Excellent quality in customer service:
Aktia Bank Plc. Contact Center

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The purpose of the study was to find out how excellent quality in customer service is measured and implemented in Aktia Bank Plc:s Contact Center. The aim was to analyze the quality of customer service by using the EFQM Excellence model, and to find guidelines for the branch offices and Sales Support of Aktia Bank to implement the same processes.

The Aktia Contact Center participated in a competition "Best Contact Center 2016" and won it. The research is done as a case study and the context of the work considers the Aktia Contact Center as a unit and its journey towards achieving excellent quality in customer service. The author of the thesis was in a key role during the whole journey, building and implementing new processes. All material used in this case study was collected and published between January 2016 and July 2016. The Aktia Contact Center was announced "the best Contact Center" in September 2016.

The theories used in the research are about quality and quality-measuring, used together with the EFQM model, and RADAR-logic which is a tool for measuring quality in customer service. The results of the research show how excellent quality was achieved in a Contact Center, and it is therefore important to be aware of the fact that some processes cannot be implemented in face-to-face customer service channels. This is explained further in Chapter 6.

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FOREWORD

This research is about excellent quality in customer service. It is a case study done at the Aktia Bank Plc. Contact Centers in 2016, and it explains how they won the competition "Best Contact Center 2016". The author followed and participated in the project which lasted for over a year, from the beginning in 2015 to September 2016 when the winner was announced.

The research focuses on measuring and implementing excellent processes in customer service with a focus on building processes, leading staff and managing customers. How measurement of excellent quality is done and what it takes to achieve excellence in customer service.

The project in Aktia Contact Center was called "Our journey towards excellence". Everyone committed to it, the Board of Directors, the middle management and rest of the staff. Everyone had one goal, to win the competition, and to achieve excellence in customer service.

By reading this research and case study, you will get a good idea of what it takes to build and implement new processes, and especially, how you measure them. In Chapter 7, a summary of the study is made along with conclusions and insights. Depending on your own project, you might find interesting ideas and also learn what to do differently. Achieving excellence was a long-term project and it requires high level change management. Communication, engagement and planning are key words when doing something new, or trying to achieve something new. The Aktia Contact Center achieved excellence in customer service, although there is still much work to do to be perfect. They (the Aktia Contact Center) are now developing those areas of the business that got the weakest points in the evaluation and auditing made in September 2016.

1 INTRODUCTION

Why is the Aktia Contact Center the best unit in Finland from a quality point of view? This question is the focus of this research. The aim is to get an understanding of the factors; working methods, quality management to answer the topic question and to provide tools for the managers of Aktia to implement the same methods – or as similar as possible – to branch offices and Sales supports.
Contact Centers in general have the biggest role in the customer service of companies today, due to smart phones, tablets, computers and the fact that the Internet is “so common”. This also includes banks because of the possibility to sign documents in a secure way on the Internet. (Sn4 2016- Palvelun laadun mittaaminen) A generation shift has forced banks to close branch offices, cash has almost disappeared and everything is done online. The growth of Contac Centers is fast, and companies try to implement Omni-channel ways of thinking in this rapid environment. (Sentraali 2014) In addition, a survey about customer service made by Sentraali, shows that 91 per cent of the companies that took part in the study use phone as a customer service channel.(Sentraali 2012) Against this background and the facts we have available, it can be said that the importance of Contact Centers is evident.

The introductory chapter explains the topic further, the background to this research and its aim and possible limitations and problems. Firstly, some background on the importance of quality in business in the context of a Contact Center. Secondly, a look at the problems and challenges involved and the demand of customers today. Then, the main research objectives including the aim, to give the reader a possibility to create an objective and in some aspects a critical view of the research. The last part in the chapter is more of a summary of the structure of this thesis, a guide to the reader.

1.1 Background of Research

Excellent quality is held as a key to success in business. Quality consists of many different things, but the best quality is accomplished when you have a motivated and educated staff, which are good at what they do. With this background, customer service people are in a central position in the business. Happy customers are also important for the business success, because without customers, business will not continue, since no one is willing to pay for the services or products provided. For that reason, customer satisfaction in all service channels is relevant and an important area when quality is developed. (Grönroos 2000, 49-74; Lecklin 2006, 18-213.) Despite the importance of quality in the Contact Center field of business, not much research has been done, and there is lack of deep thorough research in quality measurement in particular. (Lecklin O. 2006, 18-213).

