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SERVICE DEVELOPMENT FOR FOREIGN CUSTOMERS: CASE OVV
ASUNTOPALVELUT

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Abstract

The aim of this thesis is to develop the application and the leasing processes of foreigners for the case company. The theoretical part focuses on service design tools, methods and satisfaction factors. A description of the current leasing process is given with the help of customer journeys. Journeys are for three parties: the company, the tenant and the landlord. The way OVV asuntospalvelut manages customers is covered, and two of the service packages are introduced. The surveys among all three parties were made to find out the satisfaction level with the present service process and potential issues.

The results show how people have responded to the survey, and the analysis uses the customer journeys in background situations. Through the analysis has come the recommendation for developing the service process.

For the development process, first suggestion is to translate all formats and webpages to English and Swedish. The second suggestion, to get better knowledge of the problems foreigners have, is that Joensuu's OVV should ask from other OVV offices how they have dealt with the situations involving problem solving for foreigners. The third suggestion involves catering the cases into one file from all offices.

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1 Introduction

Following the trend of internationalization of the society, companies should keep up with the flow and become more international. It is shown in the Facebook when someone is writing an update to hers/his page, there is not only used the mother language but more often people are adding the English translation. People have more and more friends from other countries and English is the easiest way to communicate because others should understand it. Also there has been increasing numbers of foreigners coming to live in the country.

Companies who have done work in a way as they have used to over the years, might come to a problem when they want to become more international. The companies should take into account cultural facts which means some of the work etiquettes might be different to another culture. In the starting point of becoming more international, companies should redesign their services to the new customer to prevent potential intercultural issues. Foreigners are seeking services which are helping them to adapt and live in a new environment. OVV is one of the companies which is providing service to find apartments for foreigners and help through the tenancy.

OVV Asuntopalvelut is a rental broker company. OVV operates as a franchise basis, the chain secures operations and makes sure every location has up to date professional skills in each office by having a regular trainings and newest tools. In each location is operating an entrepreneur, who is responsible for the operations. OVV has offices in Helsinki, Hyvinkää, Joensuu, Jyväskylä, Kuopio, Lahti, Oulu, Pori, Rauma, Tampere, Turku and Vantaa. (OVV Asuntopalvelut 2014.)

Amongst to all the tenants and the applicants, OVV has every year some percentage of foreign customers. After the brainstorming of ideas on how to increase the foreign customers' numbers and how to make their application process easier, the author came up with an idea for thesis. The aim for this thesis is to develop the applying process and the leasing process of the foreign customers.

Theoretical part focuses on service design tools, methods and satisfaction factors. Description of the current leasing process is done with the help of customer journeys. Journeys are for three parties: the company, the tenant and the landlord. The way OVV is managing the customers is described in the chapter four, and two of the service packages are introduced in chapter five. The packages are offered by the company to the landlords. The survey among all three parties are done to find out satisfaction level with the present service process and potential issues. In the results it is shown how persons have answered to the survey and analyzing of the answers is done by using the customer journeys in background situations. The analysis resulted in recommendations for developing of the service process. The study is connected to the case company OVV and its service process.

2 Service design tools and methods

Service design is a method for improving the quality of the service. The improvements are for both to the users and for the company's employees. Every company that provides services want to develop the quality of the service time to time. (Creative commons license 2014.)

2.1 Service prototype

Service prototype is a tool for testing the service by observing how users are interacting with the prototype which is put into the existing place, situation and condition. The aim for this is to verify what happens when outside factors interfere with the delivered service. These factors cannot be calculated in planning process, because the outcome cannot be known. That is why it is necessary to put the service in action and see what can happen. With this tool, the timing is also very important and knowing if the company has enough users to come to test the new service. The service may be seasonal and it will gather more users in a specific season. To get the best results, the company should keep testing the prototype for at least a week or even for a month. Then the company will find out how the users will response for this new service and how many of the users are interested in it. After this, the company can implement the prototype into a working service and start

gathering data out of it. The company must analyse the data before determining if the service is working or not. It is up to the company how much resources they want to use for testing of the prototype. (Tassi 2009a; Blomkvist & Holmlid 2010.)

2.2 Constructive interaction

Constructive interaction is a method where person is observing user during hers/his service experience. The user is asked to tell hers/his thoughts about the service while s/he is performing a given tasks. This way an evaluator can listen and record everything what user is thinking. By increasing the number of the involved users, the inspectors could get more accurate picture. There is a risk that the user might not tell the truth or s/he might forget to tell something that s/he is actually thinking. It is up to the evaluators to see how valuable information the user gives. The evaluators get ideas for development of the processes based on users' experiences. (Tassi 2009b; Als, B. & Jensen, J. & Skov, M. 2016a; Als, B. & Jensen, J. & Skov, M. 2016b)

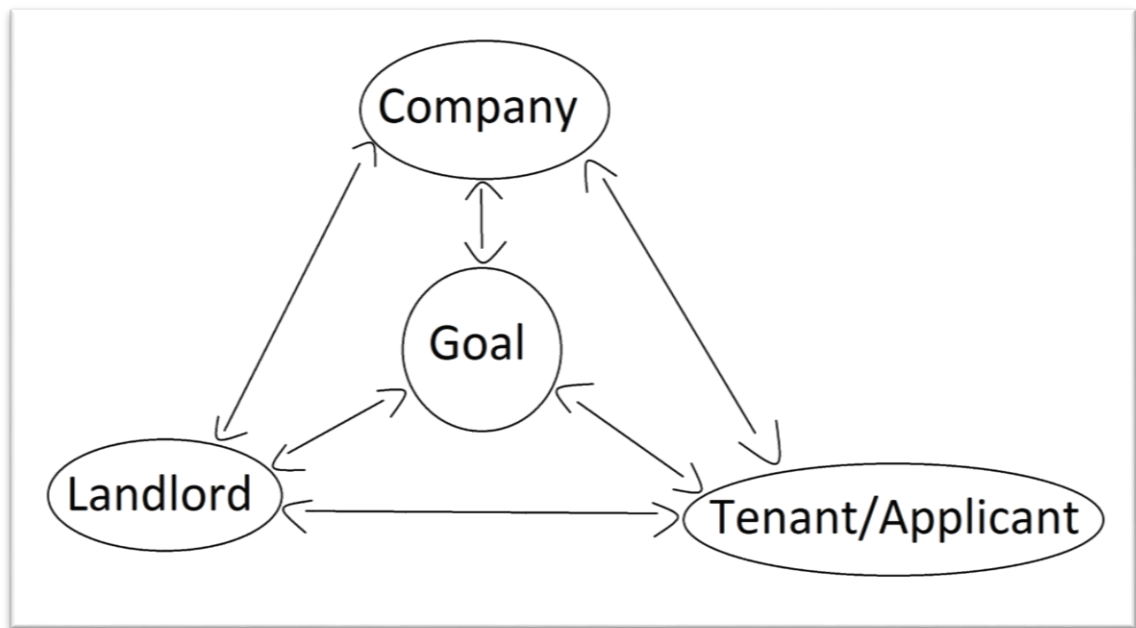
2.3 Cognitive walkthrough

Cognitive walkthrough is a method where one or more evaluators observe a service by going through the process. They will go through all the stages of the customer journey. "The input to the walkthrough is represented by the character profiles: in this way the evaluators could act as specific users and experience the service considering a specific level of knowledge and also specific needs" (Tassi 2009c). The profiles are modified to represent a specific user and the evaluator tries to stay in the character for evaluating on how well the service satisfies the user's needs. It is like playing a new game and the evaluators want to see how fast the users could find the object which is needed to fix the problem in the game and then win the game. (Tassi 2009c; Cognitive walkthrough 2016.)

2.4 Satisfaction factors

To get satisfied customers, the company needs to have social skills and they need to be ready to build better relationships with the customers. In the best relationship all parties

go towards a common goal. They work smoothly even when one of the party members is not available. As in the collaboration goal map (picture 1) the author has shown that all of the arrows go to everyone and to the goal. Satisfaction is also related to attitude, because it is not only the company's job to try to get healthy relationship between the parties, it is also customers' responsibility. (NBRI 2016; Lebed 2016.)



Picture 1. Collaboration Goal map

A repetition factor exists when the customer is satisfied and s/he will come back again to the same company. It costs less to have the old customers coming back than to lure a new customer in. The service or the product is the factor which makes the customer repeatedly come to the same place. If the customer service is better than in the other places, it is understandable that the customers are more willing to go a little bit further to get good service. (NBRI 2016; Lebed 2016.)

Some people go with the face value. They want to go to a specific company to get the service from a specific employee. It can be a friend who is working in the company and a person wants to get treatment from her/him. If one of the worker has made an error in the service, the customer does not want to get servicing from her/him. The customer might think that the same person can make another error in the service and the customer does not want to get another disappointment when the company itself has good service. (NBRI 2016; Lebed 2016.)

Luring the customers in is achieved through quality service. That specific service needs to have something more to be good quality service and not something a customer can get from any place. The service is done in good time; it is done efficiently, and the service is the best a customer can get. (NBRI 2016; Lebed 2016.)

Time is also a satisfaction factor. Is the service fast enough? If the customer needs to wait for a long time, it will give a bad reputation and it will affect in many ways. If a customer is happy and satisfied s/he will tell a few friends, but if the service has been a total disaster then the customer will tell many friends that the company is no good. Depending on what field the company is operating in, it can play with the time. For example in a restaurant, the staff should go straight to the customer when s/he is walking into the restaurant. After offering a menu and getting drink order, the staff should give some time to the customer to think what to order. It is too aggressive if a waiter asks straight away what the customer would like to order if s/he has not even seen the menu yet. (NBRI 2016; Lebed 2016.)

Going hand in hand with reputation is caring. The company should show that it is not only interested in profit, but it is willing to go deeper in the customer relationship and take care of the customers. Reputation can change by renewing a strategy or by building up a better service. (NBRI 2016; Lebed 2016.)

Care taking is connected to information, the customers should have easy access to an information. The customer can be satisfied when s/he can get information fast and does not always need to call somewhere and ask for information. Also it is frustrating for the customer when s/he needs to search for information somewhere else than in the company's pages. (NBRI 2016; Lebed 2016.)

Finally, a company should think about technology and the satisfaction factor. A company's website should rather be more informative than bright and colorful. Nowadays, the best improvements to websites are different language options and the page "frequently asked questions". Another big technology advancement is the phone apps. More and more people are doing everything with their phones and having access in different websites is helping to satisfy the customers. (NBRI 2016; Lebed 2016.)

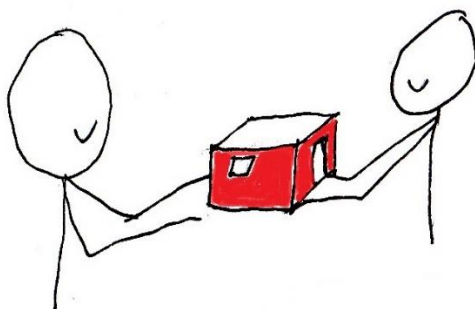
3 Customer journeys in leasing process

This chapter describes the existing leasing process with the help of customer journeys of OVV, OVV's customers, the tenants and the landlords. The tenant's customer journey is based on open-ended contracts and not for the fixed period ones. Also, the journeys are for all customers and not only foreign customers. Customer journeys are based on the author's work experience in Joensuu's OVV.

3.1 The company's journey

The company's journey in the leasing process is sketched in appendix 1. All the pictures in this chapter are from appendix 1 (the company's journey).

