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The Role of Customer Support in B2B SaaS Success: A Literature-
Based Review with a Focus on Enterprise Health Insurance
Technology

Evgenia Dimou

Supervisor: Georgios Tsiotras

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Evgenia Dimou

Supervising Committee

Supervisor:

Georgios Tsiotras

Professor at the Department of Business
Administration, University of Macedonia.

Co-Supervisor:

Emmanuel D. Adamides

Associate Professor of Operations &
Technology Management in the School of
Engineering of the University of Patras.

Patras, Greece, May 2026

This dissertation is dedicated to my father, whose support made this journey possible

Abstract

This dissertation examines how customer support contributes to the success of B2B SaaS companies, with particular interest in the enterprise health insurance technology sector. The study analyses the transition from traditional customer support in on-premises environments to the customer success function that emerged within the subscription-based cloud models. As SaaS environments depend on continuous service delivery and recurring renewal decisions, customer support evolved from a reactive cost centre into a strategic function that directly influences customer satisfaction, customer retention, and product development.

Using a literature review of academic and professional sources, this dissertation addresses four main research questions:

- how customer support has evolved in B2B SaaS environments,
- how support quality influences client retention,
- how support contributes to product improvement and innovation, and
- what specific demands the enterprise health insurance technology sector imposes on support functions.

The analysis is performed using well-established theoretical frameworks, including the service quality theory (SERVQUAL), relationship marketing theory, the Technology Acceptance Model and the resource-based view, and integrates them with the enterprise health insurance technology sector-specific characteristics, such as regulatory compliance, data governance and operational risk.

The literature reviewed suggests that proactive customer success management, structured onboarding, continuous relationship engagement and systematic feedback are strongly associated with higher levels of customer satisfaction and retention as well as improved product-market alignment. In the enterprise health insurance technology sector, because of the regulatory constraints, the sensitivity of the health data as well as the complexity of the operations, support is considered a critical component of compliance and risk management. This dissertation also examines the impact of artificial intelligence and automation in customer support, concluding that they can assist effectively with routine tasks, but they cannot replace human expertise needed for complex and sensitive issues. The contribution of this dissertation is a consolidated understanding of customer support as a strategic and knowledge-generating function within regulated B2B SaaS environments.

Keywords

- Customer Support
- Customer Success
- B2B SaaS
- Client Retention
- Health Insurance Technology
- Artificial Intelligence

Περίληψη

Η παρούσα διπλωματική εργασία εξετάζει τον ρόλο της υποστήριξης πελατών στην επιτυχία των εταιρειών B2B SaaS, με ιδιαίτερη έμφαση στον τομέα της τεχνολογίας ασφάλισης υγείας. Αφετηρία της μελέτης αποτελεί η μετάβαση από το παραδοσιακό μοντέλο λογισμικού εγκατεστημένου στις υποδομές του πελάτη προς το μοντέλο Software as a Service, στο οποίο ο προμηθευτής διατηρεί διαρκή ευθύνη για τη λειτουργία, τη συντήρηση και την απόδοση της υπηρεσίας. Η μεταβολή αυτή έχει αναβαθμίσει την υποστήριξη πελατών από μια κατά βάση αντιδραστική λειτουργία επίλυσης προβλημάτων σε έναν στρατηγικό μηχανισμό διατήρησης πελατών, δημιουργίας αξίας και ενίσχυσης της επιχειρησιακής απόδοσης.

Η έρευνα βασίζεται σε βιβλιογραφική ανασκόπηση ακαδημαϊκών και επαγγελματικών πηγών, με στόχο τη σύνθεση της υπάρχουσας γνώσης γύρω από τέσσερις βασικούς άξονες: την εξέλιξη της υποστήριξης πελατών στα περιβάλλοντα B2B SaaS, τη σχέση μεταξύ ποιότητας υποστήριξης, ικανοποίησης και διατήρησης πελατών, τη συμβολή της υποστήριξης στη βελτίωση προϊόντος και την καινοτομία, καθώς και τις ειδικές απαιτήσεις που θέτει ο κλάδος της ασφάλισης υγείας. Τα ευρήματα δείχνουν ότι η αποτελεσματική υποστήριξη συνδέεται άμεσα με την υιοθέτηση της πλατφόρμας, την εμπιστοσύνη του πελάτη, τη μείωση του κινδύνου αποχώρησης και την αξιοποίηση της ανατροφοδότησης για βελτίωση του προϊόντος.

Ιδιαίτερη σημασία έχει το γεγονός ότι στον τομέα της ασφάλισης υγείας η υποστήριξη δεν περιορίζεται στη λειτουργική εξυπηρέτηση, αλλά επεκτείνεται στη συμμόρφωση με κανονιστικά πλαίσια, στη διακυβέρνηση δεδομένων και στη διαχείριση λειτουργικού κινδύνου. Παράλληλα, η εργασία εξετάζει τις αναδυόμενες τάσεις αυτοματοποίησης και τεχνητής νοημοσύνης, καταλήγοντας ότι τα υβριδικά μοντέλα, όπου η αυτοματοποίηση υποστηρίζει τις επαναλαμβανόμενες εργασίες και ο ανθρώπινος παράγοντας διαχειρίζεται τη σύνθετη αλληλεπίδραση, αποτελούν την καταλληλότερη προσέγγιση για ρυθμιζόμενα περιβάλλοντα υψηλής κρισιμότητας. Η μελέτη συμβάλλει θεωρητικά και πρακτικά, αναδεικνύοντας την ανάγκη στρατηγικής τοποθέτησης της υποστήριξης πελατών στον πυρήνα των οργανισμών B2B SaaS.

Λέξεις – Κλειδιά

- Υποστήριξη πελατών
- SaaS
- B2B
- Διατήρηση πελατών
- Ασφάλιση υγείας
- Τεχνητή νοημοσύνη

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List of Abbreviations & Acronyms

AI	Artificial Intelligence
B2B	Business-to-Business
CES	Customer Effort Score
CSAT	Customer Satisfaction Score
FAQ	Frequently Asked Questions
GDPR	General Data Protection Regulation
HIPAA	Health Insurance Portability and Accountability Act
IT	Information Technology
KPI / KPIs	Key Performance Indicator(s)
NPS	Net Promoter Score
NRR	Net Revenue Retention
SaaS	Software as a Service
SERVQUAL	Service Quality Model
TAM	Technology Acceptance Model
VoC	Voice of the Customer

1. Introduction

1.1 Background

The widespread adoption of cloud computing fundamentally altered the way software is delivered, managed, and supported in business environments. Under the traditional on-premises model, software was purchased as a one-time transaction, i.e. clients acquired a licence, received installation assistance, and afterwards they managed the system independently. The vendor's operational responsibility was ending at the point of delivery and the revenue was transactional. Consequently, the after-sale relationship was largely defined by the periodic maintenance of the contracts or the ad hoc technical assistance.

The Software as a Service (SaaS) model replaced this arrangement with a fundamentally different logic. As described by Armbrust et al. (2010), cloud computing transfers the infrastructure ownership and the operational responsibility to the vendor, enabling software to be delivered on a subscription basis over the internet. That means that the vendor hosts the system, maintains it continuously, and remains accountable for its performance for as long as the contract is active.

In such a model, the client's decision for renewal is based on the overall experience they get from the platform usage, which is greatly affected by the experience the customer support offers to the client (Mehta et al., 2016; Grönroos, 2000). A system that is underutilised by the users because they lack the knowledge of the full system capabilities or a system that causes issues in daily operations without fast resolution and permanent fixes from the customer support, creates a negative perception and is more likely to prevent the client from renewing. So, the role of customer support is extended and is expected to offer additional services such as onboarding of the system, training to new capabilities, consultation on the proper usage of configuration options etc. This is also supported by what Mehta et al. (2016) note, that in recurring-revenue models the work that happens after the sale, weighs equally to the sale itself. This expanded function became known as customer success.

It is worth noting that the health insurance sector that operates within a strict regulatory framework where sensitive data is managed, introduces additional complexity to the customer support, as the vendor needs to also comply with these strict rules and any failure may lead to serious compliance breaches and reputational consequences. As a result, the

customer support is expected to go beyond the service delivery, and they need to encompass regulatory guidance, data governance, and risk management.

This dissertation focuses on the intersection between the relationship dynamics that characterise the SaaS delivery models and the strict regulatory requirements that govern the health insurance sector.

1.2 Problem Statement

Customer support has always been perceived as a reactive function that resolves problems when they arise and not as a contributor to the strategic outcomes of an enterprise. This represented the traditional approach under the on-premises model, where the clients were responsible for the system operation and maintenance and the vendor had limited obligations. In a SaaS environment however, this changes, as the vendor becomes responsible for the system, and as a result, responsible for the overall experience the client gets from the system usage. Given that the client retention is very important for the revenue in this model, the reactive approach of customer support is not sufficient.

The research on customer success and SaaS retention, by Reichheld and Sasser (1990) on the economics of retention and by Mehta et al. (2016) and Gainsight (n.d.-b) on customer success management, highlights that proactive support, along with structured onboarding, and sustained relationship engagement are the key drivers for renewal.

Although there is an extensive literature that examines how these findings apply to SaaS environments, there is rather little research about their application to the enterprise health insurance market, which is characterised by high complexity and strict regulatory requirements, as well as sensitive data constraints.

