skills, the affective attitudes and values; but the accounting agency entrepreneur has the conative motivation and volition to make a career as an independent entrepreneur. In a conceptual analysis entrepreneurship is the main finding of the conative area. Entrepreneurship is a matter of will. The decision to become an entrepreneur requires motivation, after which the desire to maintain entrepreneurship is required. Entrepreneurship while being employed by someone means intrapreneurship. This becomes career orientation of the intrapreneur, who thus makes an excellent employee.

As a reply to the fifth research problem posed in chapter 3.1 of what kind of challenges macro level context changes set for lifelong learning and studying educational needs in the accounting agency field, it is suggested that a survey of educational needs be made, which will seek answers to the following questions.

- * What knowledge and skills does the accounting agency entrepreneur need (qualifications)?
- * Does the accounting agency entrepreneur have sufficient knowledge and skills to practise the profession (proficiency)?
- * What knowledge and skills does the accounting agency entrepreneur want to study and needs for learning (learning skills)?

Continuous learning is the concept used in connection with the professional growth of the accounting agency entrepreneur, and this is close to the concept

of lifelong learning because the concept of continuous learning is connected with individual growth. The present study limits itself to the part of learning of the accounting agency entrepreneur that spans the individual's entire life. Formal learning of the accounting agency entrepreneur is described as acquiring the basic education degree required by chartering, and as having the KLT or ARF degrees and the connected studies required to ensure basic know-how. The role of informal learning is central in securing the professional growth of the accounting agency entrepreneur. In the future a PD degree taken after the KLT or ARF degrees can be included in the systematic career development of the accounting agency entrepreneur.

6.4 Conclusions

The present study consists of three articles that are: "The Professional Qualifications of Accounting Agency Entrepreneurs", "The Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: A Comparative Study between Finnish and Norwegian Accounting Agencies" and "The Professional Development of the Accounting Agency Entrepreneur".

Professional growth of the accounting agency entrepreneur forms the core of the present study. Therefore, the study can be classified as interdisciplinary so that it activates the discussion between educational and business sciences from its own aspect. The present study will produce new understanding of the development needs of Finnish, and also Norwegian accounting agency fields, from the points of view of business and educational sciences. The present study includes an empirical-comparative comparison of Finnish and Norwegian accounting agency businesses. Because Norway has progressed further than Finland in the professionalisation, Finland will obtain a pragmatic model for developing the chartering system of accounting agencies through legislation on the basis of the study results.

The conclusions consist of viewpoints of the three articles in the present study, taking into account its interdisciplinary nature. The viewpoints are as follows:

1. Science/Research
2. Education/Training
3. Business/Practice (Accounting agency entrepreneurship)

From the applied science (S) viewpoint, the present study applies professional growth concept analysis to an unstudied area, which is that of the accounting agency field. The research results give new information on combining the concepts of profession, professionalisation, professionalism, professional identity, qualifications, competence, proficiency, learning needs, lifelong learning, personality, intelligence and educational needs to the concept of the professional growth of the accounting agency entrepreneur. From the

education/training (E) viewpoint, the present study gives new information on educational needs of accounting agency entrepreneurs in Finland and Norway. Education in its broadest sense means all the phenomena and changes in human behaviour. Education is the systematic part of upbringing. (Koiranen, 2001, lecture materials) The beneficiaries of educational needs study results are: accounting agency entrepreneurs, the national organisations of accounting agencies in Finland and Norway, as well as educational organisations in both countries. From the entrepreneurship (B) viewpoint the profession approach has been applied to accounting agency entrepreneurship for the first time. The study of profession includes the elements of profession, value chain thinking of professional services and market protection, showing maturity of profession, and internal professional monopoly. These factors give impulse to developing the Finnish accounting agency field in the comparative part of the present study, because professionalisation has progressed further in Norway than in Finland.

The research results form four dimensions where accounting agency entrepreneurship is combined with the main concepts of professional growth of the accounting agency entrepreneur. The dimensions are: professionalism, qualifications, competence and the dimension of motivation and conation.

The dimensions of professionalism and qualifications study the profession of the accounting agency entrepreneur and the work connected with that profession. The dimensions of competence, and motivation and conation study the accounting agency entrepreneur as an individual and the factors connected with his/her professional growth. The dimension of professionalism and qualifications is connected with the important research finding of the structural analysis of the accounting agency entrepreneur of the future with a new readiness. This readiness is based on today's qualifications and professionalisation. Taxonomy describing individual differences in structural analysis (Snow, Corno & Jackson, 1996, p. 247) strongly includes affective and cognitive factors when studying the competence of the accounting agency entrepreneur. Motivation and volition of conation separate the accounting agency entrepreneur from accounting agency personnel. The key separating factor is the intrapreneur vs. entrepreneur dimension. The accounting agency entrepreneur and accounting agency personnel have the knowledge and skills of the cognitive area, the attitudes and values of the affective area, but the accounting agency entrepreneur has the motivation and will of the conative area to make a career as an independent entrepreneur. Entrepreneurship is the most important finding of the conative area in conceptual analysis. Entrepreneurship is a matter of will. The decision to become an entrepreneur requires motivation, after which the desire to maintain entrepreneurship is required. Entrepreneurship while being employed by someone means intrapreneurship. This becomes career orientation of the intrapreneur, who thus makes an excellent employee. The study results form a construction that is a description of the accounting agency entrepreneur with a new readiness.

It was stated in chapter 1.1 of the present study that as a profession the accounting agency field is undergoing profound changes and the accounting agencies of tomorrow may operate as promoters of entrepreneurship more than previously. It was concluded in chapter 3.2 that the accounting agency field has

not been studied much in Finland, that there are no previous doctoral theses in the field, but that some masters' and licentiates' dissertations do exist in Finland. There are several new topics for study. New research should aim at promoting accounting agency entrepreneurship; on the one hand, for example as studied from the family entrepreneurship viewpoint, and on the other hand, the professionalisation of the accounting agency entrepreneur, which from its part ensures that professional expert services are provided for customer enterprises as factors advancing their business.