The field of researches in general has previously focused on forecasting incoming calls, and the need of agents working following lean models. There are several IT-tools Contact Centers can use to fulfill these demands, and therefore past research has focused on them, the reliability of them and the advantage of them. (Downing 2011)
This thesis looks at the Aktia Bank Plc, and how quality is measured and practiced particularly in the Contact Center of the Aktia Bank. The field of research and topic is chosen because of Aktia Contact Centers participation, in a competition for the best Contact Center in Finland for two years in a row. Aktia Contact Center came second the first year (2015), and won during the second year of participation in 2016. The competition and criteria are based on a European standard model of quality management, the EFQM- model. The EFQM model is similar and related to the American standard, COPC CSP standard, which has more weight on leading with facts, so called hard values, whereas the EFQM model focuses more on soft values where working processes and staff are key in success. However, these two shouldn't be mixed up.
The author of the thesis has worked in the Aktia Bank for eight years and as in the Contact Center of the Aktia Bank for 1.5 years. The researcher can therefore benefit from relevant job experience in the case study.

1.2 Statement of Problem

Only continuous and disciplined work and aiming at excellence gives customer service sustainable results. A Contact Center needs management tools, which steers the activity and its development to listening to all customers and interest groups. An excellent Contact Center is desirable, smart, and works on consistent working methods, also implementing them and developing them. Excellency in a Contact Center is recognised when it is helping customers' ordinary day, and increases liability between them. The excellent organization reaches its goals keeping customers, staff and interests groups happy. They have a target, they are enthusiastic, and they work tight together using implemented working methods. Quality is on a good level even in stressful situations, and it feeds creativity to develop new and better working methods. A successful and excellent Contact Center is responsible and it takes care of customer experience in the whole organization. (Leckling 2006 18-240).

1.3 Purpose of Study

The purpose of this study was to use the EFQM model to analyze excellent quality in the customer service of Aktia Contact Center, and to find important tools and recommendations for the Sales Support and Branch offices of the Aktia Bank. The aim was also to deliver guidelines for implement similar processes to achieve the same excellent quality in the whole organization of Aktia.

The actual research questions of this research were:

a) How excellent quality in customer service is measured in the Aktia Contac Center?
b) How excellent quality in customer service is implemented in the Aktia Contact Center?

The results of the research are important for Aktia, because Aktia has a strategy to implement excellent processes throughout the organization.

1.4 Limitations

The Sales in the Aktia Contact Center is completely ignored in the research, which makes up the second large part of the customer service agents' main duties. The focus will be on excellent customer service quality by phone, by chat, by e-mail and via Internet bank. In all service channels, quality is going to be the point of view.

1.5 Main contributions of Research

The purpose of this research is to get a deeper understanding of the importance of excellent quality in customer service, both from a theoretical point of view using the EFQM model, and a practical point of view. To benefit the practical side of the study, the study offers an understanding of how the Contact Center of the Aktia Bank operates when it comes to excellent quality in work. What the author already knows is that Aktia Contact Center is the best Contact Center over all, when it comes to excellent quality in the day-to-day business. This research will focus on why this is the case, what parts of the operation could be improved and how it could be executed through the organization of Aktia. For managers this research offers information and key points when making decisions on how and when they are going to start implementing quality management in branch offices and/or back office sales support. They can use the information in allocating recourses and making better informed decisions on which factors to develop. However, quality is a wide concept, and a concept that works in Contact Center (digital channels) does not necessarily serve a face-to-face contact, or a contact between a customer and an agent in a branch office.

1.6 Structure of Research

This thesis has high value because of the strategy of the Aktia Bank in 2017: to execute and implement the same working models and quality management the Contact Center applies throughout the whole organization. Aktia cannot only compete with service concepts and products, excellent quality is therefore important in the future. It is important to identify and measure customer satisfaction in customer service in each service channel, because satisfaction or dissatisfaction in one of the service channels leads to satisfaction or dissatisfaction with Aktia as an organization since Customer Service is usually the first point of contact. (Pizam, Neumann, and Reichel, 1978).

There is no previous research on the Contact Center of the Aktia Bank, and this one hopefully gives tools and insight to branch office managers on how to work and plan strategies, to successfully lead and coach their staff in this change management phase and reach modern working methods and quality management. A big reason why this research is important for branch offices is also the fact that Omni-channel thinking and working in it is changing everything.