In environments like these, vendors must operate under very specific constraints that affect the delivery of the customer support. Despite the limitations of this strict framework, there is also great operational risk in case of any customer support failure that may cause significant legal, financial, and reputational consequences. Even though these sector-specific conditions are very important, there is limited academic research that examines them in detail. This dissertation seeks to address this gap by focusing on the specific requirements of the enterprise health insurance market and by contributing to a better

understanding of customer support in this context. In doing so, it seeks to provide customer support leaders in the sector with clearer insights into how service delivery can be managed more effectively, regulatory requirements can be met, and customer retention can be supported.

1.3 Aim of the Study

This dissertation aims to examine the role of customer support in shaping the success of B2B SaaS companies, with specific reference to the enterprise health insurance market, using literature review and critical synthesis of the available academic and professional literature.

1.4 Research Objectives

To achieve this, we will focus on four main objectives:

- The evolution of customer support models in B2B SaaS environments, from a reactive function to proactive customer success management.
- The relationship between customer support quality, client satisfaction, and the retention outcomes in enterprise SaaS contracts.
- How the customer support function can act as a mechanism for product improvement and innovation, using systematic feedback collection and client co-creation.
- The specific demands placed on customer support in enterprise health insurance technology, with reference to regulatory compliance, data governance, and operational risk.

1.5 Research Questions

To guide this study, the following research questions have been used:

- What is the evolution of the customer support role in B2B SaaS environments, and what has driven the shift from reactive support to proactive customer success management?

- How is customer support quality related to the client retention in enterprise B2B SaaS, and which support practices influence renewal?
- How does customer support contribute to the product development and innovation in B2B SaaS, and how are the client insights translated into platform improvements?
- What are the specific demands of the enterprise health insurance sector placed on customer support, and how regulatory compliance differentiates it from other SaaS environments?

1.6 Significance of Study

The importance of this study can be found in three areas: academic contribution, practical relevance, and sector-specific insights.

Academic significance: Over the last decades, there has been a lot of research on customer support in SaaS environments, however it remains dispersed. Some studies focus on client retention, others on onboarding, and others on customer success, drawing on different theories and ideas such as the service quality theory (Parasuraman et al., 1988) and the relationship marketing (Morgan & Hunt, 1994). However, there is no unified understanding of how customer support functions within enterprise B2B SaaS environments, especially within highly regulated sectors like the enterprise health insurance technology. The aim of this study is to bring together these theories and examine their relevance within this specific context.

Practical significance: In terms of the practical significance, the implications of this study are direct for the organisations that operate in the enterprise health insurance SaaS market. It is well known that sales cycles are lengthy, customer acquisition is expensive and switching platforms is complex and disruptive, so it is evident that losing enterprise customers is very costly. At the same time, research has shown that well-structured and proactive support helps the clients to realise value more quickly, use the platform more effectively and eventually get a positive experience that drives them to renew their contracts. This study brings together this evidence and applies it to practical questions of how support teams should be structured, resourced, and managed. The findings can help vendors assess

their current support practices and identify areas for improvement based on established research.

Sector-specific significance: Enterprise health insurance market is ruled by sector-specific conditions that differentiate it from other SaaS environments. Organisations in this market operate under strict regulatory frameworks, which means that any system misconfiguration or misuse can expose the clients to compliance, legal and data protection risks. It is evident that in this market customer support plays a significant role which extends from the service delivery, by helping them stay compliant and manage the risks. This study highlights this extended role and provides insights into how vendors can structure and manage support functions in a way that aligns with the regulatory demands of the enterprise health insurance sector.

1.7 Structure of the Dissertation

This dissertation is structured as follows.

In Chapter 2, this dissertation presents the methodology that is used, explaining the choice of the literature review approach, what strategy was employed, the criteria used for the source selection as well as the method of thematic synthesis applied to the identified literature.

In Chapter 3, it examines the evolution of customer support in B2B SaaS markets, describes the transition from reactive to proactive support model and evolution to customer success management.

In Chapter 4, it analyses the relationship between customer support, customer satisfaction and customer retention, using the service quality theory and SaaS research to identify the best support practices that lead to contract renewal.

In Chapter 5, it explores the contribution of the customer support to the product improvement and innovation, using the client feedback received through the interactions with the clients.

In Chapter 6, it reviews the emerging trends in the customer support, such as automation, artificial intelligence and hybrid delivery models, along with the risks and the challenges associated with them.

Finally, in Chapter 7, this dissertation presents the conclusions of this study along with the key findings from the research questions and discusses this study's contributions, limitations and proposals for future research.

2. Methodology

2.1 Research Approach

This dissertation adopts a literature review approach, synthesising existing academic and professional literature to address conceptual and sector-specific questions, without the collection of primary data.

There are four main questions about customer support in B2B SaaS that are guiding this study:

- what is the evolution of customer support in B2B SaaS,
- what is the relationship between support quality and client retention,
- what is the contribution of customer support to product development, and
- what makes the enterprise health insurance sector different.

Although there is an increased literature for this topic, it is dispersed across several disciplines, i.e. service management, information systems, health informatics, and strategic management. This fragmentation makes it difficult to develop a coherent view of how customer support functions across enterprise SaaS contexts, particularly in highly regulated sectors. A literature review-based approach provides a suitable framework for bringing together these diverse elements of research and examining their relevance in a single, integrated analysis.

This approach aims to understand existing research, rather than to measure or prove relationships through data. The collection of primary data would be more appropriate in future research once specific hypotheses have been developed on the basis of this synthesis.

2.2 Research Strategy

The relevant literature was identified by searching across multiple academic databases and supplementary sources. The primary databases that were used were Scopus, Web of Science, PubMed and EBSCO. The reason that Scopus and Web of Science were selected is because they have an extensive coverage of peer-reviewed research in areas such as business, management and information systems. PubMed was used because it covers the area of health informatics, digital health systems and healthcare technology governance. Moreover,

EBSCO was used because of the extensive coverage of journals that cannot be found in other databases.

Additionally, Google Scholar was used for industry reports, white papers, and practitioner frameworks which are relevant to customer support and customer success in SaaS environments. The search focused on three main thematic areas reflecting the research questions:

- customer support and related concepts,
- SaaS and enterprise software contexts, and
- health insurance and health technology environments.

Some indicative search terms used were “customer support”, “customer success”, “service quality”, “Software-as-a-Service”, “B2B SaaS”, “enterprise software”, “retention”, “churn”, “health insurance technology”, and “digital health”. The search focused on the period from 2000 to 2024, which reflects the emergence of SaaS models in the early 2000s and the subsequent development of customer success practices. Earlier foundational works in service quality and relationship marketing were also included where they were directly relevant to the research questions.

2.3 Inclusion/Exclusion Criteria

All the sources used were selected based on their relevance, to the research questions and priority was given to peer-reviewed journal articles, conference papers, and academic book chapters that addressed customer support, customer success, service quality, or retention in B2B or enterprise software contexts.

Grey literature was also used, including industry reports, white papers, and practitioner frameworks, to supplement the academic sources in the areas where the peer-reviewed literature is limited, such as operational customer success benchmarks or sector-specific practices in health insurance SaaS. Such sources were included only where they were produced by organisations with recognised expertise and were available in stable, citable formats.

Any sources focusing exclusively on clinical healthcare outcomes or patient-care perspectives were excluded, as they fall outside the scope of the study. Finally, non-English

language sources were also excluded on practical grounds, with the acknowledgement that this introduces a geographic bias discussed in Section 2.5.

2.4 Data Analysis Method

The selected literature was analysed using thematic synthesis method, the approach developed by Thomas and Harden (2008). Such analysis aims to identify recurring themes, points of convergence and not to aggregate quantitative findings.

All the sources were read and analysed thematically in relation to the four main research questions. The initial themes reflected the core areas of interest, such as customer support evolution, retention mechanisms, enterprise relationship dynamics, regulatory context, and sector-specific support demands. Many of the sources contributed to multiple themes and therefore, were analysed accordingly. Using iterative reading and comparison, some cross-cutting concepts were identified, i.e. trust, proactive engagement, compliance, and time-to-value. These concepts were examined across the different strands of literature to understand how general SaaS support frameworks are adapted, intensified, or constrained within enterprise health insurance contexts.

In the cases where the literature presented conflicting perspectives, these differences were retained and discussed so as to reflect the interpretive aim of the study and allow better understanding of customer support dynamics in complex enterprise environments.

2.5 Limitations

In conclusion, it is important to mention the limitations of the methodology used. The main one is that this study is based on the synthesis and interpretation of existing literature and not on primary empirical research, which means that the conclusions are shaped by the scope and quality of the available sources.

The second limitation is that the reviewed literature is drawn from English language sources, which introduces a degree of contextual bias given the global nature of SaaS adoption and enterprise health insurance systems.

Finally, an unavoidable limitation of literature-based research is the publication bias, as studies reporting novel or positive findings are more likely to be published in academic journals. The inclusion of selected grey literature helps to mitigate this to some extent, but such sources may reflect the perspectives or interests of their producers and must therefore be interpreted with appropriate caution.

3. Evolution of customer support in B2B SaaS

3.1 Chapter Overview

This chapter describes the development of the customer support as a business function in software services, from a transactional and reactive model to a proactive and relationship-oriented model associated with the B2B SaaS environments. Section 3.2 examines the structure and the logic of the traditional support models and the assumptions on which they were built. Section 3.3 identifies the specific pressures introduced by the SaaS business model that made those assumptions untenable. Section 3.4 analyses the transition from the support as a technical function to the customer success as a commercial one. Section 3.5 considers the strategic significance of this transformation within the current enterprise software market. Section 3.6 summarises the key findings and establishes the connection to Chapter 4, which examines how the support quality affects the client satisfaction and the retention outcomes.