Auditing is an analogous field of business to the accounting agency field. If professional growth of the accounting agency field were realised as described in the present study, it would also shape the work of auditors. Professional maturity of accounting agency entrepreneurs would further good bookkeeping practices in bookkeeping and book-closing in customer companies, through the realisation of high level proficiency. In that case the present study would facilitate the realisation of laws concerning accounting and the connected norms. Similarly, the realisation of professional maturity would make financing, taxation and information technology expertise in accounting agencies more competent, and this improved competence would reflect on the customer companies of accounting agencies. The present study will also benefit professional entrepreneur research, because the study represents research that is more knowledge intensive of professionals, as compared to previous studies.

6.5 Towards social innovations

Finally, the question arises of whether this study has contributed to the research literature and/or business practice. Theoretically, one of the main outcomes has been the conceptualization of the professional's learning needs in the changing work environment. Empirically, the results can be used in defining the structure and requirements of a chartered degree (KLT, ARF) that meet tomorrow's needs for a more professional accounting expert.

The study has also revealed the difference between accounting agency entrepreneurs and intrapreneurs. It is the area of conative dimension of a person's personality that makes the difference. In the area of cognitive abilities (knowledge and skill) the two groups of professionals are very similar. But in the area of whether the person was working as an employee or as a self-employed professional, the conative factors are of vital importance.

The new social innovation is an improved programme for training accounting agency entrepreneurs. If this suggested programme is taken into use it will considerably improve the level of professionalism. Hopefully, this positive change will be witnessed not only by professionals but also by their clients in the not - too - distant future.

7 A DISCUSSION ON THE VALIDITY, RELIABILITY AND USEFULNESS OF THE PRESENT STUDY

The aim of the present research report is to describe the study process in detail, so that it will be possible to assess the validity of the study afterwards. The validity of the study can be divided into three subsections: validity, coverage and representativeness. Validity becomes greater the better the study measures what was intended. Coverage becomes larger the better the sub-areas chosen for targets of measuring represent the whole area in question.

A reliability requirement for the entire study is that the study has been carried out according to the criteria set for scientific research. The worth or total reliability of a study is described by the two concepts of validity and reliability. The total reliability is reduced by various errors such as handling errors, measuring errors, coverage errors and losses, as well as sampling errors. Sampling studies always include random errors caused by sampling and often also distortion caused by losses. Measuring errors can occur because of inaccuracy of measuring tools, disturbances with measuring and measuring methods. Measuring errors can also occur because of a weak indicator, or because it is difficult to measure the concepts in question. Coverage errors occur if there is no updated register of the basic group under study.

The validity of a quantitative study means the ability of the study to measure exactly what it was meant to measure. Validity means the entity where the result of the study corresponds to the aims set for the study and the target of the study. It can also be used to mean the accuracy of scientific study results, in other words, to what extent the conclusions drawn in the study correspond to reality. According to Bennet and Ritchie (1975) the validity of the study is a function between the appropriateness, perfection and accuracy of the study. The appropriateness of the questionnaire is assessed with the aim of finding out whether the questions cover relevant content from the viewpoint of the target phenomenon. Validity can also be viewed as the ability to discriminate. (Läärä & Aro, 1988, pp. 40–52)

Weak points as far as validity in a quantitative study are: inappropriate material (size and sampling, differences caused by geographical areas), weak

consistency of measuring instruments and unsuitable statistical methods. To ensure against these, varied methods of data collection and various statistical methods in material analysis should be used in a quantitative study to guarantee validity. (DeMarco, Gambell & Wuest, 1993, pp. 26–32) Concerning validity, internal validity can be distinguished, by which is meant the consistency of the concepts and conclusions and the measuring instrument. External validity means the representativeness of the sampling, in other words, whether the premises and concepts formed in the study are transferable to another situation and for other groups. (Nieswiadomy, 1993, p. 129; Krause and Kiikkala, 1996, p. 69) The worst threats to internal validity are effects by the researcher and wrong conclusions. The threats of external validity can be eliminated by reporting the various stages of the study, the concepts, the methodology and the supporting theory as exhaustively as possible. (Syrjälä, 1996, p. 101)

The reliability of a quantitative study here, means freedom from random and irrelevant factors. The accuracy of the questionnaire increases the reliability of a quantitative study. The questionnaire is reliable if the questions have been presented unambiguously, in such a way that the respondent understands the questions and is able to form and express his/her answers as accurately as possible. It must be possible to register, code and analyse the answers without inconsistencies, faultlessly and as was intended by the respondent. (Jyrinki, 1974; Bennet and Ritchie, 1975; Salmelin, 1991, pp. 305–312; Salmelin, 1993, pp. 305–312)

The reliability of research results is studied by comparing two measuring results to each other, calculating the correlation between them. The more consistent the results are, the higher the reliability will be. In practice this happens for example with the help of a re-study. Reliability can also be defined, so that when the same person is studied, the same result is reached on two occasions of study. Another way of defining reliability is that the result is reliable if two evaluators reach the same result. A third way of defining reliability is that the same study result is reached with two parallel methods of study. If it is granted that human behaviour depends on the context and, therefore, changes with time and place, it is unlikely that exactly the same result could be reached using two different methods. The differences between two occasions of study need not necessarily be considered as a weakness of the method, but as a result of the changed situations. Therefore, reliability means coverage and representativeness. (Hirsjärvi & Hurme, 2001, pp. 186–188)

In a study targeted at people, their privacy and the right to privacy of the targeted organisations or organisations to which the results will be applied must be taken into account. High quality of the study, correct interpretation and credibility of the results are considered the most important ethical principles of scientific study. Respect for the individual and the duty not to harm the individual, as well as fairness, are among the ethical principles of performing scientific study. The target persons must have the right to confidentiality concerning the information they give. The researcher must make sure that the research material is not available to outsiders at any stage of the

study. Furthermore, the results of the study must be presented in such a form that outsiders cannot recognise the test subjects. (Mäkelä, 1987)

The written survey for the first article of the present study was carried out during the summer conference organised by Kirjanpitotoimistojen Liitto ry at the beginning of June, 1997. The target group of the present study were 180 accounting agency entrepreneurs attending the conference. The total number of returned replies was 115 during the conference. The contents of the questionnaires were tested by using personnel of Kirjanpitotoimistojen Liitto ry as a test group. The questionnaire was marked with the same consecutive number as on the conference registration form. Therefore, background information on those who replied could be checked later on. At the end of June the same year, the same questionnaire with a covering letter was posted to other accounting agency entrepreneurs. The questionnaires were numbered in such a way that those who had already answered were removed from the list and the rest of the names were numbered consecutively. The same number was marked on the questionnaire. Hence, the background information on those who replied was known. There were 488 mailed questionnaires. By the return date there were 299 replies. The target group of 668 people included all the accounting agency entrepreneurs, persons in charge of accounting agencies and KLT accountants responsible for accounting agencies; so in this sense the study is comprehensive. The percentage of returned replies was 62 %, which can be considered a high indicator of external validity.