In Chapter 2, the Aktia Contact Center is presented as a unit and so is its function in the organization. Chapter 3 focuses on quality and theory where the EFQM model is presented as well as the criteria of the competition, best Contact Center in Finland. Chapter 3 also addresses how quality is measured and how the staff has an influence on quality. In chapter 4, we look at how the research was made, and how data was acquired. After that, a look into the research results and conclusions that can be made from them takes place. In the conclusion part, development ideas are presented.

2 AKTIA BANK PLC. AND SERVICE CHANNELS

The Aktia Bank Plc is founded in 1825, and it is the oldest Finnish bank today. Aktia was listed on Nasdqaq Helsinki in 2008. The bank is mainly owned by institutions, but it has many small stake holders due to the corporate buy of Veritas insurance company in 2010.

Aktia focuses on retail banking and has around 350 000 customers today, and a staff of around 800. Due to digitalization, the number of branch offices has decreased from 70 (2010) to 55 in 2016. Aktia offers the same banking and insurance services as its competitors in Finland with a market share of 6 per cent. Aktia is the biggest of the smaller Finnish banks (Säästöpankki, Pop pankki, Ålandsbanken). In the past few years, Aktia has developed the payment card business, being the first bank to launch contactless payment cards in Finland. In the year 2016 Aktia bought Elisa Wallet, which was launched in October as “Aktia wallet”, a digital payment card in a mobile device.

In 2012, Aktia decided to develop a whole new core banking system, the biggest IT project a bank can do. The new core banking system will be launched in Q1 of 2017. A new core banking system allows Aktia to develop more digital banking services and

more customer friendly systems. The banking regulation also forces banks to renew their core banking systems. (Aktia Bank Plc)
Aktia released their three-year strategy for 2017-2019, and the focus will be on smart savers in every age segment, small corporate businesses, and implementing them further with the new core banking. Aktia is also going to continue with strategic partnerships models after the successful partnership concluded with R-kioski in 2016. (Aktia Bank Plc 2016)

Aktia offers four levels of customer relationships, Private Banking, Premium, Preference, and Product. Private Banking and Premium customers carry an investment portfolio, or they are committed to do investments. Therefore, they get first class assistance. A so called Preference Customer is a good average customer with all basic banking products, but none or little investment portfolios. A Product Customer is someone who uses Aktia as a secondary bank where they have their primary banking relationship elsewhere.
Aktia wants to be a bank focusing and providing personal service efficiently. This is reflected in commercials and other marketing channels. A customer promise supporting this is that every customer who is in a Premium-level relationship will be contacted once a year by the bank, and if you are on a preference level, a contact every second year is promised. The mission of Aktia is, “Our passion is to enhance our customers’ well-being. Thriving families and businesses generate thriving societies”. (Aktia Bank 2016)
Aktia is also an important player in the financial system in Finland. Aktia helps to create economic and social values in a society that is subject to constant development and change. Aktia contributes to financing investments and economic growth. By acting responsibly towards their customers, owners and the local community, they help strengthen financial stability in the market. (Aktia Bank Annual Report 2015)

KPI:S (2015)

- Result 2015: 64.2 M€
- Earnings/share (EPS) 0,78€
- 90.5 (€) Million Interests paid to the public and for lending and financing

- 76.3 (€) Million paid in Taxes, supplier fees and sponsorship
- 42.5 (€) Million Paid in dividend to shareholders

(Aktia Bank Annual Report 2015)

The first chapter presents the Aktia Contact Center, its function in the organization, and its different customer service channels in general. After this, other customer points of contacts are presented. In the end of the chapter, the different channels in the Contact Center are broke down to smaller pieces.

2.1 Contact Center

A Contact Center is an establishment of different channels of incoming and outgoing contacts. A Contact Center generally provides first aid help to customers' questions, such as invoicing, product related questions, and customer service. A Contact Center can handle both internal and external contacts. Some Contact Centers focus only on incoming phone calls (Inbound), for example banks who give out free phone numbers for their customer to call when they are in need of help. In this example, an agent in the Contact Center can provide account balance and receive loan applications via phone. Other Contact Centers focus on outgoing phone calls (Outbound), for example to do a survey for a company where they contact customers for interviews. The popularity of the Contact Centers has grown due to the outsourcing trend. Companies choose to outsource this function in their organization because it is expensive (only costs and no income), in cases like this, the staff at the Contact Center is trained to work as they would be a part of the staff.

There is a difference between a Contact Center and a Call Center. The main difference between them is that a Call Center focuses on incoming and outgoing voice calls, and a Contact Center manages both voice calls but also serves customers using chat, e-mail, web-based programmes, and in some cases will include the capability to share documents in real time with the customer.