3.2 Traditional Support Models

For many years, customer support was considered as a post-sale service function with a narrowly defined purpose: to resolve the technical problems that arose after a product had been deployed. This conception reflected the structure of the on-premises licensing model, in which software was sold as a stand-alone product, installed on the client infrastructure, that afterwards was operating independently of the vendor. The vendor's commercial interest ended at the point of the licence purchase. There was no ongoing revenue stream depending on the client's continued use of the platform, and as a result there was no commercial need to ensure that clients were actively adopting and fully utilising the software.

Customer support was therefore operating as a reactive function, where assistance was provided only when there was a system failure. As Cusumano (2004) noted in his analysis of business model evolution of software industry, the traditional software firms generated revenue mainly through maintenance contracts and upgrade licences, rather than ongoing delivery of services. The support function was therefore structured to manage incoming faults, escalate complex technical issues to engineering teams, and close cases within

defined response time targets. Performance was measured against metrics such as call resolution rate, first-call resolution, and mean time to repair. These metrics were indicators of the operational efficiency within a reactive model; however, they did not offer any insights into whether clients were effectively using the product or achieving the outcomes for which it was intended.

In the traditional model, the organisational position of support teams was within the operations or within a dedicated service delivery function, totally separated from sales, product development and account management. As a result, all the information gathered through the support interactions, i.e. recurring error patterns, feature gaps identified by users, and configuration difficulties that demonstrated product complexity, was not retrofitted to product or development teams. Parasuraman et al. (1988) described a similar structural gap in their SERVQUAL framework. It was evident that there was a misalignment between what the customer-facing personnel faced and what the management responded to, and this was one of the primary sources of service quality failure. In the enterprise software, this misalignment had the additional consequence of slowing down the feedback loop between the client experience and the product improvement.

Through the 1990s and early 2000s, the standard support framework used was the tiered model. Under this model, there are three levels of support, the first level that consists of entry level agents that receive the client requests and can solve the straightforward issues and handle routine inquiries. The second level of support, that consists of more experienced engineers that can solve more complex issues, like business-related enquiries or/and configuration issues, and finally there is the third level of support that consists of technical engineers that can solve product defects and infrastructure related issues. This tiered model was effective in managing support volume and technical resources efficiently, however, as a reactive model it did not offer any value in the service delivery and thus it was considered to have limited effectiveness (HDI, 2018; McGarahan et al., 2017a, 2017b).

In the traditional support models, another defining feature was the imbalance in the vendor client relationship. During the era of the on-premises software model, the enterprise contracts were agreed for long duration, and their terms were in favour of the vendor. Once a system was implemented and integrated into an organisation's operations, switching to an alternative platform became difficult in practice, as it required complex technical migration and significant changes to internal processes.

Under these conditions, the vendor had limited incentive to invest in high service quality over the lifetime of the contract. As a result, customer support was commonly resourced to just satisfy the contractual minimums, as it did not affect any renewal outcomes. As Shapiro and Varian (1999) highlight, the high switching costs in information markets allow providers to deliver lower service quality without immediate commercial risk.

3.3 SaaS-Specific Pressures Driving Change

Traditional support models became commercially unsustainable after the shift to the cloud-based SaaS delivery, as the nature of vendor-client relationship itself changed. The most significant change was the shift in the licensing model, from perpetual to subscription-based pricing. Under this model, clients only pay for accessing the platform for a defined period, usually on an annual basis, and it is solely under the vendor's responsibility the maintenance and the support of the infrastructure. As a result, the decision of a client to renew the license is shaped by the overall experience of the product and the support provided, making the vendor revenue directly dependent on ongoing customer satisfaction.

This economic shift was recognised early in the SaaS literature and Reichheld and Sasser (1990) showed that even small improvements in customer retention can have a significant increase in profitability. In the subscription-based business models, this relationship is important as revenue accumulates over the customer lifecycle, whereas churn removes future value. This has direct implications for the customer support, as it shows that a reactive model is insufficient to maintain the long-term client relationships on which recurring revenue depends.

A second pressure specific to the SaaS model, arose from the changes in the products deployment practices. In the traditional on-premises environments, a new software was implemented with a planned project supported by a team of engineers and consultants, and any new requirement was scheduled and agreed between the vendor and the client to be delivered with a specific upgrade. In SaaS platforms however, the new features are deployed without direct initiation from the client, but they follow the vendor's roadmap and a continuous cycle of updates. This continuous cycle of changes requires customer training and guidance that traditional support models were not designed to offer. As a result, clients

struggled to keep up with the continuous changes and, in many cases, underutilised the system due to gaps in knowledge.

A third factor concerns the changes in the enterprise purchasing decisions. Under the on-premises model, the software purchasing decisions followed a structured and formal procurement process, typically involving lengthy timelines due to the long-term nature and high commitment of the investment. In SaaS models however, the initial contract decisions are often made faster and at a lower cost, but the renewal decisions become ongoing and are based on the overall experience and feedback collected from a broad set of stakeholders that use directly the system.

Research on the enterprise software acceptance and adoption, shows that users form their opinions about a product mainly through the day-to-day use as well as the support they receive during their onboarding (Gefen, 2002). When the users struggle with the system and they do not receive timely or effective guidance, they are more likely to perceive the product as low value, even if its technical capabilities are strong (Davis, 1989). As the subscription renewals increasingly depend on the user satisfaction and feedback, negative user experiences can directly reduce the likelihood of contract renewal.

In conclusion, the need to move away from a reactive support model to a more customer-focused and proactive model, became more evident due to the competitive dynamics of the SaaS model. In SaaS context, switching costs are lower, cloud delivery simplifies migration processes and moving to a competing platform is not a major barrier increasing therefore the competitive pressure and client mobility (Shapiro & Varian, 1999).

As explained by Barney (1991), competitive advantages which are based solely on product features are not easy to sustain, as such features can be easily replicated by competitors. However, the customer experience that can be cultivated from the vendors by providing high quality onboarding process, excellent ongoing support and good relationship management, can become important differentiators in the SaaS context.

3.4 From Support to Customer Success

The result of these pressures was the emergence of customer success as a distinct business function. It is not simply a rebranding of the customer support, but it represents a different

theory of the vendor-client relationship. The vendor accepts an ongoing responsibility for the client's achievement for which the platform was purchased, and in which support activity is understood as a proactive contribution to value realisation rather than a reactive response to service failure.

The origins of the customer success function are traced to Salesforce in the early 2000s, where the high churn rates among the enterprise clients prompted the development of a dedicated post-sale team tasked with ensuring adoption and renewal (Mehta et al., 2016). The model expanded rapidly across the SaaS industry over the subsequent decade, and this was supported both by the emergence of a practitioner-oriented literature, most notably Mehta et al.'s foundational work and industry research produced by firms such as Gainsight, and by the development of purpose-built technologies for customer health monitoring and lifecycle management. As a result, customer success had become a standard organisational function by mid-2010s, with well-established performance metrics focused on customer retention and expansion.

The customer success function managed by a customer success manager, is responsible for several activities that were not previously part of the traditional support models. One of such activities, is the customer onboarding, that includes the initial setup and configuration of the platform based on the specific client needs, user trainings, hyper care support during the early stages of operation and success milestones to ensure that the users have adopted to the new system effectively.

These practices are based on multiple theories, one of which is the relationship marketing theory by Morgan and Hunt (1994). Morgan and Hunt (1994), identify trust and commitment as important factors for durable relationships, and argue that vendors investing in relationship continuity with the clients, achieve higher retention rates than the vendors that follow the traditional methods.

Additional insights can be drawn from the service quality literature, and more specifically from the SERVQUAL framework developed by Parasuraman et al. (1988). This framework highlights that clients value their overall service experience, i.e. the full set of interactions with the vendor, including perceived responsiveness, empathy, and reliability throughout the service relationship. In SaaS contexts, these qualities are carefully monitored through customer health scoring mechanisms, and offer insights about product usage, support

interactions and customer feedback that help evaluate the overall health of the relationship and identify early risks that may affect the renewal decisions.

As with any organisational change, the transition from reactive support to proactive customer success entailed a range of challenges. Research on enterprise software relationships highlights several challenges inherent in the customer success model. Workman (2005) stated that excessive vendor contact could be perceived by some enterprise clients as intrusive rather than supportive, particularly in organisations with strong internal technical capabilities and a preference for operational autonomy. Moreover, the logic of health scoring and pre-emptive intervention presupposes a degree of vendor visibility into client operations, such as usage of data, engagement levels, and configuration choices, that may be sensitive and cannot be shared. This tension between proactive engagement and client autonomy is examined further in Chapter 4 in the context of relationship management within enterprise B2B contracts.

Another challenge concerns the differentiation between customer success and traditional customer support functions within the same organisation. Studies of SaaS operational design have noted the risk of the role ambiguity when customer success managers are expected to combine strategic relationship management with technical issue resolution. These roles require distinct skill profiles as the former emphasises on commercial judgement and consultative engagement, while the latter relies on technical depth and process discipline. In case these responsibilities are insufficiently differentiated, both functions risk underperformance as strategic relationship management becomes fragmented when customer success managers are drawn into technical escalations, while the quality of technical resolution may suffer in the absence of dedicated process ownership.