The theme interview of the first article of the present study, which aimed at deepening understanding of accounting agency entrepreneurship, areas of core competence and the connected values and attitudes, was carried out during October 1997. The theme interviews were held at five different accounting agencies at various locations in Finland. Similarly, the then Managing Director of Kirjanpitotoimistojen Liitto ry was interviewed by applying the same list of questions. (Tenhunen, 1998, p. 45; appendices 4 and 5) The complete interviews were recorded and transcribed without editing. (Tenhunen, 1998, pp. 45–46; appendices 4 and 5) The sampling in the interview study was small (five), but well representative by company size, location and company form. The truthfulness of replies from the theme interviews influences the validity of the present study. Material from an interview study is valid when the respondent has given truthful information on the interview subjects. (Grönfors, 1994, p. 174) The respondents received the interview questions in advance, in order to familiarise themselves with the questions. Adequate time was reserved for the interviews, and disturbing factors were eliminated as far as possible. It was possible to clarify the questions during the interviews, and if necessary form questions that specified the original question. Generalisation of the theme interview results is weakened by the small total number of interviewees, which was six.

The same questionnaire, where applicable, was sent in Norwegian to all chartered accounting agencies in Norway in October 1999. The questionnaire was delivered with the monthly membership letter organised by the national organisation NARF, located in Oslo. In February 2000 the questionnaire was supplemented by sending the same questionnaires by post and email. It was not possible to meet the respondents during a seminar or other similar event

because there are no training sessions meant for all the members of the national organisation in Norway. The target group for the second questionnaire was chosen from among those who did not reply to the first by random sampling, so that every tenth one of them was chosen from the alphabetical list of accounting agencies. The target group was 1441 Norwegian accounting agency entrepreneurs, of which 164 replied to the questionnaire. The percentage of replies was 11 %. It limits the reliability of the result considerably. Because the percentage of replies was low, a correspondingly sized sample was chosen from the corresponding Finnish study, to improve the comparability. This was a random sampling. The reasons for losses in replies in Norway were not analysed separately because of high costs. The correspondence of the lesser Finnish data and the original greater data (the representativeness of the lesser data compared with the greater) was studied by comparing means and variations, as well as by examining correlation between subgroups. When making comparisons, one should take into account the time difference between the replies (2 – 2,5 years), which can influence the empirical results slightly. The discrepancy in the number of replies is due to different conditions and data collection methods at the time the questionnaires were carried out. The results of the questionnaires were processed with the SSPS for Windows statistics program.

The relevance of research results can be considered from the viewpoints of usefulness and influence of the study results. The results of the present study can immediately be used by educational organisations in their education planning. National accounting agency organisations in both countries have shown interest in the study results during the research process. The Finnish organisation carried out the renewal of basic education requirements and new rules for KLT accountants in 2000. According to the current rules, the KLT accountant's exam can be taken by a person with a higher education degree. Until 2005 transition period rules apply, so that a person with a vocational college level degree (no longer part of the educational system) can take the exam. The results of the present study can also be used in developing the chartering system of accounting agencies. If the change is made, and if the results of the present study are used in this connection successfully, it will give grounds for considering the pragmatic validity of the work acceptable. The first step towards utilising the results of the present study was the change in the rules of Tili-instituuttisäätiö in June 2000, according to which those taking the KLT exam are required to have a higher education degree as their basic education requirement. The pragmatic benefits and relevance of this research are as follows:

1 Research Implications

As regards to the scientific contribution of the present report the study can be classified as interdisciplinary as it integrates discussion between educational and business sciences. The professional growth of the accounting agency entrepreneur forms the core of the present study, and social innovations connected with this and the development of the accounting agency enterprise

result from this study. As far as business sciences are concerned, the present study includes the elements of accounting, because these form a key substance area of the professional know-how of the accounting agency entrepreneur. Regarding educational sciences, the theoretical frame of reference has been formed on the basis of the most recent research on professional growth.

From the entrepreneurship viewpoint, a professional approach has been applied to accounting agency entrepreneurship for the first time. Professionalisation was used as the approach in order to discover ways to support professional growth in the field, and was found to be very suitable for these knowledge-intensive entrepreneurs. The study of the profession includes the elements of the profession, value chain consideration of the professional services and market protection showing the maturity of the profession, and an internal professional monopoly in the area of accounting agency entrepreneurs for the first time in Finland.

The research results form four dimensions where accounting agency entrepreneurship is combined with the main concepts of professional growth of the accounting agency entrepreneur. These are: professionalism, qualifications, competence and the dimension of motivation and conation. This combination gives new contributions to multi-scientific applied research.

The dimensions of professionalism and qualifications have been used to study the profession of the accounting agency entrepreneur and the work connected with that profession. The dimensions of competence, and motivation and conation have been used to study the accounting agency entrepreneur as an individual and the factors connected with his/her professional growth. The dimension of professionalism and qualifications is connected with the important research finding of the structural analysis of the accounting agency entrepreneur of the future gaining a new readiness for the work. This readiness is based on today's qualifications and professionalisation.