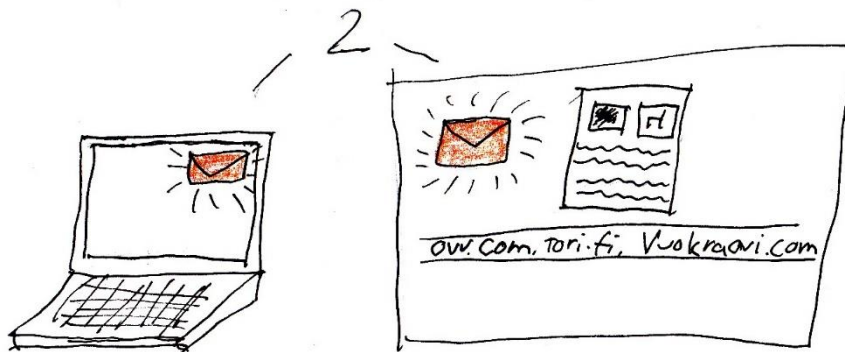
The landlord is offering an apartment to intermediation or for sale. The company will ask every details of the apartment. That includes for example basic information: the apartment size, location, water inclusion in the rent. The company will also negotiate the amount of the rent or selling price. The company then goes to check the condition of the apartment and take pictures for advertisements. (Picture 2.)



Picture 2. Available apartment.

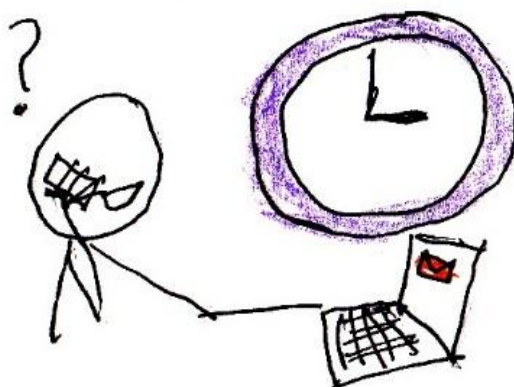
There are two options: the landlord can choose if s/he want to pay a commission fee. If the landlord chooses not to pay then the company will only advertise the apartment through emails to those applicants who have made a commission agreement. If the landlord is paying the commission fee, then the company will advertise the apartment

through emails, on their website, other service websites, and on their office window.
(Picture 3.)



Picture 3. Advertisement.

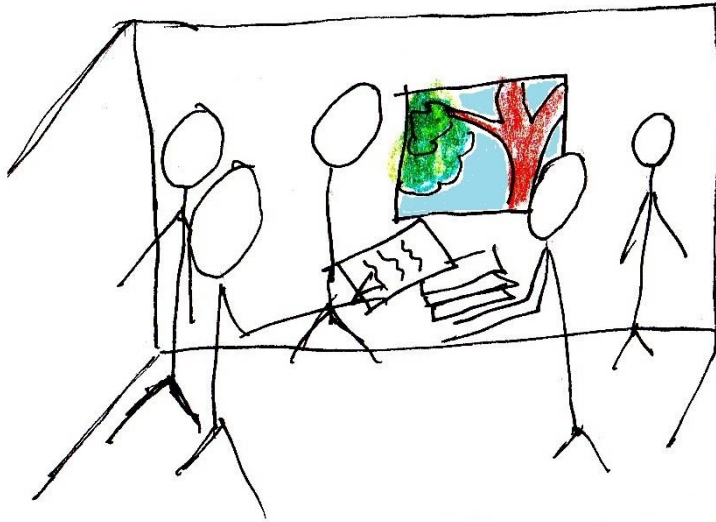
After the advertisement, the applicants who are interested in the apartment starts to ask when they could come to see it. The company will not go to show the apartment to everyone; they will gather a group before going to have the showing. The company can get straight applications from people who are interested but who cannot come to the apartment showing. The company needs to ask from either the landlord or the current tenant about on when the company representative could come to have a showing in the apartment. The company will inform the time of the showing to the people who are interested in the apartment. (Picture 4.)



Picture 4. Time for an apartment showing.

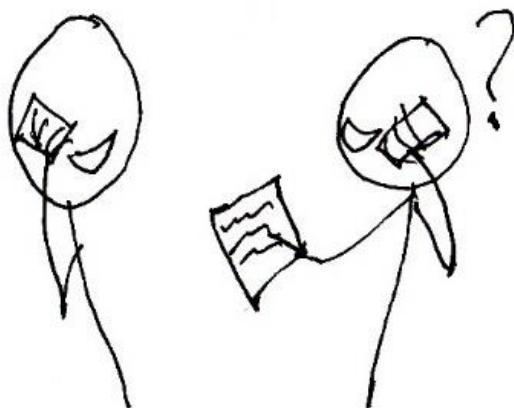
During the showing people can fill in the application forms. They can ask about the apartment and if they have some other concerns about a lease or anything. In the showing, there is always one company worker who opens the door and checks that everyone who has informed of their visit to the showing is present. Also current tenant can be the one

who is opening the door and answering some questions that applicants might have. (Picture 5.)



Picture 5. Apartment showing.

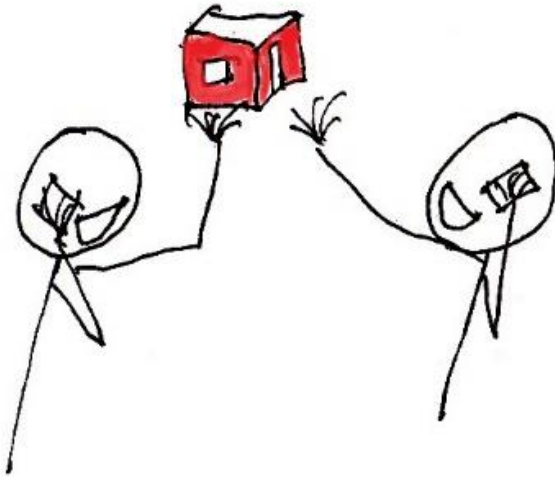
The company has checked credit reports and what the applicants have answered on the form. The company will not present the persons who have bad credit to the landlord. Mostly, the landlord is the one who chooses the new tenant, but if they have bought a specific service called Total service or Steady rent, then the company will choose the new tenant. If a tenant cannot be found in the first apartment showing, the company can have more showings in order to find the tenant according to the landlord's wishes. (Picture 6.)



Picture 6. The choosing of the tenant.

The tenant has been chosen. The company will inform and congratulate the applicant who got the apartment and asks if s/he wants to have it, because they have the options to take

or not to take it. The company will inform all applicants if they got the apartment or not. (Picture 7.)



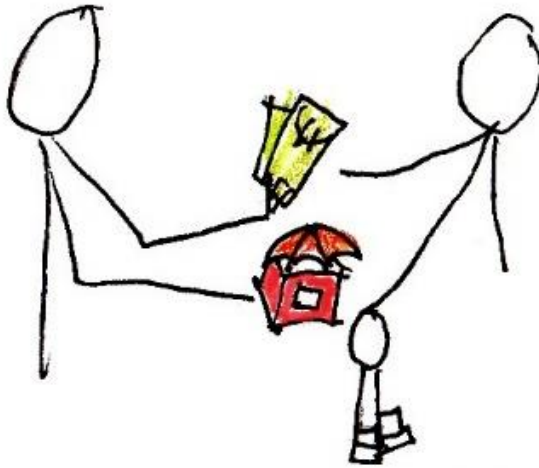
Picture 7. New tenant.

The applicant has chosen to take the apartment. The company will do the contract and inform the landlord and the new tenant on when they can come to sign the papers. The company will tell if the applicant needs a third party for signing a personal security paper. Paper signing can be done in the company's office or a contract can be sent through the post. Also at this point the company will give other papers where the tenant can find information on what the tenant's rights and responsibilities are. The company can offer certain home insurance and electricity contracts to the tenant because the company has cooperation agreements with the Fennia and the Fortum companies. (Picture 8.)



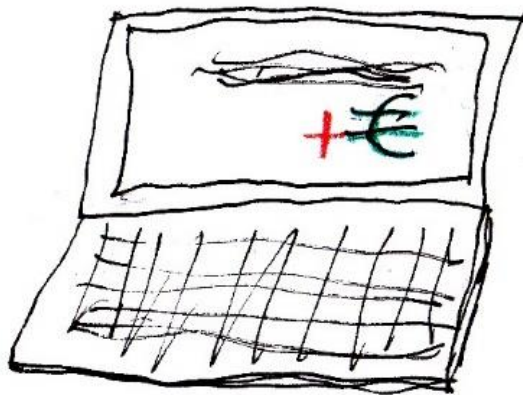
Picture 8. Creation of the contract.

Before getting the keys to the apartment, the tenant needs to pay a rent security deposit and get a home insurance. They need to have the receipts of the security payment and insurance when they come to pick up the keys from the office. The company will not send the keys through the post, because of the risk of losing the keys. It would be the company's responsibility to pay for new keys and put a new lock series on the door. (Picture 9.)



Picture 9. Handing of the keys.

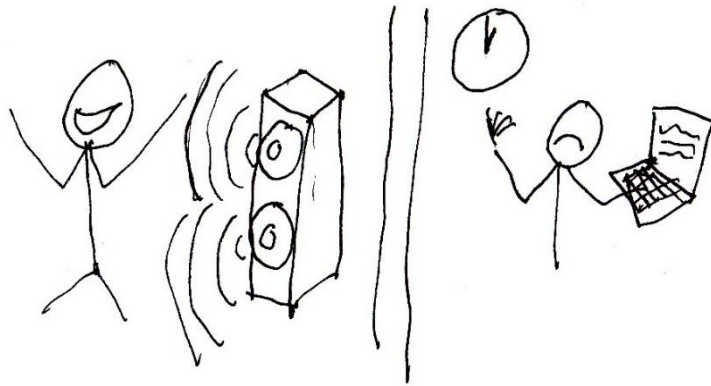
Depending on the contract with the landlord, the company can monitor rental payments and send a reminder if the payment is delayed. If the landlord has bought Total service or Steady rent service, then even if the tenant is not paying on time or at all, the company will pay the rent instead. (Picture 10.)



Picture 10. Monitoring of the payments.

If the tenant has problems with the apartment or with the neighbors, the tenant will call or send an email to the company and ask for help. The company will be helping the

landlord and the tenant with all problems during the lease. The company will solve the problem in the best possible way and as fast as possible. (Picture 11.)



Picture 11. Disturbance.

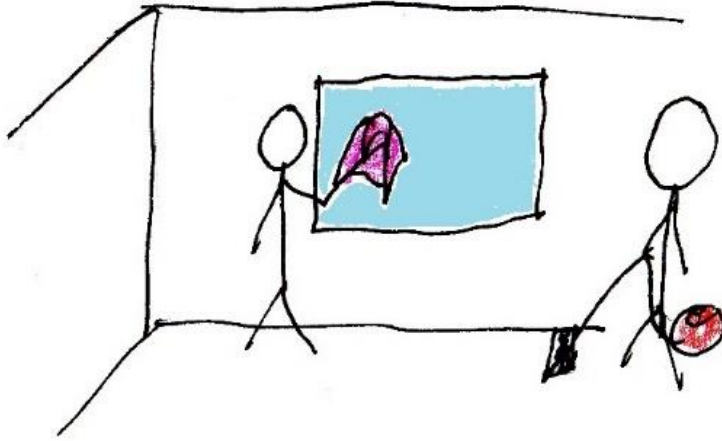
If the tenant wants to move out and s/he need to give written termination paper to the company. The company will inform the landlord as soon as possible and ask if they want to put the apartment back to intermediation. At this point, the company will ask for possible times for the apartment showing from the landlord or the current tenant. (Picture 12.)



Picture 12. Contract termination.

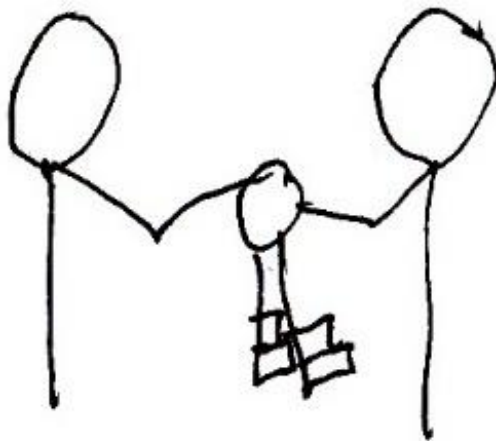
The company will go check if the apartment is cleaned in accordance with the company's instructions, if it is a part of the contract with the landlord. If the apartment is not clean enough, the company will ask if the tenant could go to clean the apartment for a second time. If the apartment is still not clean enough, the company will get a cleaning company

to do the cleaning. The cost of the cleaning is charged from the security deposit. (Picture 13.)