3.5 Strategic Importance

The changes discussed in the previous sections represent how the customer support has evolved from a cost centre to a revenue contributor that focuses on customer satisfaction and helps customers realise value from the platform.

As stated by Gainsight (n.d.-d) and Gartner (2022), one very important indicator of the long-term performance in SaaS business model, is the net revenue retention (NRR). When this exceeds 100% this means that the revenue from the existing customers is higher than the

revenue that is lost through churn, which means that the organisation can grow without heavily relying on the acquisition of new customers. Customer success plays a crucial role in achieving high NRR scores by applying these techniques discussed previously.

The importance of customer success is also supported by the research on competitive advantage. According to the resource-based view (Barney, 1991), long-term advantages come from resources that cannot easily be replicated by competitors. In SaaS markets, vendors need therefore, to invest in developing strong customer relationships through effective onboarding, reliable support, and ongoing engagement. These capabilities are more difficult to imitate than any product features, which can easily be replicated by the competitors.

This is even more evident in the enterprise health insurance sector, which operates under strict regulatory constraints, has complex operational processes and high sensitivity to disruptions. In such conditions, building strong customer relationships becomes essential for sustaining client commitment and supporting renewal decisions.

3.6 Summary

This chapter has analysed the evolution of the customer support in B2B SaaS environments, from a reactive and technical oriented function to a proactive function and a key revenue contributor. Although the traditional model was functioning well in the on-premises model, it became inadequate in the SaaS context as result of the shift in the subscription pricing and the different dynamics of the cloud enablement. The response to this need was the emergence of the customer success function that used the relationship marketing theory and the service quality research to introduce, among others, the structured onboarding, the customer health monitoring and the proactive engagement to strengthen the relationship with clients. The strategic significance of customer success is currently well-established in research and in practice, however, there are some tensions related to the client autonomy that remain to be solved. In Chapter 4, we examine in more depth the relationship between the customer support quality and the client satisfaction in relation to the client retention.

4. Customer Support, Customer Satisfaction and Retention

4.1 Introduction

Moving on, this chapter examines how customer support, client satisfaction and customers' retention concepts are related within the B2B SaaS environments. Section 4.2, reviews the key theories and key findings on customer satisfaction, focusing on the main factors that can shape the client perceptions. Section 4.3 looks at customer support as a driver of retention, using churn and renewal studies to explain how support practices affect the renewal decisions. Section 4.4 discusses the role of relationship management in long-term vendor-client relationships, highlighting the tension between proactive support and client autonomy introduced in Chapter 3. Section 4.5 reviews the metrics and the measurement approaches used to evaluate support performance, including their strengths and the limitations of the current practice. Section 4.6 summarises the key findings and connects them to Chapter 5, which addresses the contribution of customer support to product improvement and innovation.

4.2 Customer Satisfaction Drivers in B2B SaaS

In the service contexts, customer satisfaction has been extensively studied and the frameworks that have been developed provide a useful theoretical foundation for understanding how enterprise software clients evaluate their support experience and interactions (Parasuraman et al., 1988; Grönroos, 2000). The most influential of these frameworks is the SERVQUAL model, developed by Parasuraman et al. (1988), which proposes that perceived service quality and, as a result the customer satisfaction, is determined by the gap between client expectations and the perceived performance across five dimensions:

- reliability,
- responsiveness,
- assurance,
- empathy, and
- tangibles.

Although the model was developed in consumer service contexts, its core proposition, i.e. that satisfaction reflects the relationship between what clients expect and what they receive, has been applied extensively in B2B research and has been validated in enterprise software contexts by several studies.

In B2B SaaS, the SERVQUAL dimensions take different meanings from their original consumer applications. The first dimension of the *reliability* refers not only to the technical availability of the system but to a wider notion of consistency and accuracy of the provided support. It encompasses the quality of responses given by the support team, the commitments they make and whether those commitments are honoured, and, more broadly, the trustworthiness of the guidance and support delivered.

The strongest predictor of client satisfaction, based on Bhattacharjee (2001) is the perceived reliability of the service provider. This is something that also aligns with the central role of trust in the long-term B2B relationships, as described by Morgan and Hunt (1994). Especially in the enterprise health insurance context, where support failures can have regulatory and compliance implications, the reliability dimension becomes even more critical.

The second important dimension of the SERVQUAL model is the *responsiveness*. Along with the reliability, responsiveness is another satisfaction driver. It measures how fast the customer support responds to the clients' issues and how accessible the team is. As mentioned by Parasuraman et al. (1996), this quality has been cited many times as a source of dissatisfaction when it falls below client expectations, even in cases where the technical resolution provided was of high quality.

The next two dimensions of the SERVQUAL model refer to the interpersonal aspects of the service delivery. *Assurance* is about the professionalism and the confidence the customer support conveys to the clients, and *empathy* refers to the extent to which the team understands the client's specific needs and circumstances. Two very important qualities for the enterprise B2B relationships, as clients interact continuously with the support team and based on their user experience, they value the vendor accordingly. According to De Wulf et al. (2001), personal interactions between support team and clients are a strong predictor of relationship quality in B2B environments. Their findings show that clients value more

the vendors whose support teams understand their business context than those that just provide technically correct guidance.

On the other hand, the Technology Acceptance Model (TAM), developed by Davis (1989) identifies that there are other software-specific factors that influence customer satisfaction. The perceived usefulness and ease of use of software systems are considered as main drivers for the users to accept the system. Perceived usefulness is increased by the quality of the onboarding process that the customer support offers and is not limited only to the product features. Proper onboarding, with training and guidance, ensures that users take full advantage of the system capabilities and as a result they perceive greater value out of it.

Moreover, as Nambisan and Baron (2007) note, it is important for the clients to actively participate in the service relationship by providing feedback, and collaborating on problem-solving as this leads to higher levels of satisfaction compared to more passive clients. This is an indication that support models that involve clients as partners are more likely to deliver satisfaction based on real value achieved, rather than on issue resolution alone.

In the enterprise health insurance technology sector, there are additional criteria for evaluating customer support. Clients expect the support teams to understand the regulatory and operational requirements specific to health insurance, to be able to advise on compliance-related decisions and recognise the operational impact of any system issues. This sector-specific dimension of satisfaction is examined in greater detail in Chapter 6.

4.3 Customer Support as a Determinant of Retention

As stated by Mehta et al. (2016), retention is driven by the overall experience the customer perceives from the vendor and for which customer support is an important factor. That means that even if the product is technically strong, but the support experience is poor vendors may suffer from churn.

Research has shown that there are several support related factors that can actually predict non-renewal. As identified by Gainsight (n.d.-c), poor platform adoption is one strong indicator of churn. Even though the main factors that affect adoption are the product itself as well as the client readiness, it is worth noting that customer support plays a direct role

through the onboarding process, the user training, as well as the timely response when issues arise.

Renewal decisions are also influenced by the frequency and the nature of the support interactions. Research has shown that active engagement of the support team with the clients, through proactive check-ins, training and advisory sessions, influence positively the renewal decisions of clients. This is in alignment with the relationship marketing theory by Morgan and Hunt (1994), which indicates that repeated positive interactions reinforce trust and commitment and build long-term commercial relationships. The research emphasises more on the quality rather than the frequency of these interactions and concludes that clients that receive accurate, responsive and context-aware support are more likely to renew.

The relationship between support quality and retention is not linear. Several studies have identified that below a minimum standard of support performance, the satisfaction and the retention decline sharply, whereas incremental improvements in support quality produce diminishing returns in retention outcomes. This pattern is consistent with Herzberg's two-factor theory (Herzberg et al., 1959) as applied to service contexts, where certain service attributes function as hygiene factors, i.e. their absence causes dissatisfaction, but their presence does not produce proportionate satisfaction gains. In practical terms, this suggests that vendors should prioritise ensuring that foundational support standards like response times, accuracy and issue resolution, meet the client expectations before investing in differentiating support initiatives. The failure to meet basic expectations is more damaging to retention than the absence of advanced support capabilities.

Churn research has also distinguished between different types of non-renewal decisions, a distinction with implications for how customer support's role in retention is understood. There is the voluntary churn, in which the client actively decides not to renew, and is typically preceded by a series of identifiable warning signs, such as declining platform usage, an increase in support ticket volume or escalation frequency, reduced engagement with vendor communications, and negative responses in satisfaction surveys. These signs are measurable and, in case health scoring systems are in place, they are actionable. On the other hand, there is the involuntary churn, which is driven by factors such as the client organisation's financial difficulties, or changes in internal technology strategy, and is less open to support intervention. As a result, it is very important distinguishing between these

two for accurately assessing the contribution of customer support quality to retention outcomes.

In the enterprise health insurance sector, the retention dynamics described above are modified by several sector-specific factors. As described in Chapter 3, in this sector the switching costs are much higher than the general SaaS market, which makes it more difficult for the clients to churn with only few negative support experiences. However, when dissatisfaction accumulates, especially with compliance and regulatory issues and system reliability through critical periods, churn becomes difficult to avoid, and this will lead to significant commercial loss. This is why proactive retention management is essential for risk management.

4.4 Relationship Management

The relationship marketing theory by Morgan and Hunt (1994) argues that the key factors that strengthen the long-term relationships are trust and commitment. Drawing on this theory, as the customer success model matured, it placed greater emphasis on the vendor-client relationships in the enterprise B2B software. In this sector, trust is built through ongoing support interactions and commitment depends on the value the clients perceive of the relationship.