Taxonomy describing individual differences in structural analysis emphasises the inclusion of affective and cognitive factors when studying the competence of the accounting agency entrepreneur. This taxonomy is applied here for the first time to accounting agency entrepreneurs. Motivation and volition of conation separate the accounting agency entrepreneur from accounting agency personnel. The key separating factor is the intrapreneur vs. entrepreneur dimension. The accounting agency entrepreneur and accounting agency personnel have the knowledge and skills of the cognitive area, the attitudes and values of the affective area, but the accounting agency entrepreneur has the motivation and will of the conative area to make a career as an independent entrepreneur. Entrepreneurship is the most important finding of the conative area in conceptual analysis. Entrepreneurship is a matter of will. The decision to become an entrepreneur requires motivation, after which the desire to maintain the entrepreneurship is required. Entrepreneurship while being employed by someone means intrapreneurship. This becomes career orientation of the intrapreneur, who thus makes an excellent employee.

The study results form a foundation that is a description of the accounting agency entrepreneur with a new readiness. The study has also revealed the difference between accounting agency entrepreneurs and intrapreneurs. It is

the area of the conative dimension of a person's personality that makes the difference. In the area of cognitive abilities (knowledge and skill) the two groups of professionals are very similar. But in the area of whether the person was working as an employee or as a self-employed professional, the conative factors are of vital importance. These results give further possibilities to develop applied science in the area of knowledge intensive entrepreneurship.

2 Educational Implications

The educational science viewpoint used in this study is based on the education and knowledge of the accounting agency entrepreneurship. From the education/training viewpoint, the present study gives new information on the educational needs of accounting agency entrepreneurs in Finland and Norway. The beneficiaries of the results of the study done on the educational needs include accounting agency entrepreneurs and the national accounting organisations of both countries, Finland and Norway. In Norway in particular, all information concerning the educational needs of accounting agencies is new, as this area has not been studied before. This study has provided ready-made models for polytechnics in Finland and universities in Norway to develop new curriculums. During the research process other training organisations gained ready-made models of and goals for further additional education. Such programmes have already started in both Finland and Norway.

The educational level of accounting agency entrepreneurs has already risen in Finland because of the acceptance of new rules by Tili-instituuttisäätiö in the year 2000, while this research process was ongoing. Without appropriate new polytechnic examinations these changes would not have been possible. This research has helped polytechnics to develop curriculums for Bachelor of Business Administration degree programmes aimed at developing the bookkeeping agency field. An aim to develop the education for the accounting agency profession can be seen in Finnish polytechnics, together with the wider aim of advancing entrepreneurship in general. Teachers of accountancy at Finnish polytechnics have formed teams for discussing the accounting agency field and the educational requirements for it. Via this research, Finnish and Norwegian teachers of accountancy have the possibility to make contact. Master degree programmes in polytechnics in the future will also provide challenges and possibilities to develop accounting agencies. The requirements of the accounting agency field have been included in plans for the curriculums of some Masters degrees. Via this research the accounting agency profession has become an alternative pursuit for Bachelors of Business Administration graduating from polytechnics.

3 Practical Implications

Consideration of the qualification standards in the field of the accounting agency has been previously unexplored. The results of this research offer a process view of the past, present and future qualifications needed. This study has revised the competence concept needed for the accountancy field. Benchmarking and bench-learning thought has been joined with scientific

study through the comparison of systems in Finland and Norway. The present study will produce new understanding of the development needs of the Finnish, and also the Norwegian accounting agency fields, from the points of view of business and educational sciences. The present study includes an empirical-comparative comparison of Finnish and Norwegian accounting agency businesses. Because Norway has progressed further than Finland in professionalisation, Finland will obtain a pragmatic target model for developing the chartering system of its own accounting agencies through legislation based on the study results.

Professional maturity of accounting agency entrepreneurs would further good bookkeeping practices in customer companies, through the realisation of high level proficiency. In this case the present study would facilitate the realisation of laws concerning accounting and the connected norms. Similarly, the realisation of professional maturity would make financing, taxation and information technology expertise in accounting agencies more competent, and this improved competence would reflect on the customer companies of accounting agencies. The present study will also contribute to research on professional entrepreneurship and in this respect it goes much further than most previous studies.

During the study process the aims of the study to bring a more professional direction to the field of the accountancy agency have already been realised. As mentioned earlier in the educational implications, the rules of Tili-instituuttisäätiö have now been changed and the examination of KLT can now be taken only after a bachelor level degree at minimum. The Finnish accounting agency organization has also started future plans as shown to those in Figure 25: "A desirable degree structure for the accounting agency field in Finland according to respondents". The Norwegian accounting agency organisation is interested in developing a PD-programme for accounting agency entrepreneurs.

The decision to include Norway in the study proved to be well-founded and correct, because acquisition of accountancy agencies between Finland and Norway has now recently occurred in practice. The contacts between the largest Finnish and Norwegian accounting agency entrepreneurs have grown over the course of this research. This started discussion, which has led to the furtherance of business for enterprises, and in the future, chains and joint venture enterprises between the Finnish and Norwegian accounting agency fields will be seen. Mergers, acquisitions and collaboration are resulting in accounting agencies becoming larger and larger in both countries. The Finnish accountancy agency entrepreneurship is shown to be ready to assume accountability for such businesses.

Finally, as the above examples show, this study has had positive impacts to research, education, and business practice. During the last five years when this study has been carried out the accounting agency field has really made lot of progress towards higher degree of professionalism in Finland.

TIIVISTELMÄ

Johdanto

Tilitoimistoala on professiona voimakkaan muutoksen kourissa ja huomispäivän tilitoimistot voivat toimia aikaisempaa enemmän yrittäjyyden edistäjinä. Tällä hetkellä tilitoimistojärjestelmän kehittäminen on edennyt Norjassa Suomea pitemmälle. Näyttää kuitenkin sille, että suomalainen tilitoimistojärjestelmä seuraa keskeisissä kehittämiskohteissa Norjassa toteutettua mallia.