Picture 13. Cleaning of the apartment.

Moving out day is the first working day of the next month after one month's termination time. If the tenant gives the termination on 20th January, s/he has time to move out until the first of March. If the day is on the weekend or religious holiday, then the moving day is the first working day after the weekend or the religious holiday. The company will usually wait for the key to be delivered to the office before 12 o'clock. The delivery time depends on when the next tenant needs the keys. (Picture 14.)

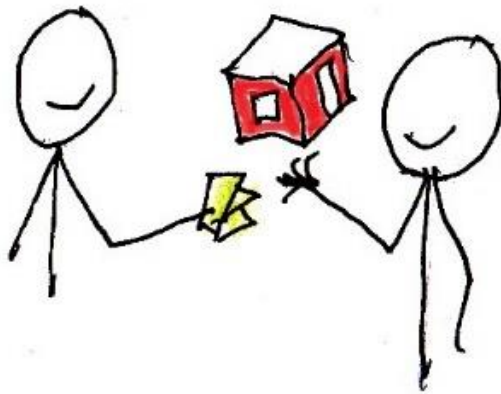


Picture 14. Returning of the keys.

3.2 The landlord's journey

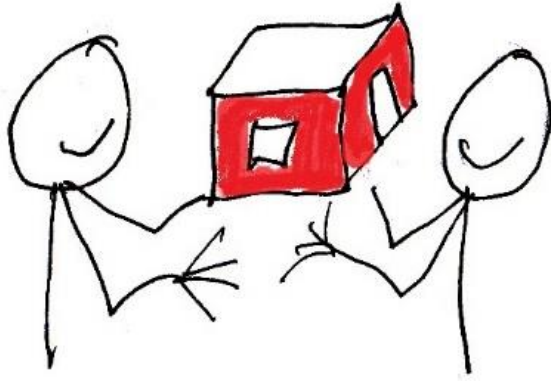
The landlord's journey in the leasing process is sketched in Appendix 2. All the pictures in this chapter are in the Appendix 2 (the landlord's journey).

The landlord is buying an investment apartment from a broker company or private person. (Picture 15.)



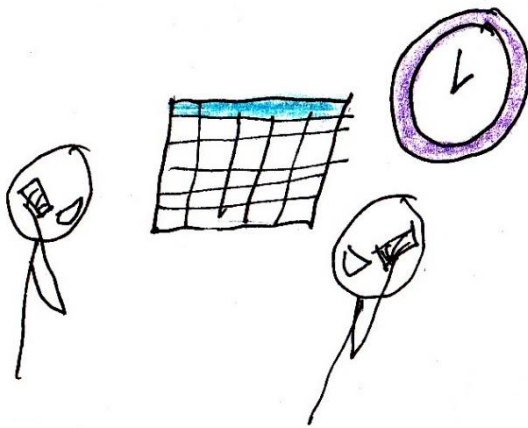
Picture 15. Investing an apartment.

In order to rent the apartment, the landlord has two options: s/he can rent the apartment by her/himself or s/he can search for a company which will do the intermediation. One reason to choose a broker company to do the intermediation for him/her can be that the landlord has gotten a tenant for another apartment through the company. Another reason could be that, the landlord's friend had found a tenant through the company and/or the landlord has a good image about the company. In this case the landlord will offer the apartment to intermediation and tell further details about the apartment. The landlord can choose different service packages for the contracts with the broker company. The landlord can choose if s/he wants to have the contract as a Steady rent or Total service. The services guarantees the rent income regardless if the tenant is paying. If the apartment is empty, in most cases the landlord will give the key to the broker company so that they can check the apartment and take photos for advertisements. The landlord can make the commission agreement, so that company will advertise the apartment little bit more widely than if the applicant is making a commission agreement. In this case the landlord will pay the commission fee. (Picture 16.)



Picture 16. Available apartment.

The company will ask the showing times depending on if the landlord has given the key and/or if s/he is still living in the apartment. Also the company can ask if the landlord wants to be involved in the showing. This is not usual because it might scare the applicants. (Picture 17.)



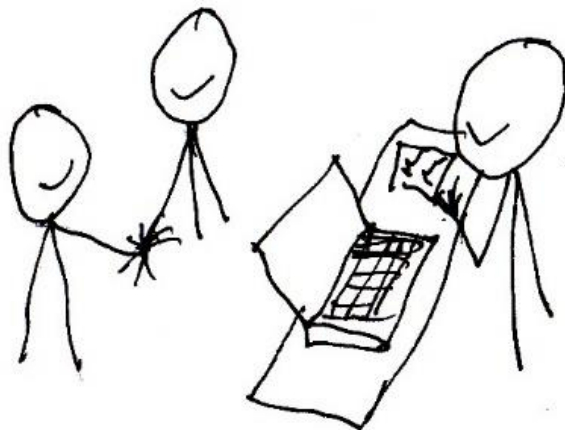
Picture 17. Agreeing on showing time.

The company will present the suitable applicants, and the landlord can choose the new tenant from them. This depends on what kind of contract the landlord has made, because in some cases the company will choose the new tenant. If the first applicant will not take the apartment, it is informed to the landlord and the next one is chosen, or there will be a new showing. (Picture 18.)



Picture 18. The choosing of the tenant.

The company will make the contract and inform the landlord and the new tenant on when they could come to sign the contract. The contract signing can be done in the company's office or the contract can be sent through the post. The landlord can say if there is a specific task that the new tenant needs to do in the apartment, but this must also be written in the contract. All parties needs to sign the contract. (Picture 19.)



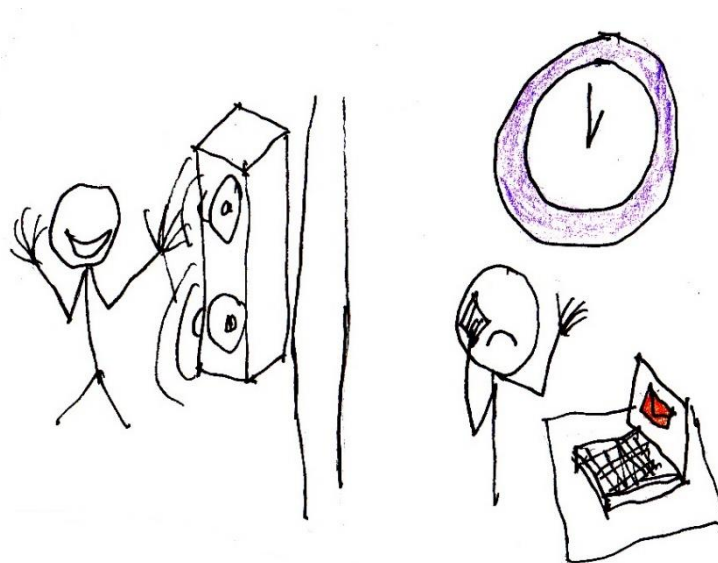
Picture 19. Creation of the contract.

It is up to the landlord to check if the rent has been paid on time and ask straight from the tenant about the delay or s/he can ask the company to do it for her/him. The landlord may outsource the monitoring to the company. (Picture 20.)



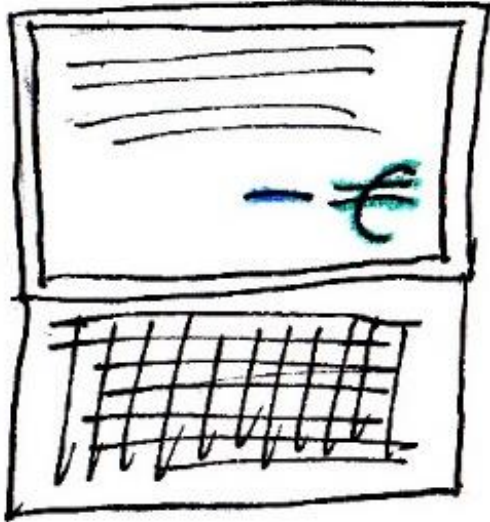
Picture 20. Income/rent payment monitoring.

The tenant can ask from the landlord about disturbance from outside of the apartment and what to do about it. Then the landlord can ask from the company if they can do something about it. There is a possibility that the landlord owns the other apartments, and the landlord can give a notification this way, but this is unusual. (Picture 21.)



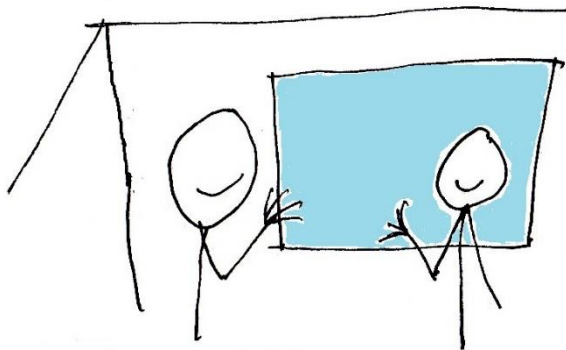
Picture 21. Disturbance.

The landlord needs to pay maintenance charges. Maintenance charges are for covering all expenditures in the housing cooperative. (Picture 22.)



Picture 22. Paying the maintenance charges.

The landlord can go check the apartment during the lease, but s/he need to inform the tenant about this check up beforehand. If the landlord makes the check up without informing the tenant, it is privacy harassment. In a good tenancy, the landlord will not check the apartment during the lease. If the landlord is notices something out of ordinary s/he can make a notification to the tenant or ask the company to do it. For example, the landlord has some furniture in the apartment and the tenant has damaged them. There can also be upcoming pipe renovations, and the landlord wants to check the renovation areas. The current tenant will be informed about the renovation and moved to another apartment for the duration of the renovation. (Picture 23.)



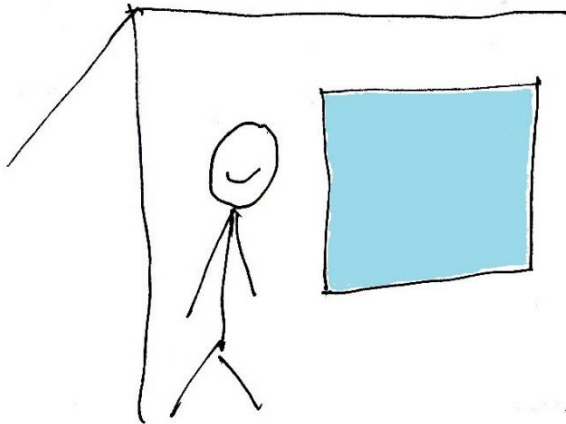
Picture 23. Checking in.

In case of contract termination, the company or the tenant will inform the landlord about the termination of the lease. At this point, the landlord can choose if s/he wants to get a new tenant or renovate the apartment. If the apartment has been damaged for example by water, it is time for renovation. (Picture 24.)



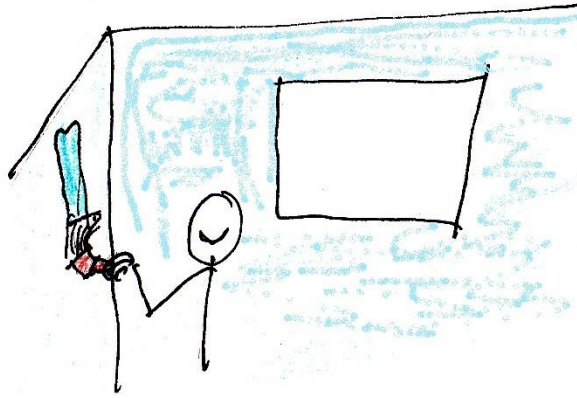
Picture 24. Contract termination and possible renovation.