As De Wulf et al. (2001) noted in their research, clients that have a dedicated contact person report higher satisfaction and stronger renewal intentions than those that deal with non-dedicated support function. In enterprise SaaS, this is achieved through the account management, where the customer success manager acts as the main point of contact that maintains the continuity with the client, ensures platform adoption and coordinates for any support needed. This relationship becomes a real asset over time, as the account manager develops a deep understanding of the client's business and needs, which is difficult for the competitors to replicate.

On the other hand, studies such as Workman (2005), show that clients with strong internal technical capabilities, prefer independence and they value a more balanced form of vendor engagement that does not reduce their sense of control over their environment. This is a very strong case for enterprise health insurance technology sector, where these organisations have their own IT teams.

The resolution proposed in both the academic and practitioner literature is that the optimal level of proactive engagement is not a fixed quantity, but it depends on the client's profile, maturity and stated preferences. For example, a newly onboarded client with limited internal SaaS expertise will benefit from intensive, structured support engagement whereas a long-tenured client with a capable internal team may value the relationship primarily for its escalation path and compliance expertise and may prefer less frequent interactions. Customer success models that fail to differentiate engagement intensity by client segment, risk either under-serving clients who need structured guidance or over-servicing clients who find that guidance patronising. Segmentation by customer health score, product adoption level, and expressed client preference is the mechanism through which this differentiation is typically implemented in practice.

In enterprise health insurance, relationship management includes an additional dimension that distinguishes it from other SaaS sectors. Clients operate under strict regulatory requirements that require documented records of system configurations, data handling decisions, and change activities. The customer success manager, therefore, acts as a compliance partner who alerts clients to platform changes that may affect regulatory obligations. This role is not addressed in the general literature for customer success and highlights the need for a more specialised account management model than that typically described in general SaaS frameworks.

4.5 Measurement & KPIs

With the evolution of customer success, organisations realised the need to measure in a more structured way the customer support performance and its relation to the customer satisfaction. As a result, a number of metrics were developed to measure different aspects of the support experience, but it is important to note that since each metric shows only part of the overall picture, they need to be used in combination to provide a more comprehensive view of customer experience and retention likelihood (Dixon et al., 2010; Gupta & Lehmann, 2003).

Net Promoter Score (NPS), developed by Reichheld (2003), measures the likelihood that a client would recommend the vendor to a peer, expressed on a scale from zero to ten and converted into a score by subtracting the percentage of detractors (scores of zero to six) from

the percentage of promoters (scores of nine and ten). NPS has been widely adopted in SaaS as an indicator of overall relationship health, and in practice it is often used alongside broader customer health measures to inform renewal-risk assessment (Gainsight, n.d.-a). This metric has some limitations though, as it measures a relationship sentiment at a specific point in time rather than continuously, and it is subject to social desirability bias in enterprise contexts where respondents are aware that their score may influence the vendor's resource allocation. In the enterprise health insurance sector, NPS may also be complicated by the fact that the client contact completing the survey is not necessarily representative of the full set of stakeholders whose experience influences the renewal decision.

Another important measurement is the customer satisfaction after a specific support transaction, like for example the resolution of an incident. It usually has the form of a short survey that is sent to the client upon the completion of the transaction. The metric used for this measurement is the Customer Satisfaction Score (CSAT). These metrics, however, are related to specific support agents, specific issue types and in general do not reliably indicate the overall customer satisfaction that can predict renewal decisions.

Another metric is the Customer Effort Score (CES), introduced by Dixon et al. (2010), that measures how much effort a client must spend to resolve an issue or to complete a task with vendor support. The CES framework is based on the finding that lower customer effort is more strongly associated with loyalty and that high-effort support interactions are more closely linked to churn. In enterprise SaaS, CES is particularly relevant for onboarding and complex integration support, where client effort is naturally higher. However, its limitation lies in the fact that effort is partly driven by issue complexity, making it difficult to distinguish between the inherent difficulty of the task and the quality of support provided.

Beyond these interaction-level metrics, customer health scores, as discussed in Chapter 3, aggregate multiple data points, like the product usage frequency, the feature adoption depth, the support ticket volume and trend, NPS, and engagement with vendor communications, into a composite indicator of renewal risk. Health scores are not a metric in the strict sense but rather a predictive model, and their reliability depends on the quality of the underlying data and the validity of the weights assigned to each component. Research on health score design has noted the risk of over-weighting usage data relative to relationship quality indicators, an imbalance that can produce misleading risk assessments for clients who are

technically active on the platform but strategically disengaged from the vendor relationship (Gainsight, n.d.-a).

For enterprise health insurance clients specifically, standard SaaS metrics require supplementation with indicators that reflect the sector's operational and regulatory character. Metrics such as compliance incident rate, i.e. the frequency with which support interactions relate to regulatory queries or configuration compliance concerns, time-to-compliance-resolution, and the proportion of clients who have completed documented compliance reviews within a defined period are not standard in the general SaaS measurement literature but are relevant to assessing support quality in this sector. The absence of sector-specific measurement frameworks in the academic literature represents a gap that future research, drawing on primary data from health insurance SaaS vendors, would be well positioned to address.

4.6 Summary

This chapter has examined the relationship between customer support quality, client satisfaction, and retention in B2B SaaS environments. The evidence from service quality theory, relationship marketing research, and SaaS-specific empirical studies consistently supports the proposition that customer support quality is a meaningful determinant of renewal decisions, operating through its effects on platform adoption, trust, perceived value, and relational commitment. Reliability, responsiveness, assurance, and empathy dimensions of the SERVQUAL framework, provide important insights into what clients value in their support interactions and in addition, the research on churn shows that the most practical indicators of retention risk are the adoption levels and the client engagement patterns. At the same time, a number of different metrics that measure specific aspects of the client experience, such as NPS, CSAT, CES, and customer health scores are used, but they need to be used in combination and interpreted carefully in order to provide a comprehensive assessment of support performance.

5. Customer support as a Driver for Product Improvement and Innovation

5.1 Introduction

Up to this point, this study has examined customer support as a factor in service quality and customer retention, but these are not the only areas to which customer support contributes.

In reality, every interaction that a support team has with a client generates information about how the product is being used, where it fails to meet expectations, and what the client needs that is not yet available. The question this chapter addresses is whether organisations systematically use that information to drive product development, and what the literature tells us about how effectively they do so.

The relationship between customer support and product improvement is not straightforward. It depends on organisational structure, the willingness of product teams to use operational data, and the processes through which client feedback moves from support interactions to product decisions. In enterprise health insurance technology, this relationship is even more complex, as feedback is often framed in regulatory and compliance terms, and the implications of acting or not acting can extend beyond customer satisfaction. The following sections examine each of these factors in turn.

5.2 Support as Primary Source of Insights

The view that clients are an important source of product knowledge is well-established in the literature. Research shows that organisations which remain closely aligned with their clients' operational needs tend to develop more relevant and effective products than those relying mainly on internal assumptions. This is particularly true in B2B SaaS, where client organisations embed software deeply into daily operations which have an increased complexity (von Hippel, 2005). At this point, customer support plays a critical role, as it helps maintain alignment between the product and client needs.

The support interactions are valuable not only because they surface problems, but also because they reveal the gap between what a product was designed to do and what clients actually need it to do. Enterprise B2B software adoption research points out that this gap

often becomes visible only after deployment, i.e. when the product is used in real operational conditions that designers cannot fully anticipate. Customer support teams encounter these gaps repeatedly and systematically through client interactions.

The concept of Voice of the Customer (VoC) formalises the practice of collecting and analysing client feedback as a source of business insights. Support feedback is very rich VoC as it is unfiltered and based on real operational issues the clients face. In enterprise health insurance technology this is even more evident, as support issues represent more than a technical problem but rather a process breakdown that can have financial or regulatory consequences for the clients. The support teams that are handling these cases accumulate detailed knowledge of which product behaviours cause operational disruptions and under what conditions, knowledge that is directly relevant to product improvement.

The main challenge faced is the absence of effective and structured mechanisms for knowledge transfer. Research on knowledge management in service organisations indicates that the first line support staff routinely collect valuable operational intelligence that never reaches the product team, because the mechanisms that exist are inadequate. Often, the support tickets are logged in systems that are not integrated with product management tools and the language in which the issues are described does not translate easily into the language of product specifications. On top of that, the support teams are measured on resolution time and ticket volume, so they have limited incentive to invest time in synthesising patterns across cases.

Studies on SaaS feedback loops show that feedback effectiveness depends more on the internal processes than on the volume of customer input. Organisations with structured ways of capturing and categorising support feedback are more able to learn from it than those that rely on informal escalation.

There is also a distinction worth making between reactive and proactive use of support-generated insights. The reactive use is the most common one, where the issues are identified after they arise and the product changes are made in response. The proactive use on the other hand, requires more sophisticated data analysis and involves identifying patterns in support data before they generate a critical volume of complaints. Research on predictive analytics in customer success management points to the value of this approach, particularly in contexts where the cost of a product failure is high. In health insurance technology, where

a miscalculation in a benefits calculation or a failure in a regulatory submission can result in financial penalties or compliance breaches, the ability to detect systemic product weaknesses early through support data has clear operational value.

What the literature does not fully determine is the ownership of the translation of the support insights into product knowledge. In some organisations this role falls to a dedicated customer success function, in others to a product operations team, and in others it remains informal, depending on individual relationships between support managers and product managers. The absence of a clear ownership model is one of the most common barriers to effective use of support-generated insights.