Tutkimuksen kohteena on ammatissa kasvu ja kehittyminen. Tutkimuksessa ammatillisia toimijoita edustavat tilitoimistoyrittäjät. Keskeiset tutkimuksessa esillä olevat käsitteet ovat professio, professionaalistuminen, professionaalisuus, professionaalinen identiteetti, kvalifikaatio, kompetenssi, ammattitaito, oppimistarve, elinikäinen oppiminen, persoonallisuus, älykkyys ja koulutustarve. Nämä ammatillisen kehittymisen lähikäsitteet muodostavat näkökulman tilitoimistoyrittäjän ammatissa kehittymisen tarkastelulle. Tilitoimistoyrittäjän ammatin kehittymisen tarkastelun näkökulmaksi on valittu professionaalistuminen eli kehittyminen entistä voimakkaammin ns. asiantuntija-ammattiksi.

Tutkimuksen tavoitteet ja ongelmat

Tutkimuksen tavoitteena on tuottaa tiedollisia ja sosiaalisia innovaatioita. Tiedon intressi on siis sekä tieteellis-teoreettinen että vahvasti pragmaattinen (= toimialan uudistaminen). Tiedollinen innovaatio on professionaalisuuden soveltaminen tilitoimistoalan tarkasteluun ja uuden tiedon tuottaminen tilitoimistoalasta soveltaen kauppatieteisiin ja kasvatustieteeseen kuuluvaa perustutkimusta.

Innovaatio on ihmisen tai ihmiskollektiivin tavoittelema uudistus, jonka toivotaan tuottavan käyttäjälleen hyötyä. Innovaatio perustuu tiettyjen resursien uudelleenlaiseen käyttöön. (Drucker 1985; Stähle ja Grönroos, 1999; Harisalo

1995; Tella ja Tirri 1999, joita yhdistelemällä on luotu em. innovaation määritelmä käsillä olevan tutkimuksen tarpeisiin.) Koironen ja Pohjansaari (1994, s. 10) yhdistävät innovatiivisuuden myös luovuuteen ja yrittäjyyteen. Koironen (1993, s. 12) toteaa, että yrittäjyys ilmenee muuntumiskykynä, ja että innovatiivisuus ja luovuus ovat yrittäjyydelle jokseenkin välttämättömiä, mutta eivät riittäviä ehtoja. Innovatiivisuuden liittyviä piirteitä tulee esille myös muissa Koironen esittämässä yrittäjyyden ominaisuuksissa, kuten joustavuudessa, kehitysmuonteisuudessa, muutosdynaamisuudessa sekä kyvyssä ja halussa uudistaa olemassa olevaa. Jos oletetaan, että materiaalit, ihmiset ja tiedot ovat erilaisia resursseja, voidaan puhua teknistä, sosiaalisista ja tiedollisista innovaatioista (Järvinen ja Järvinen, 2000, s. 102).

Tutkimus muodostuu kolmesta artikkelista, joista ensimmäisessä haetaan vastausta kysymyksiin, mitä ja miten syvällisiä tieto- ja taitokokonaisuuksia tilitoimistoyrittäjä tarvitsee, onko tilitoimistoyrittäjällä riittävät tiedot ja taidot ammattinsa harjoittamiseksi ja mitä tieto- ja taitokokonaisuuksia tilitoimistoyrittäjä haluaa opiskella.

Ensimmäisen artikkelin yrittäjyyttä koskevaa osuutta on täydennetty teemahaastattelulla, joka on suoritettu viidessä eri puolilla Suomea sijaitsevassa toisiinsa verrattuna erilaisessa tilitoimistossa. Samoin on haastateltu Kirjanpitoimistojen Liitto ry:n toiminnanjohtajaa samaa kysymysluetteloa soveltavasti noudattaen. (Tenhunen, 1998, s. 45, liitteet 4 ja 5) Teemahaastattelun kysymykset ovat olleet seuraavat:

1. Millaiset valmiudet pohjakoulutuksenne on antanut yrittäjyyteen?
2. Millaiset valmiudet KLT-tutkinto on antanut yrittäjyyteen?
3. Millainen yrittäjätyyppi on mielestänne sopiva tilitoimistoyrittäjäksi?
4. Miten tilitoimistoyrittäjä poikkeaa asiakasyrittäjistään vai ovatko vaatimukset samat?
5. Kuinka suuri kynnys on ottaa ensimmäinen tilitoimistoasiakas?
6. Mitkä ovat tilitoimistoyrittäjän "kompastuskivet"?
7. Jakaako tilitoimistoyrittäjä yrittäjyyden vastuun asiakkaansa kanssa?
8. Millaista strategiasuunnittelua olette toteuttaneet yrityksessänne?
9. Miten olette verkostoituneet?
10. Miten luonnehditte tulevaisuuttanne yrittäjänä?
11. Miten yrittäjyyttä pitäisi mielestänne opettaa?

Tilitoimistoyrittäjyyttä koskevan haastattelun kysymykset ovat perustuneet ydinosaamiseen liittyvien arvojen ja asenteiden selvittämiseen. Haastattelussa on haluttu syventää vielä koulutustarvekyselyn avulla selvitettyjen ydinosaamisalueiden sisältöjä. On haluttu myös luoda *esiymmärrystä* tutkimuksen myöhemmille vaiheille.

Tutkimuksen toinen artikkeli käsittelee toimialan professionalistumisen heijastumista alan koulutustarpeisiin Suomen ja Norjan tilitoimistoissa. Tutkimukseen sisältyy komparatiivinen osuus Suomen ja Norjan tilitoimistojen toiminnasta, kehittämisestä ja järjestelmästä.

Artikkeleiden 1 ja 2 empiiriset tutkimusongelmat ovat seuraavat:

1. Mitä tieto- ja taitokokonaisuuksia tilitoimistoyrittäjä tarvitsee?

2. Miten syvällisiä tieto- ja taitokokonaisuuksia tilitoimistoyrittäjä tarvitsee?
3. Onko tilitoimistoyrittäjällä riittävät tiedot ja taidot ammattinsa harjoittamiseksi?
4. Mitä tieto- ja taitokokonaisuuksia tilitoimistoyrittäjä haluaa opiskella?
5. Miten tilitoimistoyrittäjän pitää asennoitua ja kehittää persoonallisuuttaan, että hän pystyy vastaamaan omasta yrittäjyydestään?
6. Miksi tilitoimistoyrittäjä tarvitsee ammatissaan arvoja?
7. Onko tilitoimistoyrittäjä persoonallisuutensa perusteella kyseiselle alalle valikoitunut henkilö?