The landlord checks the apartment's condition for needed renovations, and if the tenant has cleaned the apartment according to the company's instructions. The landlord needs to inform the tenant or the company if the cleaning has not been done properly. The landlord can use a cleaning company if necessary and charge it from the security deposit. If everything is cleaned well and the landlord accepts it, s/he needs to pay the security deposit back to the old tenant without delay. (Picture 25.)



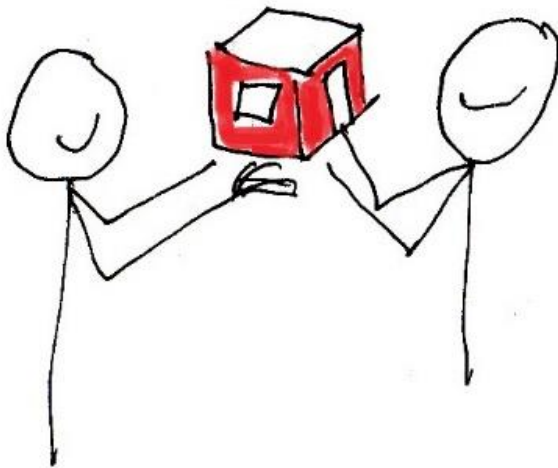
Picture 25. Checking the cleanliness.

After the apartment has become vacant or the current tenant has moved away for a while, the renovations can start. The renovations varies from putting some new paint to the walls to bigger renovations, for example a pipe renovation. After the renovations the current tenant can come back to the apartment or the landlord can start looking for a new tenant. (Picture 26.)



Picture 26. Renovation of the apartment.

The landlord has chosen to give away the investment apartment. The landlord can find a new owner for the apartment for example by putting the apartment up for sale on apartment sale websites such as oikotie.fi, etuovi.com or s/he can use a broker company. (Picture 27.)



Picture 27. Giving away the investment apartment.

3.3 The tenant's journey

The tenant's journey in the leasing process is sketched in appendix 3. All the pictures in this chapter are from the appendix 3 (the tenant's journey).

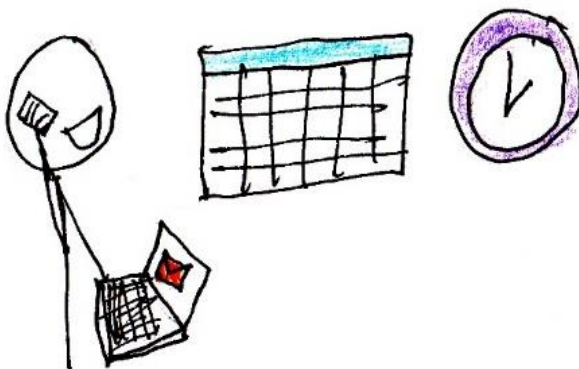
The applicant starts to search for an apartment and s/he can get information from friends, other companies and by checking Internet/Google. When s/he finds apartments that are interesting, s/he will check where they are located and if the rent is at a good level. The

applicant might have been already in contact with the company for information on how to get the apartment easily. The applicant can subscribe to information on apartments and s/he can also make a commission agreement; this way the applicant will get information on all the apartments available. The applicant can check the apartments on which the information is sent straight to email. It is very important that the applicant has written the email address correctly. Also if the applicant is not able to come to the showings s/he can fill in the application forms online. The company can also send the forms through email. (Picture 28.)



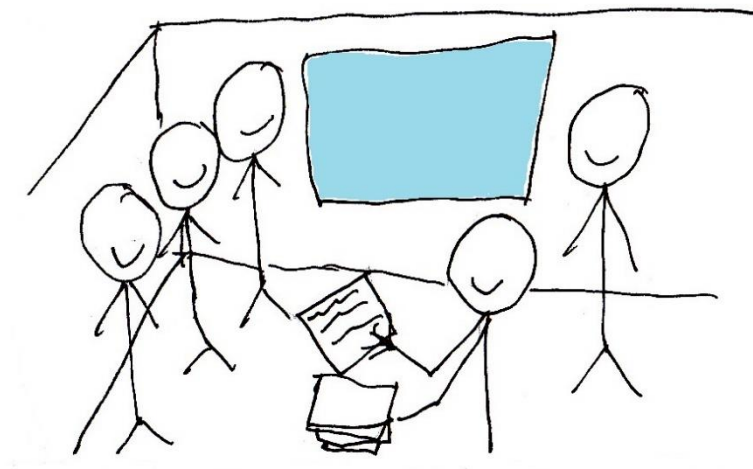
Picture 28. Searching for an apartment.

The applicant asks about apartment showing times by phone and/or by email. The applicant can go to as many apartment showings as possible; it is up to her/him on how many showings s/he wants to go to. (Picture 29.)



Picture 29. Asking about a showing time.

When the applicant is at the apartment showing s/he can see the condition of the apartment and think if s/he really wants to apply for this apartment. The applicant can ask anything from the company's representative and also from the current tenant if s/he is present in the apartment showing. The applicant can fill out the form in the apartment showing, but s/he can also do it online after the showing. In most cases if the applicant is sure that s/he wants to rent the apartment, s/he will fill in the form at the showing, because it is the easiest and fastest way. Also it is more comfortable to apply for the apartment which the applicant has seen. (Picture 30.)



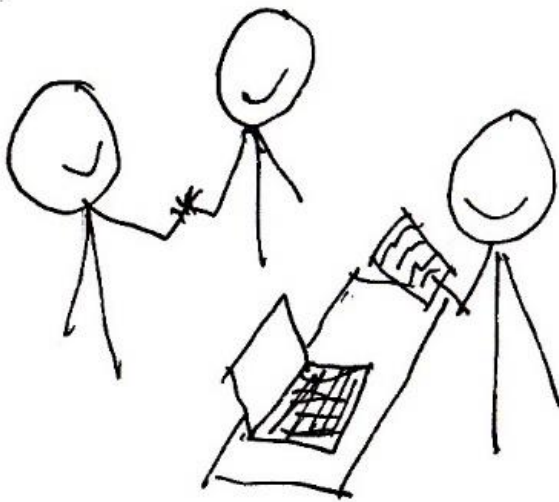
Picture 30. At the apartment showing.

It might not be the first apartment that the applicant has applied for, but the company will inform in any case all the applicants if they got the apartment or not. The applicant who has been chosen for the apartment can still choose if s/he wants it or not. If not, then the next person in the application line will be asked or there can be a new showing. When the applicant has chosen to take the apartment, the company will ask for time for contract signing and tell if the applicant needs a third party for signing a person security paper. (Picture 31.)



Picture 31. New tenant.

This is the first time seeing the landlord. The company representative will explain and give papers where the new tenant's rights and responsibilities are explained. The person security paper signing can also be done at this point and the tenant can get home insurance and electricity contract offers from the company. The landlord can also explain more information about the apartment. All parties needs to sign the contract. (Picture 32.)



Picture 32. Contract signing.

The new tenant needs to get a home insurance and pay the rent security deposit. The tenant will get the keys from the office or the landlord after the home insurance and the rent security deposit receipts have been delivered to the office. The tenant can choose from where s/he wants to get the home insurance. (Picture 33.)



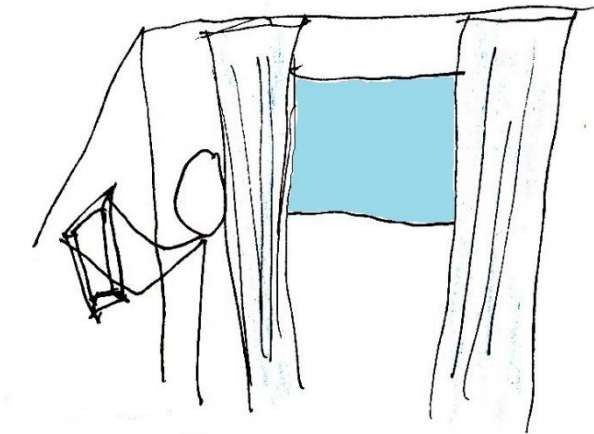
Picture 33. Security deposit and home insurance.

After getting the keys, the tenant is searching for internet and electricity providers. It is the tenant's own choice from where s/he wants to get the internet and the electricity. (Picture 34.)



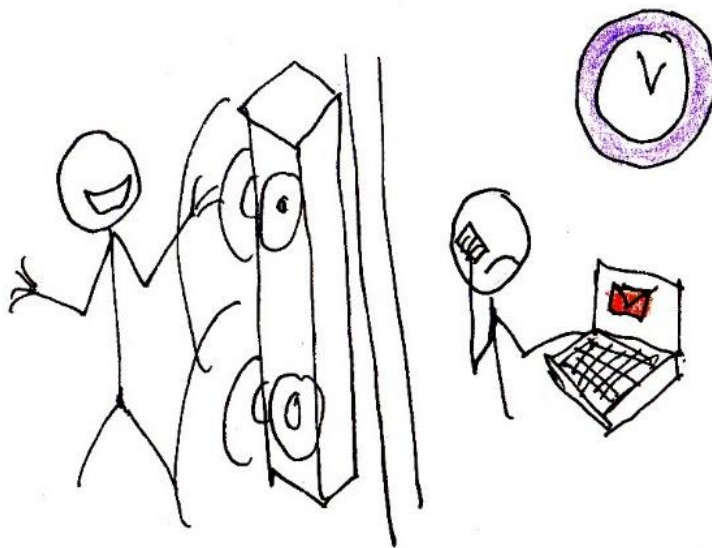
Picture 34. Electricity and internet contracts.

The tenant can decorate the apartment as s/he wants. S/he cannot do permanent modifications to the decorations and/or structures which are part of the apartment without the landlord's permission. (Picture 35.)



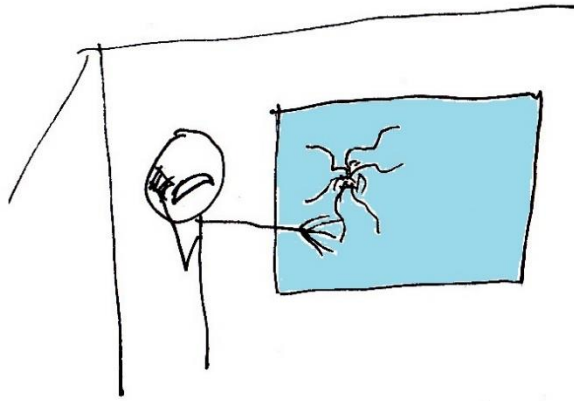
Picture 35. Decorating the apartment.

It is up to the tenant if s/he wants to report of disturbance coming from the other apartments or from somewhere else. The tenant can make contact by calling or sending an email to the landlord, to the company, or to a property manager. (Picture 36.)



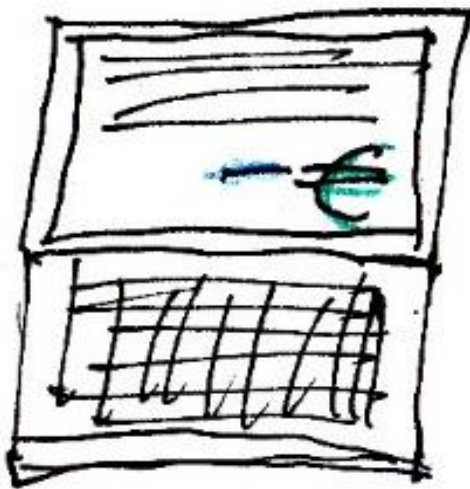
Picture 36. Disturbance.

If something has happened inside the apartment, like in the picture the window has broken, a tenant can call again to the landlord, to the company, or to a property manager. The best option is to make a straight call to the property manager, but it is also good to inform the landlord about the problem. (Picture 37.)