5.3 Impact on Roadmap Prioritisation

Even when support-generated insights are captured and synthesised, it is never guaranteed that they will be included in the product roadmap. The product roadmap is shaped by several different inputs, such as strategic direction from leadership, assessments of technical debt from engineering teams, market insights from sales and marketing, and client feedback from support and customer success. The question of how these inputs are weighted and by whom determines whether support insights shape the product or merely accumulate in a backlog.

Organisations tend to treat support feedback with lower priority than the internal product decisions, especially the early-stage SaaS companies (Cooper, 2008). As the organisation matures and the enterprise clients become more important, the influence of the support feedback increases but still not to the point that it receives equal attention in the product decision-making.

In health insurance technology, the relationship between support feedback and product roadmap is strongly affected by regulatory changes. Insurance regulations evolve regularly, so they can create predictable increases in support requests as clients work to adapt their existing processes. Research on regulatory-driven product development suggests that vendors who analyse support data to anticipate these patterns can incorporate compliance features into their product roadmaps in advance of client demand. This proactive approach positions the vendors as trusted partners in supporting clients' regulatory compliance efforts.

Integrating support insights into product roadmap decisions though, requires formal processes, such as regular feedback reporting, clear criteria for escalating recurring support issues to product teams, and shared metrics that make patterns in client issues visible at the product level. Some research on cross-functional collaboration in SaaS organisations points to the value of regular joint reviews in which support leaders present aggregated issue data alongside proposed product solutions. In such cases, the influence of support-generated insights on roadmap decisions is measurably higher.

It is also worth noting that not all support-generated insights are suitable for roadmap influence as some issues reflect client misconfigurations or misunderstandings rather than real product deficiencies. Others reflect edge cases that are real but affect too small a proportion of the client base so there is no justification for a product change. The skill of distinguishing between these categories is important for the support teams to develop over time, to be taken seriously as a source of product input.

5.4 Co-Creation with Clients

The relationship between support insights and product development can extend beyond the transmission of feedback from client to vendor. In some enterprise SaaS contexts, clients become active participants in the design of new features or the refinement of existing ones, and this is a form of collaboration that the innovation literature describes under the heading of co-creation or user-driven innovation. This section examines how that participation is structured and what the evidence suggests about its outcomes.

The theoretical basis for co-creation is based on the *service-dominant logic* framework developed by Vargo and Lusch (2004), which argues that value is not embedded in a product at the point of development but is co-produced through the interaction between the provider and the user. It follows therefore, that a health insurance platform, even if it offers strong technical features, does not create value on its own unless it is effectively integrated into the clients' operational processes. So, the vendor's ability to support and guide this integration is a key factor in determining the level of value realised, making customer support a central component of value creation.

In practice, co-creation in enterprise software takes several forms. One of the most formalised mechanisms is the user advisory boards, where selected clients participate in

product strategy discussions and provide structured feedback on development priorities. Another one is the Beta testing programmes, where clients agree to test the new release features and provide to the vendor their feedback about the user experience. The research on enterprise software co-creation suggests that both mechanisms can generate high-quality product insights, especially when the participating clients have sophisticated operational use cases that push the product to its limits, like the enterprise health insurance.

The support teams play a significant role in identifying which clients are most likely to be valuable co-creation partners. In general, the clients who raise the most complex and technically specific support issues are often those who understand the product most deeply and have the most developed views about what it should do. Research on lead user theory, originally developed by von Hippel (1986) in the context of physical product innovation, has been adapted to software contexts and suggests that users who experience product limitations most directly are a critical source of forward-looking innovation ideas.

There are, however, real risks that are associated with co-creation that the literature identifies. The most frequently discussed is the risk of roadmap distortion that may happen when a small number of influential clients have direct input into product development and their specific needs may be prioritised in ways that reduce the product's relevance for the broader market. This risk is especially acute in enterprise SaaS, as large contracts create strong incentives to accommodate individual client demands. Organisations that formalise co-creation processes with established clear criteria for what feedback is incorporated and what is declined, transparent to the participating clients, tend to manage this risk more effectively than those that treat co-creation informally.

A second risk, which is less discussed but is equally relevant in the health insurance context, is that co-created features may introduce compliance complexity. A feature designed to accommodate a specific client's regulatory reporting workflow may not fit across all clients as they may operate under different regulatory frameworks. Research on software modularity and multi-tenant SaaS architecture suggests that these risks can be managed through careful feature design, ensuring that client-specific customisations are implemented as configurable options rather than hardcoded modifications.

5.5 Contribution to Innovation

Regarding the product innovation, the literature distinguishes between several types of product innovation, with the most cited the *incremental* and the *radical* innovation. Incremental innovation refers to the improvements of existing products or processes, i.e. adding a feature, improving performance, fixing a design flaw etc. whereas radical innovation refers to fundamentally new capabilities or approaches that change the competitive landscape. Most support-driven product development falls clearly into the incremental innovation (Cooper, 2008), and this is not a limitation so much as a structural characteristic of the support function.

The incremental innovation is the dominant mode of product development in enterprise SaaS, and it is the mode to which support-generated insights are best suited. The aggregated pattern data that emerges from support interactions naturally fit in the incremental improvements. Research on continuous improvement in software development points to a clear connection between systematic feedback collection and the pace and quality of incremental product changes, suggesting that organisations with mature support feedback mechanisms tend to iterate more effectively than those without.

The contribution of support to radical innovation is less direct, but not negligible. Research in enterprise software markets suggests that radical shifts sometimes originate from the accumulation of unresolved pain points that incremental improvements have failed to address. When a support team consistently encounters the same category of issue, that each ticket resolves in a workaround but that no roadmap fix has been able to eliminate, then this pattern can motivate a more fundamental rethinking of the product feature or architecture in question. In this sense, support data can be an early signal of the need for radical rather than incremental change, even if it cannot itself generate the conceptual breakthrough that radical innovation requires.

In enterprise health insurance technology, the most relevant form of support-driven innovation tends to be what some researchers describe as *regulatory-responsive innovation*, i.e. the development of new capabilities in direct response to regulatory changes that existing product architectures cannot accommodate without substantial modification. This is not purely incremental, since it may require new design approaches, but it is also not radical in the disruptive sense.

What the literature makes clear overall is that the support function's contribution to innovation is conditional on organisational context. In cases where product teams are open to operationally generated insight, where feedback mechanisms are structured, and where there is leadership appetite to act on the patterns that support data reveals, then the contribution can be significant.

5.6 Summary

The evidence reviewed in this chapter suggests that customer support is a more significant contributor to product development than its operational reputation implies. Through the systematic collection and analysis of client feedback, support teams generate a form of intelligence about product performance that no other organisational function can replicate at the same scale. The challenge lies not in the availability of this intelligence but in building the structures, i.e. classification systems, escalation processes, and cross-functional review cadences, through which it can pass from the support ticket to the product roadmap.

In enterprise health insurance technology, the stakes associated with this challenge are higher than in most other SaaS contexts as any product failures may disrupt regulated processes with financial and legal implications. Support-generated insights, if properly channelled, can help vendors anticipate and address these failure modes before they become crises. The co-creation potential of enterprise clients in this sector is also significant, if organisations manage the associated risks, i.e. roadmap distortion and compliance complexity, with sufficient discipline.

The contribution of support to innovation is primarily incremental, but as seen in this chapter, this should not be considered as a limitation. Incremental innovation is how enterprise SaaS products become genuinely fitted to their operational environments and support is the function that makes this fitting possible. Chapter 6 studies the future of this function, examining how automation and artificial intelligence are beginning to change both the nature of support interactions and the ways in which the insights they generate can be captured and applied.

6. Future Trends in customer support

6.1 Introduction

The previous chapters have examined customer support largely as it operates today, its structural evolution, its relationship to client retention, and its role in feeding product development. In this chapter, the question is not what support does at present, but what it is becoming, and what the implications are of that transformation for B2B SaaS vendors operating in regulated, high-stakes sectors such as enterprise health insurance technology.

The forces reshaping customer support are not hypothetical as artificial intelligence, machine learning, and the progressive automation of routine support tasks are already changing the operational profile of support functions at scale. What remains is how far these changes will extend, which aspects of support work are genuinely amenable to automation, and what is lost or gained when machine-driven interaction replaces human judgement. The following sections examine the evidence on each of these questions, with particular attention to the constraints and opportunities that the health insurance technology context presents.

6.2 Automation & AI in Support

The implementation of artificial intelligence in customer support began with the rule-based chatbots where the systems could match client queries against a fixed decision tree and returned pre-written responses. This early form of automation was effective only for a narrow band of high-frequency and low-complexity queries, but with many limitations that became a driver of clients' dissatisfaction.

The radical shift occurred however, with the transition from the rule-based support to machine-learning-based support automation. Large language models and natural language processing technologies have extended the range of the queries that automated systems can handle meaningfully, and more importantly, they have made it possible for those systems to generate contextualised responses rather than template-based ones. Research on AI implementation in enterprise software support suggests that the most immediate impact of this shift has been in the first contact resolution rates. The organisations that have implemented machine-learning driven triage and response systems, report measurable

reductions in the volume of issues that require human agent involvement, particularly for queries that follow recognisable underlying patterns.