Kolmanteen artikkeliin sisältyvän käsiteanalyysin ja –reflektion tarkastelun kohteena on yksilön ammatissa kasvu. Yksilöllä tarkoitetaan tässä tilitoimistoyrittäjää. Tutkimukseen sisältyy komparatiivinen osuus, jossa verrataan Suomen ja Norjan tilitoimistojärjestelmiä keskenään. Markkinoille pääsyä koskeva auktorisointirajoitus liittyy tässä tilitoimistoalaa koskevassa tarkastelussa professionaalisuuteen, millä perusteella professio, professionaalisuus, professionaalistuminen ja professionaalinen identiteetti on valittu tarkastelun ytimeksi. Näiden keskeisten käsitteiden lähikäsitteitä ovat tässä tutkimuksessa kvalifikaatio, kompetenssi, ammattitaito, oppimistarve, elinikäinen oppiminen, persoonallisuus ja älykkyys. Näillä ammatillisen kasvun käsitteillä luodaan pohja tilitoimistoyrittäjän koulutustarpeiden tutkimiselle.

Käsiteteoreettisen artikkelin tutkimusongelmat ovat seuraavat:

1. Miten yhteiskunnan muutoskehitykseen vaikuttavat laajat megatrendit heijastuvat tilitoimistoalan ammatillisen kasvun kehittymiseen?
2. Millaisia vaatimuksia makrotason kontekstin muutokset aiheuttavat tilitoimistoyrittäjän työelämävalmiuksiin?
3. Miten professionaalisuus, professionaalinen identiteetti ja oppimistarpeet ilmenevät tilitoimistoalalla?
4. Millainen profiili persoonallisuudella ja älykkyydellä on tilitoimistoyrittäjän ammatissa?
5. Millaisia haasteita makrotason kontekstin muutokset asettavat elinikäiselle oppimiselle ja koulutustarpeiden selvittämiseksi tilitoimistoalalla?

Tutkimuksen metodi ja rajaukset

Tutkimuksen ensimmäisen artikkelin kohdejoukkona olivat suomalaiset tilitoimistoyrittäjät, tilitoimiston vastuulliset hoitajat sekä tilitoimistosta vastaavat KLT-kirjanpitäjät. Todellisuudessa tilitoimistoyrittäjä on sama henkilö kuin tilitoimiston vastuullinen hoitaja tai tilitoimistosta vastaava KLT-kirjanpitäjä yhdeksässä tapauksessa kymmenestä. (Partanen, 1999) Tämän perusteella kohdejoukosta käytetään käsitettä tilitoimistoyrittäjät. Kohdejoukko rajattiin Kirjanpitotoimistojen Liitto ry:n jäsenistöihin.

Koulutustarvekyselyn kysymykset perustuivat tilitoimistoyrittäjän ydinosaamiseen liittyvien tieto- ja taitokokonaisuuksien selvittämiseen. Kirjallisesti suoritettua kyselyä avulla testattiin tilitoimistoyrittäjiltä heidän käsityksiään keskeisistä ydinosaamisen alueista, tulevista kehittämistarpeistaan ja kehittämishalukkuudestaan. Kysymykset muotoiltiin varsin selkokielisiksi korkean vastausprosentin ja mahdollisimman luotettavien vastausten saamiseksi.

Kirjanpitotoimistojen Liitto ry järjesti kesäpäivät vuonna 1997 Savonlinnassa 6.–7.6. Päiville osallistui 180 tutkimuksen kohdejoukkona ollutta tilitoimistoyrittäjää. Vastauksia palautettiin päivien aikana yhteensä 115 kappaletta. Kyselylomakkeeseen oli merkitty sama juokseva numero, joka oli ilmoittautumisnimilistassa. Näin voitiin jälkikäteen kontrolloida vastaajien taustatiedot. Kesäkuun 26. päivänä postitettiin kirjeessä muille tilitoimistoyrittäjille sama kysely lähetekirjeineen. Kyselylomakkeiden numerointi suoritettiin siten, että kaikkien kohdejoukkona olevien nimilistasta poistettiin jo vastanneiden nimet. Loput nimet numeroitiin juoksevasti. Sama numero merkittiin kyselylomakkeeseen. Näin vastauksista tiedettiin vastaajien taustatiedot. Kyselyjä lähetettiin postitse 488. Vastauksia palautettiin määräaikaan mennessä 299. Kokonaistilanne oli seuraava:

TAULUKKO 1 Kohdejoukko ja saadut vastaukset Suomessa

	Kohdejoukko	Saatu vastauksia
Kesäpäivillä	180	115
Postitse	488	299
Yhteensä	668	414

Kohdejoukkoon 668 kuuluivat kaikki tilitoimistoyrittäjät, tilitoimistojen vastuulliset hoitajat ja tilitoimistojen vastaavat KLT-kirjanpitäjät; tältä osin kyseessä on kokonaistutkimus. Vastausprosentti oli 62 %.

Tutkimuksen ensimmäisen artikkelin tilitoimistoyrittäjyyttä koskeva, ydinosaamisen alueita syventävä sekä ydinosaamiseen liittyviä arvoja ja asenteita selvittävä teemahaastattelu toteutettiin lokakuun aikana vuonna 1997. Teemahaastattelu suoritettiin viidessä eri puolilla Suomea sijaitsevassa toisiinsa verrattuna erilaisessa tilitoimistossa. Samoin haastateltiin Kirjanpitotoimistojen Liitto ry:n silloista toiminnanjohtajaa noudattaen soveltavasti samaa kysymysluetteloa. Kaikki haastattelut nauhoitettiin kokonaisuudessaan ja nauhat dokumentoitiin kirjallisesti aukottomasti. (Tenhunen, 1998, ss. 45–46, liitteet 4 ja 5)

Lokakuussa 1999 lähetettiin kaikille Norjan auktorisoiduille tilitoimistoille soveltuvien osin sama kirjallinen kysely norjankielisenä. Kyselylomake toimitettiin kuukausittaisen jäsenkirjeen mukana Oslossa sijaitsevan Norges Autoriserte Regnkapsføreres Förening, NARFin organisoimana. Helmikuussa 2000 täydennettiin kyselyä vielä kirjeitse ja sähköpostilla lähetetyillä uusintakyselyillä. Vastaajia ei ollut mahdollista tavata seminaarin tai muun vastaavan tapahtuman yhteydessä, koska Norjassa ei järjestetä kattojärjestön kaikille jäsenille tarkoitettuja koulutustilaisuuksia. Jälkikyselyn kohdejoukko valittiin vastaamatta jättäneistä satunnaisotannalla siten, että valituiksi tulivat joka kymmenes vastaamatta jättäneistä aakkosjärjestyksessä luetelluista tilitoimistoista.