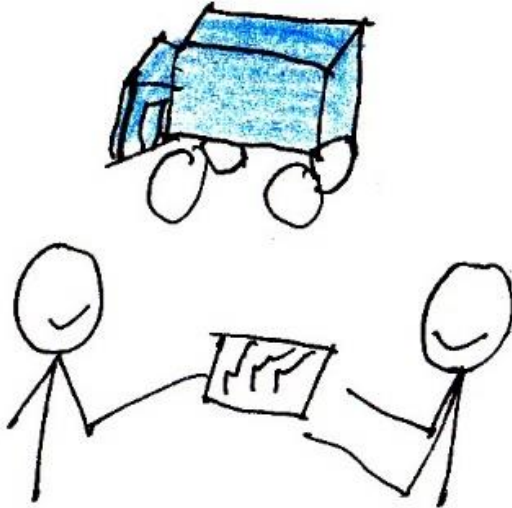
Picture 37. Incident in the apartment.

It is the tenant's responsibility to pay the rent on time or inform about a delay if it is for a good reason. Otherwise, the tenant needs to pay a penalty in addition of the unpaid rent. (Picture 38.)



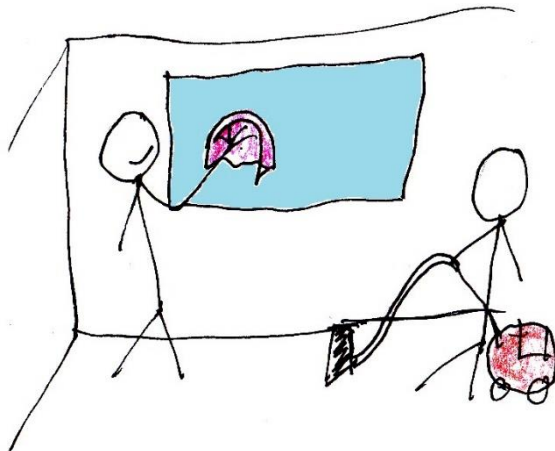
Picture 38. Paying the rent.

If the tenant wants to move out, s/he needs to give a written lease termination to the company and s/he can send it also to the landlord. The tenant has time to move out until the first working day after the next full month and the tenant needs to remember to pay the month's rent. (Picture 39.)



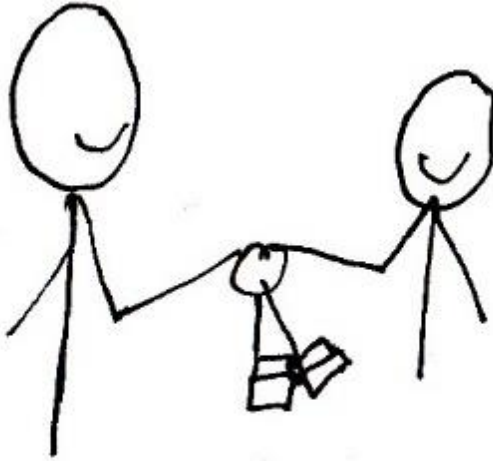
Picture 39. Contract termination.

It is the tenant's responsibility to clean the apartment before moving out. The apartment should be as clean as it was before the tenant moved in or even cleaner. If the landlord is not satisfied with the cleaning, the tenant should have one more opportunity to clean the apartment in a better way. (Picture 40.)



Picture 40. Cleaning the apartment.

The tenant delivers the apartment keys either to the company or to the landlord. It depends on the landlord's wishes and arrangements. (Picture 41.)



Picture 41. Returning of the keys.

The tenant will get back her/his rent security deposit if everything is well and the landlord has accepted the cleaning. (Picture 42.)



Picture 42. Receiving the security deposit.

4 How OVV manages the customers

OVV is getting new customers every day and they can be landlords or applicants. The landlords mostly want to have long lasting tenants, who are living peacefully and are not wrecking the apartment. The landlord has the goal of getting the maximum profit from

the tenant. OVV is helping the landlord to get the best tenant by watching how the applicants behave in the apartment showing, checking from the application form if the applicant smokes or if s/he has a pet. OVV will also check the credit history and if there is any issues there. The applicant is not qualified to be a tenant if there is a mark in the credit history, because there is no guarantee if s/he can pay the rent. Usually there is some problems when trying to check the credit data of foreign applicant's, because they might not have social security number. In such situations, the landlord takes a great risk that the rent might not come on time. It is the landlord's choice if s/he wants to take the risk. In these cases it is the best if the applicant have someone to be as a reference in the application, such as a previous landlord.

OVV monitors almost all of the customers through Intra web service. All information of the landlords, the tenants and applicants can be found from there. With this service OVV can send emails of all new apartments' information to the applicants who has made a commission agreement and a subscription for the apartment information. Putting of a new apartment to the website is also done through Intra. In Intra it can be chosen what the applicants can see on the website.

Another way to monitoring is through Excel. Firstly OVV has some contracts for a fixed-period; they have all of those tenants in an Excel table. This is because, when the period time is nearing the end it is easier to see who needs to be contacted and the company does not need to search from Intra. OVV will contact the tenant and ask if they want to extend the contract for the next year or if they are moving out. Those who want to extend need to make new contracts from which the tenant needs to pay a fee. Secondly OVV has all of the available apartments in Excel. The apartments are sorted by the sizes: one room, two-room, three-room, four-room or more, and the fixed-period apartments. In most cases the apartments have limitations on how many applicants can come at the same time to the apartment showing. The limit is mostly from 10 to 15 people because in a one room showing it would be too tight if there was 20 people in the apartment at the same time. Those who are interested in an apartment which has its showing list full, are put into a backup list in case if there can be a second showing.

5 Service packages

All service packages can be found in the company's website. Different offices might have different fees for the services. These services are provided to the landlord for making hers/his lease easier and to guarantee income. The landlord can choose to change the contract to any of these choices at any time if s/he does not have them yet. (OVV Asuntopalvelut 2014.)

Steady rent

To ensure rental income the landlord can choose the Steady rent service. The company will monitor the rent paying in every month. The company will pay the rent to the landlord regardless of whether the tenant is paying or not. The company guarantees to pay the rent as long as the landlord wants to, but the lease must be at minimum six months long to get this service. The company's only requirement is that the tenant is of the company's choice. This service must be agreed on before the company starts the intermediation process. (OVV Asuntopalvelut 2014.)

Total service

If the landlord wants to outsource the rental apartment's upkeep as widely as possible, then the Total service is a good choice. The service includes so many utility agreements that the landlord basically do not need to do anything. Contents of the service are

- The tenant redundancies reception and quick launch of a new intermediation
- The choosing of the new tenant according to the wishes of the landlord
- Monitoring of the rent payment and pointing out omissions, the company pays the rent regardless whether the tenant pays or not
- Rent increasing according to the landlord's wishes
- Payment of maintenance charges
- Payment of water charges when it is agreed on in the contract
- Communication with property manager/house cooperative
- Monitoring of the house cooperative
- Overseeing of the apartment's repair needs
- The moving inspection and annual checks, including written report with pictures.

This service must be agreed on before the company starts the intermediation process. (OVV Asuntopalvelut 2014.)

6 Methodology

This survey was made because the author wanted to have more knowledge on how the foreign customers find OVV and how the process actually works when the customer is a foreigner. All of the tenants' and the landlords' answers are anonymous, because of confidentiality obligation. The landlords and the tenants are not in relation with each other in the same lease. The names of the interviewees cannot be used without the company's permission. The interviewing was done during February and March 2016.

The interviewees were a company's representative, the landlords who have or have had a foreign tenant, and the tenants who are foreigners in Finland. The landlords who were selected for this survey were the landlords who do not have the Total service (Kokonaispalvelu) agreement, because the landlords who have the service agreement are mostly not in contact with the tenant. The OVV's approval was needed to know whom could be chosen to the interview. The search for the landlords and tenants was done through OVV's Intra database. The tenants who were chosen to the interview have an ongoing lease.

The first interview was made face to face with Joensuu OVV's entrepreneur Satu Lukin. The interviewer tried to contact all the possible participants (the landlords and the tenants) by phone, but some of them did not answer and with the foreign tenants came a problem: a language barrier. The tenant did not understand everything that s/he was told about the survey and the thesis.

The second interviews were done by calling, and two landlords answered to the survey. The interviewer also called to a few of the tenants whose phone numbers could be found from Intra, but because of the language barrier, they were asked if they could do the questionnaire through email. It was much easier to send by email, because then the foreign tenant had her/his own time to search for words which s/he did not understand. Emails were sent to ten tenants, but only five answered. A few of the tenants answered after

second email was sent for notification. Emails were also sent to six landlords and two of them answered. The two landlords answered after the notification emails were sent. The first problem was with the phone numbers, because not all of the tenants had a phone number or the number did not work. The second problem was that some of the tenants' emails were not working and the emails came back as a failure to deliver notification.

7 Results of the survey

This chapter describes the results of the survey. The answers are analyzed by using the customer journeys as example situations.

7.1 The company

Satu Lukin has been a real estate agent around eleven years, so she has many years of experience in the intermediation field. She told that the process of the intermediation has changed during the years. Supply and demand of the apartments has changed and the one who is making the commission agreement has also changed. Earlier there was huge demand for the apartments and not so many apartments were available. Because of the high demand of the apartments, the applicants were more willing to make a commission agreement and pay the commission fee. Nowadays, it is the other way around: the supply is high and demand is lower. So the landlord is more often paying a commission fee in order to get a tenant, but not everyone of the landlords are so eager to make a commission agreement. Some of the landlords are trying first without a commission agreement and sometimes s/he can get a tenant this way, but if the tenant cannot be found the landlord will in most cases make the commission agreement. It could be said that the supply and demand are really in balance, because there are plenty of apartments and there is enough applicants for every apartment available. This indicates also that the apartments are going every month and the tenants are found even on winter time. It is landlords' and the tenants' own choice if they want to make the commission agreement as indicated in the customer journeys.

Every year OVV has around 10% foreign applicants from all applicants. The percentage is low, but it is the most demanding and time consuming. This is because foreigners do not know how the lease process proceeds in Finland and the employee needs to translate all of the rules and responsibilities that the foreigner has during the tenancy. The company does not have that much forms in English to help with the process. On the other hand, as Lukin told in the interview, it is not so different compared to Finnish applicant who has not been a tenant previously and is for first time coming to rent an apartment. But because of the information available on the website in Finnish, it is much easier for the Finnish applicants. The information which can be found from the website has been taken into account in the customer journeys, because the customer usually checks the website when trying to find an apartment.

The foreigner is braver than the Finnish applicant. The foreigner is coming to a whole new environment and society. The applicant needs to have some persistence if s/he comes to stay at a foreign country for a long time. Here a long stay means more than a year or two years. The Finnish applicant is just moving to a new city, and all of the rules are the same as in the previous one. Also in the Finnish applicants' case, s/he can go home at any time s/he wants, which is not always possible to a foreign person. To be brave is a personal factor and it is not shown in the journeys, because they are written in a neutral tone.

OVV avoids misunderstandings by sending emails to the foreign applicants and tenants. Lukin pointed out the same problem that came up during the interviews: foreigners' language skills vary a lot. Having a conversation face to face or by phone is very difficult because there can be misunderstandings and the language level is not good. In avoiding misunderstandings OVV offices have at least one person who is competent using English and is patient. Even if the employee is understanding, the customer might take more time to understand the meaning. Email sending is put in the customer journeys, as a part of the advertising and communicating with the customer.

OVV cannot check credit histories of the foreign applicants, and this creates a big risk for the landlord. It is up to the landlord if s/he wants to have a foreigner as a tenant. OVV can agree to one, two or maximum of three month/s rent security deposit and also have a person who guarantees for the foreigner, but this can also be applied to any applicant. These actions are considered in the journeys as basic intermediation events. To give as safe as possible tenancy for the landlord, these measures are for the precautions.