Beyond reactive query handling, the most significant application of AI in support is predictive support, i.e. the use of behavioural and usage data to identify clients who are likely to encounter a problem before they do. Research on predictive analytics in customer success management draws a distinction between lagging indicators, i.e. metrics that capture problems after they have occurred, such as ticket volume or satisfaction scores and leading indicators, such as changes in product usage patterns, declining login frequency, or the emergence of specific error conditions that have historically preceded escalations. AI systems trained on historical support and usage data can surface these leading indicators at a scale and speed that no human team could replicate, enabling support organisations to shift from reactive to proactive intervention.

In enterprise health insurance technology, the potential of predictive support is particularly significant, but there are many constraints on its implementation. Health insurance platforms generate substantial volumes of usage data like transaction logs, workflow completion rates, error codes, user activity patterns, that in principle are very well suited to predictive modelling. The major constraint, however, is the data sensitivity. The same regulatory frameworks, such as HIPAA in the United States (Health Insurance Portability and Accountability Act [HIPAA], 1996) and GDPR in Europe (Regulation (EU) 2016/679, 2016) that govern the handling of beneficiary data also impose requirements on how operational data can be processed, stored, and analysed. Research on AI adoption in healthcare information systems consistently identifies regulatory compliance as a primary barrier to the implementation of data intensive analytical approaches, and support teams operating in this sector face a version of that barrier even when their data concerns operational system behaviour rather than patient records directly.

In enterprise SaaS support, automation has mainly been adopted in the internal processes of the team, such as the ticket classification, the routing to the proper agents as well as the preparation of AI-assisted draft responses that can be reviewed by human agents. The automation in such areas faces less resistance and they offer better quality improvements than fully automated client-facing systems because they retain the human judgement while they reduce the manual overload of customer support (Davenport & Ronanki, 2018).

AI is not effective for all support issues. There are cases that are straightforward, well defined, with clear resolution steps and these cases are very good candidates for full automation as they could be resolved with speed and consistency. On the other hand, there are more complex issues, which are the majority cases in enterprise health insurance, that cannot be automated because human intervention and judgement is needed (Huang & Rust, 2018). This does not suggest that AI has no role in complex support environments, but rather that it is most effective when used to enhance human capability rather than replace it.

6.3 Self-Service Evolution

In enterprise software support, there has always been the notion of self-service, either with the use of documentation, the Frequently Asked Questions (FAQs) or the help centres. What has evolved is the level of sophistication of the tools and the increased expectations from the clients. Similar to automation, self-service also works well only for specific types of issues, such as routine or well-defined questions however, for more complex cases or sensitive operational issues is not sufficient. On the other hand, forums and peer networks are not very popular in this sector mainly due to the confidentiality issues and the sensitivity of the information. However, there are cases where vendors have established moderated client communities that support peer learning, but the key for these to be effective is strict moderation.

The broader trajectory of self-service points towards a greater integration between documentation, in-product guidance, and support initiation. Research on contextual help in enterprise software, where the system detects that a user is performing a particular task and proactively surfaces the relevant guidance, suggests that this integration reduces support volume more effectively than static documentation resources, because it delivers the right information at the moment it is needed rather than requiring the user to seek it out. Implementing this in a product as operationally complex as a health insurance platform requires close coordination between product and support teams, but the directional evidence is encouraging.

6.4 AI-Assisted Customer Success

The customer success management, i.e. the practice of proactively managing the vendor-client relationship to ensure that the client derives ongoing value from the product, has emerged as a distinct organisational function in B2B SaaS over the past decade. The introduction of AI into this function represents one of the more significant structural changes underway in enterprise software vendor organisations, and the implications for how client relationships are managed are not yet fully understood.

The core application of AI in customer success is health scoring, i.e. the construction of a composite indicator that summarises a client's current risk of churn or disengagement, drawing on a combination of product usage metrics, support interaction data, contract renewal timing, and engagement signals such as attendance at training sessions or participation in advisory activities. Research on customer health models in SaaS shows that AI-based health scores can predict churn more accurately than subjective account manager assessments, especially for clients who are neither clearly satisfied nor clearly disengaged (Huang & Rust, 2018; Davenport & Ronanki, 2018).

Using these results, customer success teams can focus their efforts more effectively on the accounts that need attention and not across all clients, which eventually will contribute to improved retention outcomes.

In enterprise health insurance technology, however, there are additional challenges because clients are complex organisations with multiple stakeholders. A health score model that draws on product usage data may capture the engagement of one part of the client organisation while missing indications from others. As an example, if the compliance officer is satisfied with the platform's regulatory reporting capabilities but the benefits administration team is struggling with the workflow efficiency, a usage-based health model that aggregates across both may generate a misleadingly neutral score. Research on multi-stakeholder account management in enterprise SaaS is beginning to address this complexity by developing health models that treat different user segments within a client organisation separately, and the evidence suggests that this granularity significantly improves the predictive accuracy of the models.

There is also a question about what AI-assisted customer success means for the human relationship at the centre of the vendor-client dynamic. Research on trust in enterprise B2B

relationships suggests that clients place considerable value on working with individuals who understand their specific context and who can exercise judgement in situations that do not fit a standard model.

6.5 Human & Machine Hybrid Support

The concept of hybrid support, in which automated systems and human agents operate in coordination, has become the dominant framing in research on AI implementation in customer service contexts. The evidence consistently supports the view that the best outcomes, both for clients and for operational efficiency, are achieved not by maximising automation but by implementing automation where it genuinely outperforms human judgement and preserving human involvement where it does not (Huang & Rust, 2018).

Research on augmented intelligence in service organisations identifies several design principles for effective hybrid models. The first is clear triage logic, i.e. the system must reliably distinguish between issues that an automated response can resolve adequately and issues that require human involvement. Errors in triage are the primary source of both inefficiency and client frustration in hybrid models. The reliability of triage logic improves with the quality of the training data and the specificity of the use-case definitions, which in turn depends on the organisation investing in the structured ticket classification described in the previous chapter.

The second principle concerns the transition between automated and human handling. Research on service escalation in hybrid systems consistently identifies poor transitions as a major driver of negative client experiences. When a client has already provided context to an automated system and must then repeat that context to a human agent, this signals to the client that the organisation's support infrastructure is not coherent. For a hybrid system to be considered well designed, it should ensure that all the context is seamlessly transferred to all involved human agents to avoid unnecessary questions to the clients.

Due to the technical and relational considerations in enterprise health insurance technology, support is likely to remain primarily human-led for the near future. From a technical perspective, the complexity and regulatory specificity of support issues limit the proportion of cases that can be resolved adequately by AI without human oversight. From a relational perspective, clients place strong value on working with experienced, named support contacts

who understand their operational context. Any attempt to replace these relationships with automated systems is more likely to be perceived as a reduction in service quality.

However, this does not mean that there is no place for automation in this sector's support model. On the contrary, automation can fit very well in ticket triage, AI-assisted response drafting, predictive health scores, however it is essential to maintain human relationships as these are linked to client trust and retention.

6.6 Risks & Challenges

Although AI and automation are very promising in customer support, they must be used carefully as they also bring risks, especially for strictly regulated environments like enterprise health insurance technology, where consequences can be significant.

Algorithmic bias is one of the most discussed risks. In cases where the historical data that is used for the training of AI systems, has biases or imbalances, these can be unintentionally reproduced, resulting in uneven support outcomes and reduced customer satisfaction.

A second major risk concerns data security and privacy. AI-driven support relies on large volumes of client usage data, interaction histories, and operational information. In health insurance technology, this data is often sensitive and regulated, requiring careful legal and compliance oversight. Research consistently highlights a gap between rapid technical progress and slower regulatory clarity, which makes responsible AI implementation challenging in this sector.

Another important risk of the automation is the potential for skill atrophy within the support teams. If support agents are exposed to less varied issues eventually over time this will weaken the practical experience that enables them to handle more complex issues effectively. It is important therefore for the organisations to continue investing in the development of their people to mitigate this risk.

Finally, it is important to consider the degree to which clients accept the automated support. Research has shown that clients do not prefer to engage with automated systems, unless they have full confidence that they can solve their issues reliably or unless they can easily switch to a human support if needed. Especially in health insurance technology, the tolerance is even less given that unresolved issues can have serious consequences.

6.7 Summary

In conclusion, it is important to note that the future of automation and AI in customer support lies not in full automation but in a more balanced approach. Automation should be used for improving the efficiency of the team in routine and time-consuming tasks that do not require contextual judgement, such as triage, routine, self-service and proactive monitoring and allow the support team to focus on resolving complex issues that require human interaction, empathy and judgement, qualities that are essential for building and maintaining client trust.

Enterprise health insurance technology vendors need to maintain human expertise at the core of customer support and adopt a well governed approach for AI implementation. This approach enables organisations to actively manage the potential risks that may arise such as algorithmic bias, data privacy concerns, loss of experience and weakened client relationships.

Chapter 7, which is the last chapter of this dissertation, summarises the key conclusions of this study, outlining the theoretical contributions of the reviewed literature and presenting some practical recommendations for B2B SaaS organisations. Particular focus is placed on the enterprise health insurance technology vendors due to the specific characteristics of the sector, with the aim of supporting the development of customer support functions that are both effective and strategically aligned.

7. Conclusions and Recommendations

7.1 Summary of Key Findings

The objective of this dissertation was to examine how customer support contributes to the success of B2B SaaS organisations, with particular emphasis on the enterprise health insurance technology market. To achieve this, the review was structured around four research questions.