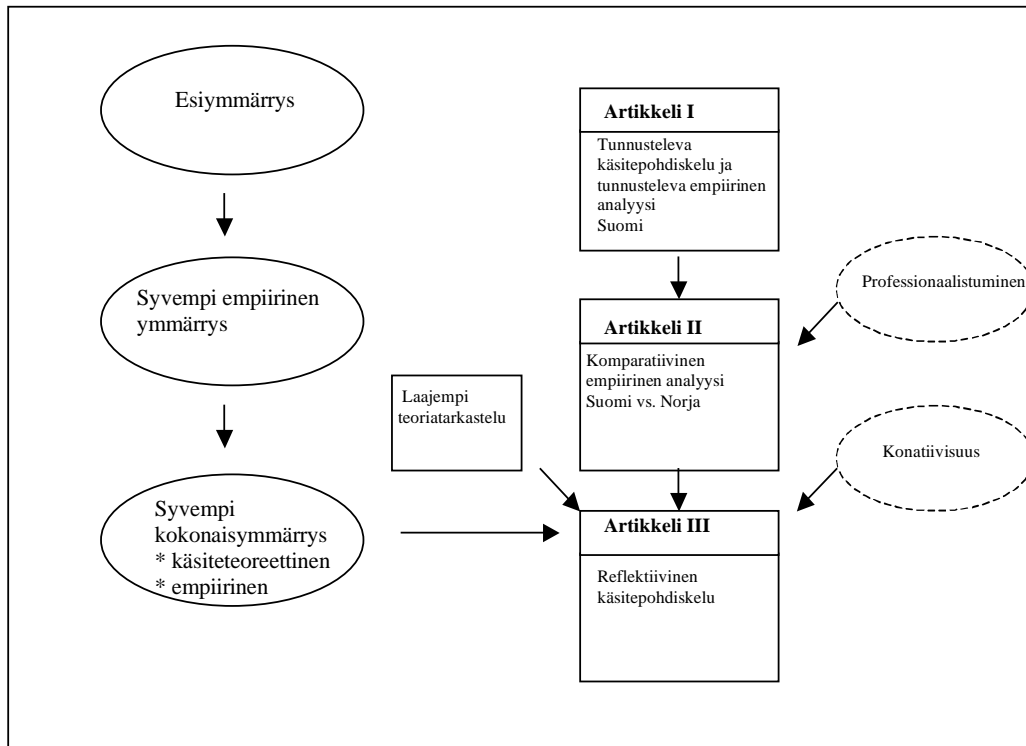
TAULUKKO 2 Kohdejoukko ja saadut vastaukset Norjassa

	Kohdejoukko	Saatu vastauksia
Lokakuu 1999	1441	129
Helmikuu 2000	(uusinta) 280	35
Yhteensä	1441	164

Vastausprosentiksi muodostui 11 %. Se rajoitti tuloksen luotettavuutta tuntuvasti. Koska vastausprosentti jäi alhaiseksi, valittiin suomalaisesta vastaavasta tutkimuksesta vain vastaavan suuruinen otanta vertailukelpoisuuden parantamiseksi. Otanta tapahtui satunnaisotannalla. Kustannussyistä Norjassa kadon osuutta ei valitettavasti analysoitu erikseen. Suomen supistetun aineiston ja alkuperäisen laajemman aineiston vastaavuus (suppeamman aineiston edustavuus verrattuna laajempaan) todettiin keskiarvo- ja hajontavertailuin sekä osajoukkojen korrelaatioita tutkien. Vertailtaessa on syytä ottaa huomioon vastausajankohtien ero (2–2,5 vuotta), jolla voi olla lievää vaikutusta empiirisiin tuloksiin.

Vastausten määrän poikkeaminen johtui kyselyn suorittamisen erilaisista olosuhteista ja tiedonkeruutavan erilaisuudesta. Kyselylomakkeiden tulokset käsiteltiin SPSS for Windows –tilasto-ohjelmalla. Tutkimuksen analysoinnissa käytetyt menetelmät olivat frekvenssit, ristiintaulukointi, semanttinen differentiaaliasteikko ja korrelaatioanalyysi. Tilastollista merkitsevyyttä testattiin sekä Suomen että Norjan aineiston osalta Khiin –neliötestillä (Chi-Square), T-testillä ja Mann-Whitney’n U-testillä. Yrittäjyyden osuutta koskeneessa haastattelussa analysointi tapahtui kvalitatiivisin menetelmin. Haastatteluissa pyrittiin löytämään ydinajatuksia teemoittain, mutta niiden lisäksi myös yksityiskohtia. Teema-haastattelun aineiston ensimmäinen vaihe oli litterointi. Sen jälkeen aineistoa käsiteltiin teemoittelemalla, mikä tarkoittaa aineiston jäsentämistä teemojen mukaisesti ja sitten sen pelkistämistä.

Tutkimuskokonaisuus on esitetty kuviossa 1.



KUVIO 1 Kuvaus tutkimuskokonaisuudesta

Päätelmät

Tutkimus muodostuu kolmesta artikkelista, jotka ovat "The Professional Qualifications of Accounting Agency Entrepreneurs", "Trend of Professionalism and Its Reflections on Educational Needs in the Field of Business: Comparative Study between Finnish and Norwegian Accounting Agencies" ja "The Professional Growth of Accounting Agency Entrepreneur".