7.2 The landlord

The four landlords in the survey have been as a landlord from four to 16 years. All of the landlords have had or has currently a foreign tenant. The landlords have different reasons why they have ended up giving their apartment to the OVV's intermediation. One of the interviewees is intermediating the apartments himself. He is comparing if he can find a tenant faster than through OVV's intermediation. Landlord B has known the entrepreneur from the youth. Landlord C gave the apartment for OVV's intermediation because the previous apartment owner was their customer already. Landlord D got a suggestion from her apartment's property manager. The reasons why the landlord has chosen OVV for their apartment's intermediary was not thought in the customer journeys. It can be from their own will or from someone's suggestion, but these landlords have ended up giving the apartment to OVV. There is two options for intermediation in the journey: do it yourself or outsource it.

The landlords had some similarity regarding their reasons when choosing an applicant from all of the available applicants. It does not matter if the applicant has Finnish or foreign origin; they should all have good credit history without any marks, be a worker or a student. One of the landlords answered that the applicant should have reliability and the other answer was related in a way that reliability can be seen from earlier leases information. One answer was "looking smart" which could mean the first impression that the applicant is giving when meeting the landlord or a company's representative in apartment showing. It is not obviously showing if the applicant is committed to the tenancy or if s/he is going to crash everything; of course something can be seen from credit history. The reasons for how the landlord chooses the tenant are not considered in the customer journey, but the fact who chooses the tenant, landlord or OVV, is considered in it.

In the answers the small differences were if the landlord wants to have student, a younger or an older tenant. It is all up to the landlord who s/he want to have as a tenant. For two of the landlords, it is their first time to have a foreign tenant, but other two had had more than one. In one of the answers it is mentioned that the landlord chose the foreign tenant because s/he came to see the apartment with her/his mother. So it is one reason also to show if the applicants' family is supporting the new tenant.

Two of the landlords said that they are contacting the tenant by themselves. Either the OVV or someone else is doing the contacting for the other two. All in all if there is some information to hand over to the tenant, be it delivered by the landlord or through a different channel, the information should end up with the tenant somehow. The way that the landlord is coming to do check up has been considered in the customer journey. If something is wrong with the apartment the tenant should firstly contact the landlord, and when the problem has been solved the landlord will contact back to the tenant or the company will do it for the landlord.

All landlords claimed that they have been satisfied with the tenant. Three of the landlords answered that a foreign tenant and a Finnish tenant are not so different from each other. One of the landlords thinks that the only difference is noise. Noise can be a cultural factor, because some cultures are louder when they speak and they do not want to hear silence, something that can be noticed in Finland. If the tenant is not making too much noise and disturbing neighbours, it should not be a problem and tenancy will be good and satisfactory. Three of the interviewees answered that the tenancy has been neutral. Landlord B answered “normal”, but it can include the same as neutral. Nothing really dramatic has not happened in a good or bad way. Neutral tenancy shows that everything has gone as it should: the rent is coming every month on time and there is no complaints from the tenant. The only satisfactory factors that are considered in the customer journey are the payment of rent and not getting complaints from the tenant.

Three of the interviewees answered that they are not going to check the apartment during the tenancy. If there is some suspicions that the tenant is not living according to contract, then the landlord might go to check the apartment conditions. An upcoming renovation or the neighbours' complaints can also be reasons for apartment checking. One of the landlords answered that she checks the apartment approximately every month. The reason for checking can be landlord's furniture in the apartment and the landlord does not want it to be badly handled. Another reason can be that some other tenancy did not end well and the landlord wants to make sure this one is going better. The reasons for check up in the journeys are almost the same reasons as the landlords answered to the survey.

The landlords do not have ideas how OVV could develop foreigners' application process. They do not have experience on the process because they have outsourced it to the OVV. One of the landlords gives observation that it is not so different for the foreigner and for

the Finnish applicant, but OVV should be careful to make sure that the new tenant or the applicant is able to pay the rent. The answers were understandable because the landlords had been given the apartments for OVV's intermediation and they will just get information from the applicants after the apartment showing. Their next step can be contract signing, but sometime the contract is send through the post and the landlord does not see the tenant during the lease.

7.3 The tenant

The tenants who answered to the survey were from Vietnam, China and France by nationalities. Four of the tenants has been living in Finland for around one year, and one of the tenant has been living for over three years in Finland. Two of the tenants found OVV by themselves; the other two had a friend who suggested OVV to them, and one had a consulting company introduce OVV. The choices for finding the company were quite the same as in the customer journey.

The tenants had applied to OVV for different reasons. Two of the tenants needed to apply for apartment through OVV because of the lack of apartments in Joensuu Elli. Tenant D specifically needed furnished apartment. Tenant E had tried to get an apartment through a private channel and was unable to get it. Tenant B applied with a commission agreement and also with subscription for the apartment information. Tenant A applied only with subscription for the apartment information. Two of the tenants applied without making a commission agreement and subscription for the apartment information.

All tenants got an apartment within one month. Two of the tenants answered that they got their apartment fast. In the customer journey it is shown that at some point the applicant will get an apartment and it might not be the first one for which s/he has applied. It is also possible that the applicant is not able to get the apartment through the company, because s/he has some problems with credit history or has some unpleasant habits (e.g. smoking inside) or even a pet can be problem in getting an apartment. Some apartments can have regulations that the pets are not allowed, and it can be due to the landlord's allergies.

Four of the applicants answered directly that they did ask help for the application process and they got the help what was needed. Tenant E did not ask for special help, but the

tenant is satisfied to the help by telling the OVV's workers were really kind. Tenant A pointed out that he got help in the process but it ended when tenant moved to the apartment. All tenants answered that the application process was easy, but one of the tenants would have preferred to have a contract in English. Tenant B has written that with an English contract foreigners would have a better understanding. Other tenants do not have comments for making the application process better. Tenant E remarked that OVV should tell more clearly which of the apartments are shared and which are for living alone. In the process the applicant is contacting to the company for information on the apartment. The survey shows that the tenants got help that they needed and it made the process easy. Journeys are speculating that the tenant might ask help and it is optional to do so.

Four of the tenants answered that drafting the contract and signing it was done in good speed. Tenant E answered that the process could even be sped up. Two out of five tenants would have wanted to go through the regulations and the contract in more detail, because it is new information for them and only in Finnish. It would help a lot if the regulations and the contract would be in English. It is mentioned in the customer journey that the applicant/new tenant can ask about the contract or if there is some specific task what s/he needs to do in the apartment. In the present moment OVV's workers need to do a lot of explaining for the foreign applicants and tenants concerning their rights and responsibilities.

All the tenants got the home insurance through OVV. In the customer journeys it is one option that the tenant gets home insurance through OVV. Four of the tenants answered that receiving of the keys was easy process, but Tenant B wrote that the door did not have any lock at first. Tenant A recommended that the keys could be delivered to the tenant's house, but it would cause problem with the timing and employee resources. To make sure the right tenant is getting the keys and each document is delivered to the office on time, the key obtaining will probably happen in the office even in the future. As in the journey, some landlords want to deliver the keys to the new tenant by themselves in order to go through the apartment one more time.

The landlord has contacted three of the tenants by her/himself and two of them has not been in contact with their landlord. Tenant B seems to be surprised by the landlord's contacting because OVV has been doing it earlier. The assumption is that the landlord has had a Total service agreement and that is why s/he has not contacted the tenant straight

away by her/himself, and now the agreement might have ended. It is also included in the journey that the landlord can do contacting, but also that OVV can be doing the contacting if it is agreed on in the contract. There might not be any contacting during the tenancy if there are not any problems and the landlord has trust in the tenant. The landlord has come to check the apartment from two of the interviewees. The landlord can come to check the apartment, but s/he needs to give a notice before coming. It can become disturbing if the landlord is trotting in the apartment all the time.

Two of the tenants find that the tenancy is good; two other tenants wrote it is bad and Tenant D wrote it is neutral with the landlord. The quality of tenancy was not considered in the customer journey. It is up to the persons involved to the process and what are their attitudes toward each other are to find out if the relationship is good or bad.

Two out of the five do not want to or even consider changing the apartment. Two tenants will change. One tenant has had problems with bedbugs and other's wife is coming to Finland. Tenant A is considering moving, but if the contract can be renewed then the tenant will stay in the same apartment. The apartment change in situations the present apartment is in need of renovation and the tenant is moving for a time being into another apartment is considered in the customer journey. It is up to the tenant if s/he wants to change apartment, maybe s/he wants to have a bigger or smaller apartment or there is something wrong in the current apartment.

Three of the tenants think that living in Finland is not so different when compared to their own country. Tenant B answered that living here is totally different because the tenant has been used to live with parents. Tenant C wrote that the apartment's current environment is noisy, but it does not say that much if it is different. All of the interviewees have had different challenges during the time here. Tenant A has had some problem with roommates' inability to clean their own mess. Tenant B has been challenged to adapt to the new lifestyle. Tenant C has had problems with noisy neighbours and broken broadband in the apartment. Tenant D thinks it has already been challenge to come to Finland and live alone here. Tenant E wrote that the "food" is biggest challenge. Both of the questions about living habits and what has been challenging for the tenants are not included to the customer journeys. It is not connected to the tenancy, because these are personal factors and there can also be cultural factors.

8 Recommendations

The aim of the study was to find out challenges in the tenancy process of foreign customers and ideas on how to develop it. The surveys of the landlord, the tenant and the agency revealed a few major problems. This chapter gives three suggestions for developing the process and solving the problems.

The first suggestion is to translate all forms and webpages to English and Swedish. English is the global language and it will help the foreigner a lot. Swedish is the Finland's second language and there is quite a big population who is speaking Swedish, and some of the offices are located near the Finland Swedish areas. In the webpages, there is so much information that is very important and very helpful. The information is for the applicants, the tenants and the landlords. When the customer has access to information that s/he understands without needing to use someone else to translate it, s/he is automatically more satisfied with the service. This will also help employees' workload, because if the customer has searched for the information from the website s/he will already have some knowledge of the subject that s/he has come to ask about or the customer does not need to ask it anymore if s/he has got an answer from the website. The worker does not need to be the translator and the process can go more smoothly and rapidly. The need of translating the forms to English came up in the survey.

The second suggestion is that Joensuu's OVV should ask from other OVV offices how they have dealt with situations when a foreigner has a problem. Are the situations similar between the offices? Through sharing information OVV can build stronger customer service and come up with solutions together to the problems. As the survey shows, OVV does not have many foreign customers, it is more like a niche. Getting more information what has happened in the other offices can bring new solutions which have not been used.