The first research question addressed in Chapter 3 examined the evolution of customer support to customer success in B2B SaaS environments. This evolution was driven by a broader shift in the pricing models. Moving away from the perpetual licenses to subscription-based models where continuous renewal decisions are required, raised the need for customer support to play a more central role in the customer satisfaction and retention, extending beyond a purely reactive problem-solving function. Additionally, in enterprise health insurance technology, this was further reinforced by the regulatory and operational consequences of support failures, making support reliability not only a matter of customer satisfaction but also a compliance requirement.

The second research question addressed in Chapter 4, examined the relationship between customer support and client retention. Client retention is not only influenced by customer satisfaction but there are several additional factors that play a significant role. Customer support contributes by helping to achieve strong integration of the system into their operational processes with the use of structured onboarding, regular reviews of the system usage and periodic check-ins. These practices make it difficult for the clients to switch to another platform, not only because the exit costs are higher but also because the trustworthy relationships developed are a key driver of long-term client retention.

The third research question addressed in Chapter 5, examined the role of customer support as a product improvement driver. The continuous exposure of the support teams to the client usage patterns and the operational issues, is a valuable source of insights which, if properly fed to product development processes, can create a competitive advantage. Many organisations, however, do not have the necessary structures and processes to systematically incorporate this feedback into product decisions, limiting their ability to benefit from it. In the enterprise health insurance technology sector, support-generated feedback is even more

important as it can highlight regulatory risks and operational constraints that must be considered in product development.

The fourth research question addressed in Chapter 6, examined the emerging trends that shape support functions, such as automation and AI. It was concluded that the future model for customer support especially in the enterprise health insurance technology sector, is a hybrid model, where automation is used for routine and administrative tasks, whereas human support focuses on the complex and content-related cases that human judgment is required.

7.2 Theoretical Contributions

This dissertation is a literature-based review, which means that its contribution lies in synthesising knowledge from different fields to better understand customer support in B2B SaaS environments and not by generating new empirical data.

As the research on customer support, customer success, SaaS retention and health insurance technology sector is spread across multiple disciplines and is rarely examined together, the first contribution of this dissertation lies in the integration of this fragmented literature. This study connects these streams of work to demonstrate how insights from customer success research relate to product innovation and how regulatory compliance research in health insurance intersects with B2B SaaS retention.

The second contribution of this dissertation concerns how customer support is perceived. Customer support has always been considered as a service function focusing on improving customer satisfaction, however, this study positions it as a key source of organisational knowledge, that can inform product development and strategic decisions.

The third contribution is the study of customer support in highly regulated environments such as the enterprise health insurance technology sector. The difference lies in the high regulatory requirements, the complex operations, the high switching costs as well as the multiple client stakeholders. It provides the basis for future research that considers these specific conditions, instead of applying general SaaS models.

Figure 1 is a graphical representation of the conceptual framework developed in this study, that shows how customer support serves as an integrated operational, relational, and

knowledge-generating mechanism that drives retention, product improvement, and strategic value in regulated B2B SaaS environments.

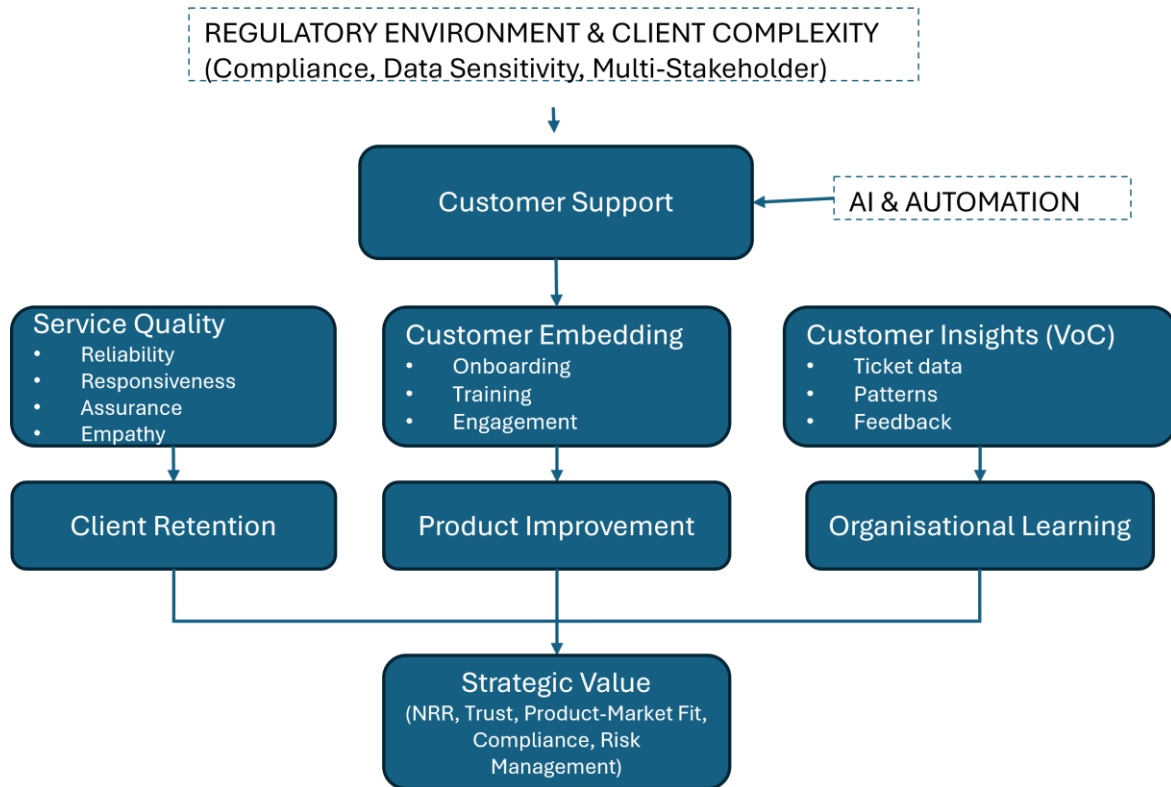


Figure 1: Conceptual framework of customer support as an operational, relational, and knowledge-generating function in regulated B2B SaaS environments.

7.3 Practical Recommendations

For B2B SaaS organisations, and especially for enterprise health insurance technology vendors, the findings of this dissertation have several practical implications. The most important implication is about the positioning of customer support within the organisation. Customer support is more than a cost centre that needs to be measured against resolution time or cost per ticket, but it should rather be considered as a key contributor to customer retention, the development of long-term client relationships, and an important source of client knowledge that can improve the competitive advantage of the product.

The second implication concerns the role of customer support feedback in product development. It is important for the organisations to establish streamlined processes that allow support insights to be systematically integrated into product decisions. The

implementation of regular review processes through which support trends are communicated to product teams is one practical step that can support this objective.

The third implication concerns the use of AI-driven health scoring in complex environments such as the enterprise health insurance technology sector, where greater precision is required. This is due to the complex environment and the presence of multiple operational areas, there are many different stakeholders that interact with the system in different ways. As a result, highly aggregated, account-level health scores may hide important variations in engagement and risk.

The final implication concerns the cautious implementation of automation in customer support. It is recommended to apply automation in routine and administrative tasks to allow support agents to focus on the resolution of complex and high-impact issues as this approach helps sustain strong client relationships.

7.4 Limitations

This dissertation has several limitations, the most significant being the absence of primary empirical data. A literature-based review can establish what existing research suggests and where the evidence is strong or weak, but it cannot resolve questions that the literature itself has not answered. Several of the relationships examined here, i.e. support quality and retention, feedback loop quality and product improvement outcomes, AI deployment models and client satisfaction, would benefit from direct empirical investigation in enterprise health insurance technology contexts, and this review cannot substitute it.

A second limitation concerns the scope of the literature reviewed. The search protocol applied in Chapter 2 was designed to be rigorous, but the intersection of B2B SaaS customer support and enterprise health insurance technology is not a well-established academic subfield. A substantial portion of the most directly relevant knowledge exists in practitioner publications, industry reports, and grey literature that falls outside the scope of peer-reviewed database searches. This means that the review may underrepresent practice-based knowledge that has not been subjected to academic publication and peer review.

Finally, the literature reviewed is largely derived from English language sources, which introduces a degree of contextual bias. Given the global nature of SaaS adoption and

enterprise health insurance deployment, regulatory environments, health insurance systems, and enterprise software market structures vary significantly across settings. As a result, the findings from the reviewed literature may not apply across all contexts.

7.5 Future Research Directions

One key gap identified in this study, which could be further examined with empirical research, is the lack of research focused on customer support in the enterprise health insurance technology sector. Further research is needed to understand what the relationship between support quality, feedback mechanisms and the customer experience is and how these affect customer success in complex and regulated environments. Given the sector's contextual specificity, case studies of individual vendors and their support models would provide a useful starting point.

The second area for future research is the feedback loops in B2B SaaS organisations, and more specifically how the information from customer support is passed to the product teams and then used to improve the product.

The third area relates to the implementation of automation and AI in support and customer success. There is limited research on how clients operating in highly regulated sectors like health insurance, perceive and respond to these systems. It remains under-explored what the balance should be between human and automated support.

Finally, the concept of regulatory responsive innovation, the development of new product capabilities in direct response to compliance mandate changes, with support-generated insight as an early signal of the need for those capabilities, needs also more investigation. It represents a form of innovation that is neither incremental in the conventional sense nor disruptive, and the mechanisms through which it operates in enterprise health insurance technology are not well understood. Research that traces the path from regulatory change through support interaction patterns to product development decisions would contribute to both the innovation management and health insurance technology literatures.

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