Aktia started as a small two-person Call Center in 2007, focusing on incoming calls only. At that time, branch offices had a strong position and they handled the majority of incoming calls and face-to-face contacts. Today, Aktia has a Contact Center by definition, where contacts are handled by phone (Inbound + Outbound), chat, Internet bank, Internet, and video calls where document sharing is possible. (Aktia osa-vuosikatsaus 2015)

As a unit, the Aktia Contact Center is young. The new organization started to develop to what it is today in 2012. The first step was to combine team Outbound to the customer-service team. At the same time centralization of all incoming calls to the Contact Center started. The aim was to increase the phone numbers for customers hence making it easier to contact Aktia in general. The next step was to establish the insurance customer service and to merge the Netbound to be a part of the Contact Center. The Netbound was previously a part of the back office support of Sales in Aktia. In the beginning of 2014, the telephone exchange of Aktia (a two-person team handling both internal and external phone calls) was merged into the Contact Center. The corporate customer service team was established in late 2014 as a part of the Contact Center.

In 2015, the newest team, “consultation team” was established; and their role is to offer customers the possibility to discuss banking and insurance by phone and document sharing. Chat services were opened in autumn 2015 and are broadly used today. The last team to implement chat was the insurance team in March 2016.

The Contact Center is the biggest unit in Aktia today, with 60 agents divided into six teams. Each team has their own team leader and they report to the Director of the Unit. The unit is mainly positioned at the head office in Helsinki, and one team (insurance) is positioned in Turku. A strategic place due to the Insurance partners Folksam and Veritas who have their offices in Turku.

2.2 Development of Aktia Contact Center

Figure one and figure two below show the development of Aktia Contact Center since 2009, and how the organization looks today. This is followed by a short presentation of each team representing the organization.

2009 Decision to expand telephone service
2010 Establishment of customer service (8 agents)
2011 Possible to identify customers using internet bank codes
2012 Name change to Contact Center
2012 Outboud merge as a part of Contact Center
2012 Insurance team merged as a part of Contact Center
2014 Netbound team merged as a part of Contact Center
2014 Corporate team established as a part of Contact Center
2015 Consultation team established as a part of Contact Center

Figure 1: Development of the Aktia Contact Center (Source: Aktia Bank Plc. 2016)

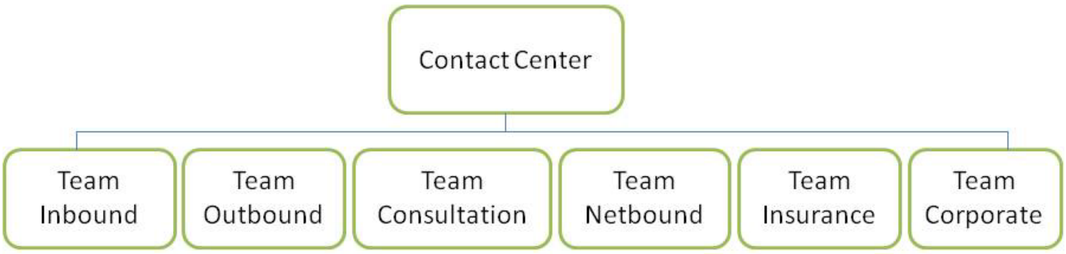

Figure 2: Contact Center organization (Aktia Bank Plc.2016)

Contact Center KPI: s (2015)

- Answered calls 253.000
- Call backs 7.420
- Chats 1100
- Messages via the Internet bank 45 000
- Booked face-to-face meeting to branch offices 36 000
- Loan applications and other related inquiries 22 000

(Source: Aktia Bank Plc.2015 & 2016)

2.2.1 Team Inbound

Aktia Contact Center handles all incoming contacts in Aktia. The vision is to manage every contact efficiently, and find the solution directly within one contact from a customer point of view, independently of the channel. To fulfill the vision, the Contact Center has a big role to play in the strategy meetings of Aktia, and weekly meetings with branch offices and the Sales Support are held continuously.

There are around 300 000 incoming calls per year (2015). The Inbound team is in total 16 agents who work between 8AM-8PM, Monday to Friday.

An agent in Inbound is able to help a customer in all banking-related questions. Such as invoicing, net banking, requests of contacts, customer feedback. During the last two years, specialists in payment cards and loans have been appointed within the team due to the demand. In addition to the customer service, every agent has also goals in sales. Customers can also book appointments to a branch office or a video conference call via Contact Center. Today, there are very few things a customer cannot do with the Contact Center, for example stock investments in funds and shares are forwarded to investments specialists. Insurance cases are forwarded to the Contact Center insurance services located in Turku.