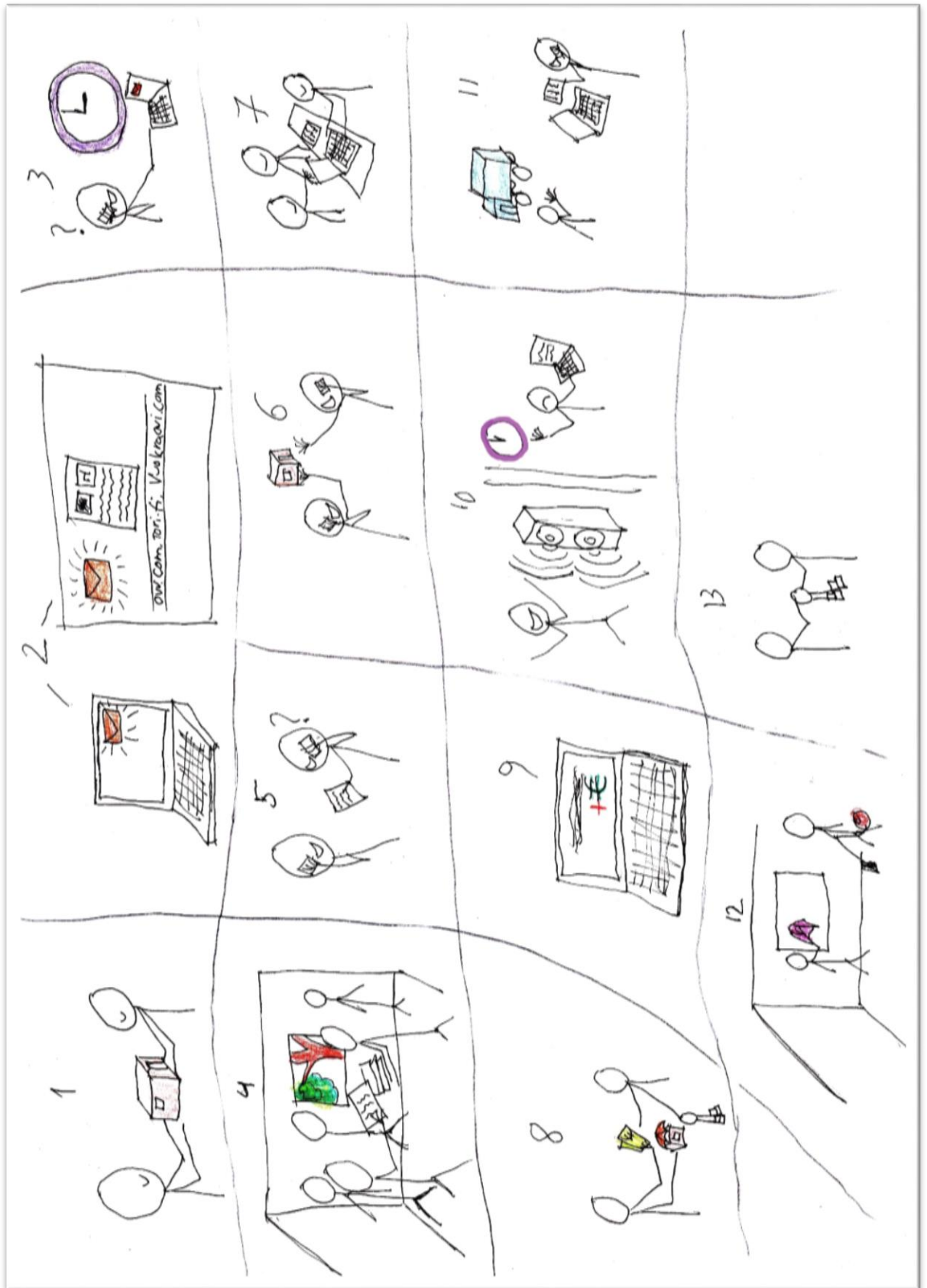
The third suggestion is that all cases are put into the one file. Mostly the cases can be individual for one office; it can have similar cases in other offices. Because of the small percentage of the foreigner customers, gathering the cases can help identify the problem faster and go to the solution more quickly. Right now all cases are only known in the office where it has happened. The sharing of the cases is already quite good but also if they are gathered to one file of foreign customers, it will help find them more easily. It

can give broader view of the cultural backgrounds and knowledge on how to deal with the different nationalities. When the cases are in one file, offices can update it time to time when new cases are emerging.

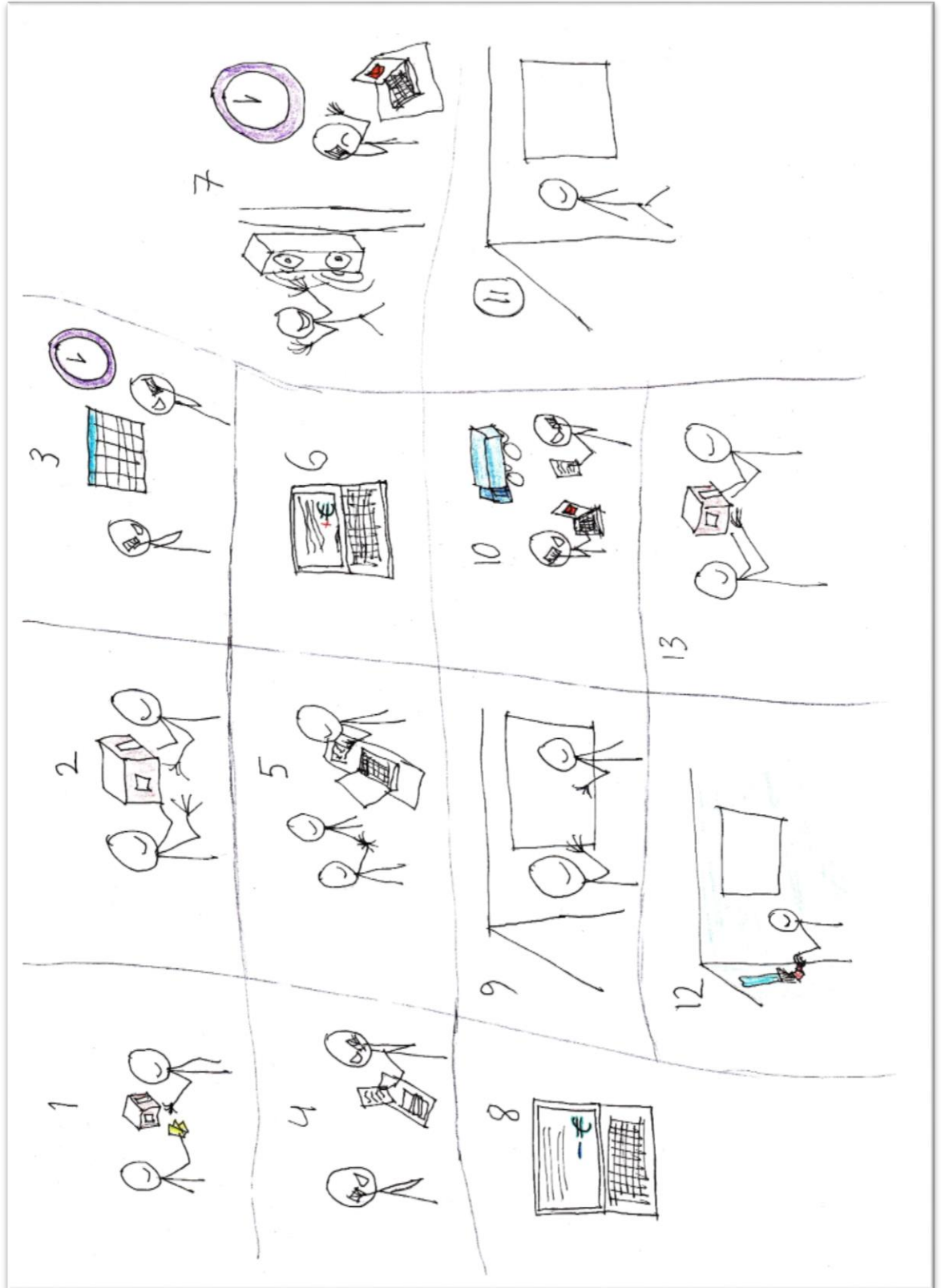
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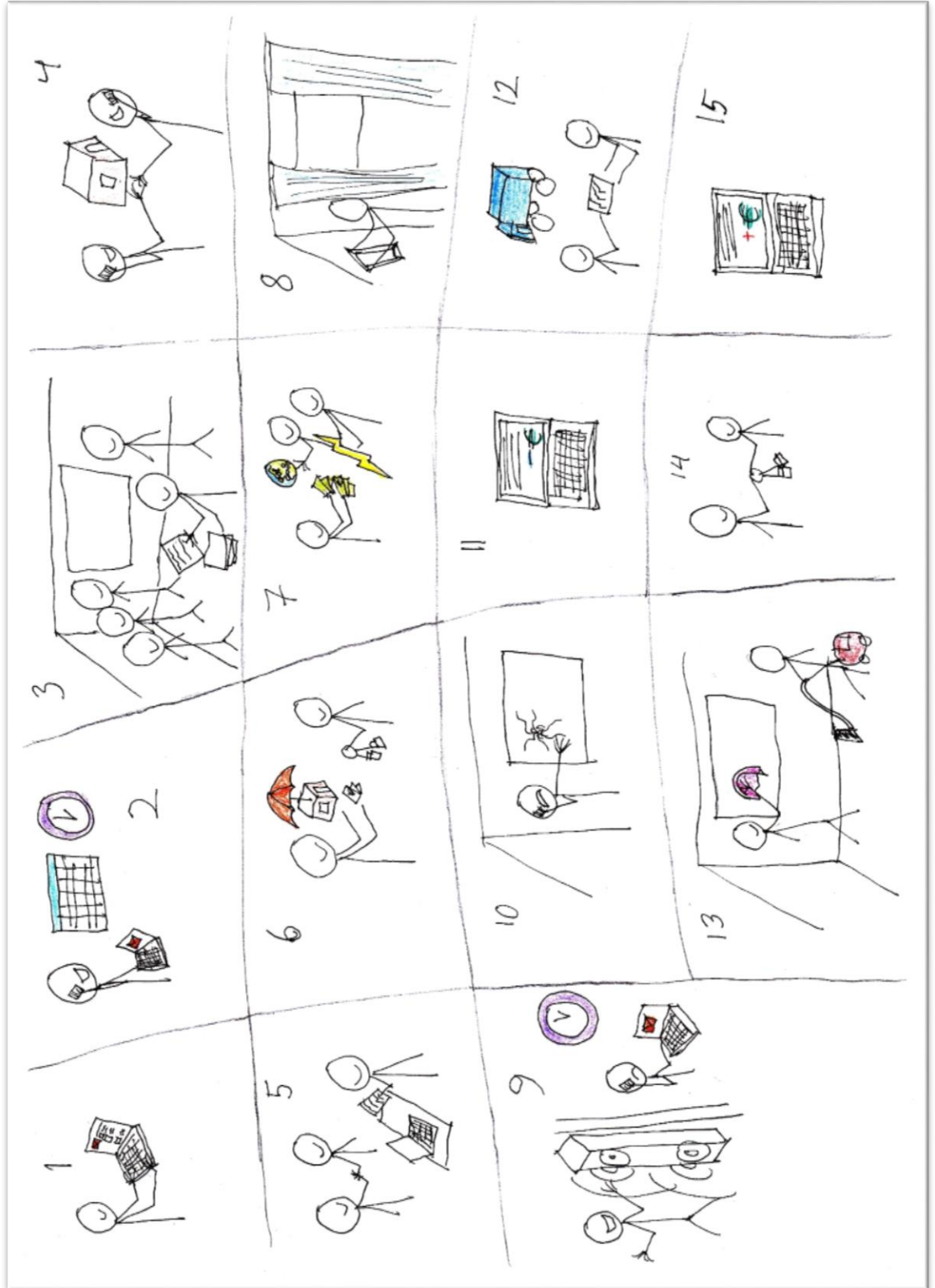
The company's customer journey



The landlord's customer journey



The tenant's customer journey



Questionnaires for the company, the landlords and the tenants

Company

- How long have you been an intermediary for housing?
- Has the housing intermediation changed over the year?
- How many percentage apartment applicants are foreigners? About in year
- How would you describe the foreign applicant? Is s/he more brave or cautious compared to the Finnish applicants?
- How much assistance is the foreign applicant needing during application process?
- How is the tenant chosen in such situation where you cannot check social security number and credit history? What are the reasons?
- What could be make better or do better in OVV so that application process would be easier for foreign person?
- Can you say how many tenants have got Fennia's home insurance through your office?
- Can you tell what kind of challenges OVV has had in the past in foreign customer's application process and being a tenant and how those have been resolved?
- Other comments?

The Landlord

- How long have you been a landlord?
- How did you end up giving your apartment to broker to OVV?
- Have you got any foreign tenants?
- What are your reasons for choosing the tenant?
- How often you have had foreign tenant?
- Have you contacted to the tenant by yourself, if there has been something to inform?
- Have you been satisfied of the foreign tenant?
- Does foreign tenant and Finnish tenant have any differences in your opinion?
- How would you describe tenancy with the tenant? Is it good, bad, neutral?
- Have you been checking apartment's condition in between the tenancy?
- What could be make better or do better in OVV so that application process would be easier for foreign person?
- What do you think how English OVV website will effect to application process?
- Other comments?