Tutkimuksen ytimen muodostaa tilitoimistoyrittäjän professionaalisen kasvu. Siksi tutkimus voidaan luokitella poikkitieteelliseksi ja se aktivoi osaltaan kauppatieteiden ja kasvatustieteiden välistä vuoropuhelua. Tutkimus tuottaa uutta ymmärrystä suomalaisen ja myös norjalaisen tilitoimistoalan kehittämistarpeille kauppatieteiden ja kasvatustieteiden näkökulmista. Tutkimukseen sisältyy komparatiivinen, empiirinen Suomen ja Norjan tilitoimisto toimintaa koskeva vertailu. Koska Norja on edennyt professionaalistumisessa Suomea pitemmälle, voi Suomen tilitoimistojärjestelmä saada tutkimustulosten perusteella pragmaattisen mallin Norjasta auktorisointijärjestelmän kehittämiseen lainsäädännön kautta.

Päätelmät muodostuvat tutkimukseen sisältyvien kolmen artikkelin näkökulmista huomioiden tutkimuksen poikkitieteellisyyden. Tarkastelun näkökulmat ovat:

1. Science/Research (Tiede/Tutkimus)
2. Education/Training (Kasvatus/Koulutus)
3. Business/Practice (Tilitoimistoyrittäjyys)

Soveltavan tutkimuksen (S) näkökulmasta tarkasteltuna tämä tutkimus soveltaa ammatissa kasvun käsiteanalyysiä tutkimattomalle toimialalle, joka on tilitoimistoala. Tutkimustulokset antavat uutta tietoa profession, professionaalistumisen, professionaalisuuden, professionaalisen identiteetin, kvalifikaatioiden, kompetenssin, ammattitaiton, oppimistarpeen, elinikäisen oppimisen, persoonallisuuden, älykkyyden ja koulutustarpeen käsitteiden yhdistämisestä tilitoimistoyrittäjän ammatissa kasvuun. Kasvatuksen ja koulutuksen (E) näkökulmasta tutkimus antaa uutta tietoa tilitoimistoyrittäjien koulutustarpeista Suomessa ja Norjassa. Kasvatus lavasti käsitettynä tarkoittaa kaikkia ilmiöitä ja muutoksia ihmisen käyttäytymisessä. Koulutus on kasvatuksen järjestelmällinen osa. (Koiranen, 2001) Koulutustarvetta koskevien tutkimustulosten hyödyntäjiä ovat tilitoimistoyrittäjät, tilitoimistojen kattojärjestöt Suomessa ja Norjassa sekä koulutusorganisaatiot molemmissa maissa. Yrittäjyyden (B) kannalta tarkasteltuna professionäkökulmaa on sovellettu ensimmäisen kerran tilitoimistoyrittäjyyteen. Profession tarkasteluun liittyy profession elementit, profession palvelun arvoketjuajattelu sekä profession kypsyyttä osoittava markkinasuojia, profession sisäinen monopoli. Nämä tekijät antavat impulsseja suomalaisen tilitoimistoalan kehittämiseen tutkimuksen komparatiivisessa osuudessa, koska professionaalistuminen on edennyt Norjassa Suomea pitemmälle.

Tutkimustulokset muodostavat neljä ulottuvuutta, joissa yhdistetään tilitoimistoyrittäjyys ja tilitoimistoyrittäjän keskeiset ammatissa kasvun käsitteet. Ulottuvuudet ovat professionaalisuuden ulottuvuus, kvalifikaatioiden ulottuvuus, kompetenssin ulottuvuus sekä motivaation ja konatiivisen alueen ulottuvuus.

Professionaalisuuden ja kvalifikaatioiden ulottuvuudet tarkastelevat tilitoimistoyrittäjän ammattia sekä ammattiin liittyvää työtä. Kompetenssin sekä motivaation ja konatiivisen alueen ulottuvuudet tarkastelevat tilitoimistoyrittäjää ihmisenä sekä hänen ammatissa kasvuunsa liittyviä tekijöitä. Professionaalisuutta ja kvalifikaatioita koskevan ulottuvuuteen liittyy tutkimustuloksena syntynyt tärkeä tulema 'konstruktio tulevaisuuden tilitoimistoyrittäjästä uusin valmiuksin'. Nämä valmiudet perustuvat tämän päivän kvalifikaatioihin ja professionaalistumiseen. Yksilöllisiä konstruktioeroja kuvaavassa taksonomiassa (Snow, Corno & Jackson, 1996, s. 247) affektiiviseen alueeseen ja kognitiiviseen alueeseen liittyvät tekijät sisältyvät vahvasti tilitoimistoyrittäjän kompetenssin tarkasteluun. Konatiivisen alueen motivaatio ja tahto erottavat tilitoimistoyrittäjän ja tilitoimistohenkilöstön toisistaan. Keskeinen erottava tekijä on ulottuvuus 'sisäinen vs. ulkoinen yrittäjä'. Tilitoimistoyrittäjällä ja tilitoimiston henkilöstöllä on kognitiivisen alueen sisältämät tiedot ja taidot, affektiivisen alueen sisältämät asenteet ja arvot, mutta tilitoimistoyrittäjällä on konatiiviseen alueeseen kuuluva motivaatio ja tahto luoda ura itsenäisenä yrittäjänä. Käsiteanalyysissä yrittäjyys on konatiivisen alueen tärkein tulema. Yrittäjyys on tahdon asia. Yrittäjäksi ryhtymistä koskeva päätös edellyttää motivaatiota ja sen jälkeen vaaditaan yrittäjyyttä ylläpitävää tahtoa. Yrittäjyys toisen palveluksessa tarkoittaa yritteliäisyyttä. Tästä muodostuu sisäisen yrittäjyyden uraorientaatio ja tällaiset henkilöt ovat hyviä toimihenkilöitä toisen palveluksessa. Tutkimustulokset muodostavat konstruktion, joka on kuvaus tilitoimistoyrittäjästä uusin valmiuksin.

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