2.2.2 Team Outbound

Outbound was established as a team in 2008 and has operated as a sales support unit for the branch offices. The primary task of the Outbound team was contacting Aktia customers inviting them to a meeting in a branch office. The priority of the call could be something relevant for the customer or just a follow-up call and a yearly meeting with the bank. The segments were decided two times a year for six months ahead. Outbound booked 20 000-25 000 customer meetings per year. (Aktia bank 2016)

In January 2016, Outbound continued with follow-up calling, but started piloting selling directly by phone. The pilot was successful, and in autumn 2016 the role of the Outbound changed, enabling every agent to sell directly or to book a meeting. It depends on the customer's wishes. Outbound has now implemented a "must win battle" to work according to Omni-channel thinking. "Must win battles" are small or big strategical projects in a company that have to be done within an agreed time.

2.2.3 Consultation Team

The Consultation team operates with all the same tasks as the Inbound team does. In addition to that, they also work with customers by video. Video meetings are held in separate video rooms and are comparable to a face-to-face meeting as regards what you can do. Video meeting are 1-1.5 hours long and documents may be shared and agreements may be signed. Five people are working in the Consultation team, and their aim is to have 200 video meetings per month. When they do not have video meetings, they assist the Inbound team.

2.2.4 Netbound Team

The Netbound team takes care of all inquiries which do not come by phone. These are contacts coming via Aktias web page, via the Internet bank or the chat function. They also handle all requests for amendments to loans. In addition, they are also responsible for the Social networks of Aktia, i.e. the Facebook and Twitter accounts.

2.2.5 Corporate Team

The Corporate team handles all corporate customers' inquiries and questions. The Corporate team also uses chat as a service tool for general questions. The Corporate team covers the same areas as the Inbound team does, but due to increased amounts of documentation, some inquiries are forwarded to the Corporate Back office of Aktia.

2.2.6 Insurance Team

In the Insurance team, customers can take care of basic insurance errands. They can get an offer directly and receive information about the insurances of Aktia. Insurances are easily taken care of by phone because of lighter regulation than in bank issues. Some offers require confirmation in writing which are easy to handle in one's Internet bank or

by e-mail. Insurance customers are provided service by phone, the Internet bank and e-mail. A new service channel, chat, was opened in 2016. The insurance team also contact target customers (Outbound calling) by phone continuously.
The insurance team handles roughly 10 000 contacts a month, of which 3 800 are incoming phone calls. The rest are e-mails, chats or Outbound calls.

2.3 Back Office & Sales Support

Aktia has divided customer supports in two, where the Contact Center takes care of all external contacts and Back Office Sales Support takes care of all internal contacts coming from branch offices and other back offices (Aktia staff). Some external cases are also directed to Back Office Sales Support of Aktia if they are more advanced. There is Sales Support for every range of products, six in total; Investments, Loaning, Cards & Payments, Insurance, IT service and Life insurance. They service by phone and e-mail during business hours 9-5 pm.

2.4 Branch Offices

Aktia has 50 branch offices, mainly in the Swedish-speaking areas of Finland on the West coast and in the Porvoo area east of Helsinki. The main duties of the branch offices are face –to-face contacts. Customers do not have direct phone numbers to the branch offices, but if you are a Private Banking or Premium Customer you have the possibility to contact your contact person at Aktia any time. Mostly, all customer contacts go through the Contact Center.

It is to the benefit of everybody if Aktia and the Contact Center can help customers to call the right place from the beginning, depending on the customers question or case. Almost everything can be done by phone where agreements are sent to the customer's Internet bank for signing securely. There are only a few things which cannot be done in the Contact Center today. However, some customers want to discuss their matters with a familiar person face-to-face in a branch office.

3 EXCELLENT QUALITY IN CUSTOMER SERVICE

A framework of factors influencing customer service is introduced in this section. This chapter consists of a review of theories on excellent quality in customer service, and each part of this chapter is directly linked to the research questions of the thesis. Information about quality is given in the context of Contact Centers and customer satisfaction in customer service. This chapter aims to give an overall view on different approaches quality can have on customer service. The idea is then to use it as basis when the reader proceeds to the next chapter where the research methods and material are explored further.