The Tenant

- Where are you from?
- How long you have live in Finland?
- How did you find OVV housing services? Was it easy?
- Why did you apply for apartment from OVV?
- Did you apply apartment with commission agreement or did you do subscription for apartment information?
- How fast you got an apartment?
- Did you ask help for application process from OVV?
- Did you get help from OVV when you asked it?
- Was the application process easy or difficult for you as a foreign person?
- What could be make better or do better in OVV so that application process would be easier for foreign person?
- What do you think how English OVV website will effect to application process?
- Did drafting the agreement and signing process go suitable speed or was it too fast or too slow?
- Would you have wanted to go through some parts in more detailed through during the signing process? What?
- How did you get a home insurance?
- Was it easy or hardtop you to get the keys?
- Have the landlord been contacting you during the tenancy?
- How would you describe tenancy with the landlord? Is it good, bad, neutral?
- Has the landlord coming to check apartment during the tenancy?
- Have you been needed to change apartment? Why?
- How is the living in the apartment differ for your country?
- What has been the biggest challenge to live here?
- Other comments?

Answers to the questionnaires

The Company

- How long have you been an intermediary for housing?

I have been around 11 year.

- Has the housing intermediation changed over the year?

Yes it has, because earlier a tenant payed a commission fee and now days a landlord is paying it. A marketing situation has changed. Before there were many applicants and few apartments, so the applicant payed the commission fee. Nowadays there are many apartments and less applicants (because there is much of supply), so the landlord is paying the commission fee.

- How many percentage apartment applicants are foreigners? About in year

I would say around 10 %.

- How would you describe the foreign applicant? Is s/he more brave or cautious compared to the Finnish applicants?

Foreigner applicant is much braver then Finnish applicant, because s/he has come to foreign country and search an apartment by her/himself.

- How much assistance is the foreign applicant needing during application process?

Mostly foreign person needs more help then Finnish person, because the whole process need to explain. But on the other hand they can be on the same line with Finnish person who is applying for the first time. There can be also many cultural differences that will effect in the process.

- How is the tenant chosen in such situation where you cannot check social security number and credit history? What are the reasons?

To some we can give two month's rent security deposit and to others we can give one month's. It is really depending on the landlord if s/he want to have foreigner as a tenant and if they want to have risk that there can happen something during the lease.

- What could be make better or do better in OVV so that application process would be easier for foreign person?

Definitely English website where they can find every information and forms in English. There is so much information in Finnish and it help a lot our work that applicants can read about how process is going and we do not need to tell everyone one by one. Also in the offices need to have at least one person who has competent to work with English.

- Can you say how many tenants have got Fennia's home insurance through your office?

I cannot say. We have had problems with the foreigners, because ordering the home insurance they need to fill form and there need to be social security number what they do not have. The percentage is very little.

- Can you tell what kind of challenges OVV has had in the past in foreign customer's application process and being a tenant and how those have been resolved?

The English website of course has been missing and imperfection of the materials. We do not have many printable papers for English form. I have not been talking with our other offices around the Finland so that I cannot tell how they are doing with foreign applicants and tenants. For problematic cases this winter I remember one of Chinese case, where tenant turned the heater of when he went home for holidays and so the pipes went and froze.

- Other comments?

The next thesis topic or some project could be that doing instructions for foreign applicant and tenant. Foreign applicants are contacting us by email, because it is easiest way to them and it is most understandable than calling to us. They don't have so good language skills and to avoid misunderstandings email is best option for communicating.

The Landlord

- How long have you been a landlord?

A: I have been a landlord around 5 years.

B: I have been a landlord around 5 years.

C: I have been a landlord since 2000.

D: I have been a landlord 4 years.

- How did you end up giving your apartment to OVV for intermediation?

A: Well I intermediate by myself, but I look where the apartment will go faster and sometimes it go faster in OVV.

B: I bought apartment which had been in OVV for intermediation with the other owner so it was easy to continue with same company. I did not have problem with it.

C: I know the owner from the youth.

D: My apartment's property manager suggested to me.

- Have you had any foreign tenants?

A: Yes

B: I had Spanish tenants for one year.

C: I have two.

Yes I have, at the very moment I have one Chinese man.

- What are your reasons for choosing the tenant?

A: I have same reasons for choosing for foreign applicant and for Finnish applicant. They need to have all well with credit report, look smart, have a job and also I choose older applicants.

B: I prefer to have students, so that is my highest reason.

C: My reasons are that the tenant can pay the rent (credit history, rent security deposit, person for security), also what is hers/his status (student, worker, unemployed etc.), if possible the earlier leases information.

D: My reason is reliability.

- How often you have had foreign tenant?

A: I have right now 15 apartments for rent and in 2 I have foreign tenant. So you count from that.

B: I have had only once foreign tenant, because he came with his mom to see my apartment.

C: Two times.

D: I have not had foreigner earlier, this is first time.

- Have you contacted to the tenant by yourself, if there has been something to inform?

A: Yes.

B: No I have not, it is much easier when OVV is contacting to the tenant.

C: Now my employee is taking care of the contacting, but earlier I did it myself.

D: Yes we are in contact if necessary.

- Have you been satisfied of the foreign tenant?

A: Yes.

B: Yes I have, but they got some complains of loud noise.

C: Yes.

D: Yes, up to this point.

- Does foreign tenant and Finnish tenant have any differences in your opinion?

A: I have not noticed any radical difference. They are quite same.

B: Well the noise is the difference, foreigners are little bit more louder.

C: Not in these cases, because tenants were Russians.

D: There has not been difference.

- How would you describe tenancy with the tenant? Is it good, bad, neutral?

A: Neutral

B: Tenancy have been normal.

C: Very neutral.

D: Neutral lease.

- Have you been checking apartment's condition in between the tenancy?

A: Mostly I do not go check during the lease, but I have been gone check the other apartment because of pipe renovation.

B: No I have not been checking during the lease, but property manager has been checked. I mostly check the apartment in the end of the lease.

C: If necessary, it means that if there is suspicious of bad managing of the apartment.

D: Every month approximately.

- What could be make better or do better in OVV so that application process would be easier for foreign person?

A: I cannot say because I have not participated on that.

B: I cannot say, OVV has taken care of everything so well and so they can do application process as they want.

C: It is hard to say – mostly same principles solves with the foreign applicant and also with the national applicant. Making sure that the tenant is able to pay is the most important.

D: I cannot say any remedy.

- Other comments?

A: No comments.

B: No comment, the lease has been going so well.

C: No comments.

D: No comments.

The Tenant

- Where are you from?

A: I am from Vietnam.

B: I am from Vietnam.

C: I am from China.

D: I am from France.

E: I am from China.

- How long you have live in Finland?

A: I have stayed in Finland since August, 2015 until now.

B: I have lived in Finland since August, 2015.

C: I have lived 3years and 4 months now.

D: I arrived in the end of August 2015.

E: I have lived in Finland one year.

- How did you find OVV housing services? Was it easy?

A: My consulting company introduced OVV to me as a solution for my housing. It was quite easy.

B: My friend suggested OVV for me.

C: I find it by myself. It was not easy.

D: On the internet.

E: My friend told me and I think it is easy to find.

- Why did you apply for apartment from OVV?

A: Originally, I applies for an Elli's flat since July, but they said that my offer will be available in the earliest on November. Furthermore, I heard that Elli was very strict with many regulation and curfew to follow so I choose OVV as a solution for my problem.

B: I applied student apartment from Elli, but it did not have any.

C: Because they have apartments available.

D: I needed a furnished flat. OVV was the only one agency with a furnished flat.

E: I could not find a proper apartment from private way.

- Did you apply apartment with commission agreement or did you do subscription for apartment information?

A: I did subscription for apartment information.

B: Yes of course with both.

C: No.

D: I got suggestion from OVV and I did not apply with commission agreement and I did not do subscription.

E: Yes, I think I can share the room with other people. The rent should be about 400 €

- How fast you got an apartment?

A: I got it one month after my first contact to OVV.

B: Very fast.

C: It took 5 days.

D: Fast (one or two weeks)

E: I went to see 3 apartments, the last one I decided to rent when I saw it. Then 2 days later I got the information that I can rent it.

- Did you ask help for application process from OVV?

A: Yes, I did

B: Yes, I did

C: Yes.

D: Yes.

E: I did not have any special help.

- Did you get help from OVV when you asked it?

A: Initially yes, but from when I moved into the apartment, not much help is available from OVV.

B: Yes, they helped me as much as possible.

C: Yes.

D: Yes.

E: Yes, they are really kind.

- Was the application process easy or difficult for you as a foreign person?

A: It was quite easy in my opinion.

B: I think it is not so difficult and complicated, however I would prefer the contract in English, not in Finnish.

C: It is easy.

D: Easy, similar as in France.

E: I think it is easy.

- What could be make better or do better in OVV so that application process would be easier for foreign person?

A: The process is brief and thorough enough for me, so I won't add anything else.

B: I think the contract should be in English, it might be better for us to understand.

C: I do not know what to say.

D: I do not know.

E: I hope they could tell people in the international station, which rooms are shared with other people and where you are alone. So foreigners can know clearly.

- Did drafting the agreement and signing process go suitable speed or was it too fast or too slow?

A: It happened at a suitable speed.

B: It is ok.

C: It is ok.

D: It was fast.

E: I think speed is good. You know the foreigners are eager to get the reply, we hope the process could speed up.

- Would you have wanted to go through some parts in more detailed through during the signing process? What?

A: Yes, such as the regulations when renting an apartment from OVV. We received a copy but it was in Finnish so it created difficulties in understanding. An English copy of the regulations would make it easier for foreigners.

B: No, I do not think so.

C: Not yet.

D: Not necessary.

E: Yes, because there are only Finnish language, maybe most of the foreigners can only know English. We have to let OVV staff to explain the details.

- How did you get a home insurance?

A: OVV introduced me to an insurance company.

B: From OVV suggestion.

C: Suggestion by OVV.

D: With OVV.

E: OVV staff introduced us.

- Was it easy or hard you to get the keys?

A: It was easy but I had recommend the company to deliver the key to the tenants at the house rather than making them go to the office to receive.

B: My room did not have any key and lock at first, and it took so long time. Now I have my own lock which is safety.

C: It was easy.

D: It was Easy.

E: The landlord gave me the key, I think it is easy. We talked about the apartment.

- Have the landlord been contacting you during the tenancy?

A: Yes.

B: To be honest, I did not know who is my landlord until the day OVV stopped the contract with my landlord and the landlord have to contact with us instead of OVV.

C: Never!

D: No.

E: Yes.

- How would you describe tenancy with the landlord? Is it good, bad, neutral?

A: It is good.

B: Not so good.

C: Bad!

D: It is neutral.

E: Good.

- Has the landlord coming to check apartment during the tenancy?

A: Yes

B: I just met the landlord 3 times.

C: I do not know.

D: No.

E: The landlord told me they will come to check the apartment, but I have not seen them.

- Have you been needed to change apartment? Why?

A: I had consider changing apartment in case I am not allowed to renewed the contract for an extended period.

B: Yes, I will change, at first they promise to give a lot of offers like sauna in the buildings but no. I also have bedbugs problem, so.

C: Yes, I plan to change apartment. My wife will move to Finland, the current one is too small.

D: No.

E: No, I think the position and rent is proper for me. I have no intention to change to a new apartment.

- How is the living in the apartment differ for your country?

A: Not much different

B: It is totally different, in Vietnam I lived with my parents.

C: The environment in the current apartment is quite noisy!

D: Same as in France.

E: I think there are no big difference.

- What has been the biggest challenge to live here?

A: Cleaning the place since there are 2 Finnish tenants that always make everything dirty without trying to clean.

B: I think it is different life style.

C: It is quite noise everyday still in the very late evening. The broadband in my room is always broken.

D: Come here alone and live alone.

E: The food. I should use some time to suit Finnish food.

- Other comments?

A: No.

B: I think nope.

C: No comments.

D: No comments.

E: No comments.