Quality is considered a key factor of successful business. Quality is something, where you fulfill customer’s needs in an efficient and profitable way. (Lecklin 2006).

If you want to know how your company has succeeded in the past, ask the division of finance. But if you want to know how your businesses will look like in the future, ask you customers. (Sn4 2015) A customer knows the direction of a company before professionals do. Hence, quality measuring with adequate KPIs is important. (KPI= Key performance Indicator) KPIs give information, but it is important to understand what they say. The information should be analyzed in a way that allows strategic decision-making about the future. (Lecklin 2006)

KPIs are used in marketing, sales, and logistics, in any business. The focus is usually on efficiency, in which quality is often forgotten. It is important to strive to a place where efficiency and quality are in balance. When the KPIs are chosen, the right questions should be asked and answered. Is the aim to be efficient or is it possible to be efficient with excellent quality. (Sn4 2015) You can talk about excellent quality when customers, staff and the owners are all pleased. (Lecklin 2006)

Excellency in an organization is seen as activity or an operation. It helps customers in their daily problems and increases trust towards the company. It is based on identifying and satisfying customer needs and exceeding their expectations. To achieve this, a company must be committed to delivering high standard service to gain customer loyalty. By creating a customer service culture, success can be achieved. (Dorling 2015). What customers think is true, even though it is not supported by facts. A company needs to understand this; it is a behavior that cannot be changed therefore it shouldn’t be changed. Working around it, or working with it, is the only option. By understanding this, customer satisfaction will increase. Service is an interaction, where the context of service meaning is “solving problems” for the customer together with the company. A service is usually immaterial where distribution, product or a physical person is involved. A service is not a “thing”, it is a series of actions where the customer usually participates in some of the actions. (Sn4 2016, Leckling 2006)

According to previous studies, there are a few customer perception related factors. I will present five of them here. Note that the list of five factors is not scientifically proven to be the top five; instead, these five are the ones that are the most adequate for this research. First on the list is *call resolution,* where customers expect their questions to be answered or solved within one and the same call. (Feinberg, Hokama, de Ruyter & Keen 2000). Soft values are another one (previously mentioned in Chapter 1 Introduction). Does the agent have the capability to connect and interact with the customer, is the agent friendly, polite and shows emotional support. *Agent's know-how*, knowledge and capability to explain things in a way that the customer understands is the third key factor on the list. (Leckling 2006) The fourth is *Anticipation of customer requests*. (SN4) Can the agent listen to the customer and forecast the possible outcome of solving the problem in an early stage. Fifth on the list; *Perceived* queuing time.(Sn4) How long does a customer wait on the line before it starts to affect negatively. The last and sixth on the list is *Personalized* service. (EFQM) How can the customer relate to the agent and the other way around.

Customer satisfaction in customer service is important to successfully continue and run a company because it influences the choices customer's makes when choosing where they will do business in the future and the decision to return. (Reichel 1978) Several researchers have studied customer service and provided theories about tourism (Bramwell, 1998). For example, Parausuraman, Zeithaml, and Berry´s (1985) expectation gap model, Oliver´s expectancy-disconfirmation theory (Pizaman and Milman, 1993), Sirgy´s congruity model (Sirgy 1984) and the performance- only model (Pizma, Neumann and Reichel 1978) have been used to measure customer satisfaction with specific customer service channels. In particular, expectancy-disconfirmation has received the widest acceptance among these theories because is broadly applicable.

“Expectation confirmation theory (ECT) is a cognitive theory which seeks to explain post- purchase or post-adoption satisfaction as a function of expectations, perceived

performance, and disconfirmation of believes.”. Reichel (1978) investigated customer satisfaction and consumer behavior according to where they “take their business”. Reichel found eight distinguishable dimensions of customer satisfaction.
A Expectancy – disconfirmation research was done by Barsky and Labagh (1992) where they introduced that “customer satisfaction was the function of disconfirmation”, measured by nine expectations met factors of specific importance. The model was tested with data collected from 100 random subjects collected in different service channels from various areas of business including hotels for example. As a result, customer satisfaction was found to be correlated with a customer’s willingness to return.
Reichel´s (2010) opinion is that customer satisfaction is a result of management control and processes. He also points out the importance of how the data of the measurement is handled and that it should be trustworthy. Reichel makes a comparison between how collected data should be handled and presented to responsible actions and democracy when presented to staff and management. The results have to be transparent and fare.
According to Reichel and Wood (1997), accurate planning of measuring customer satisfaction will increase sales and customer returning effectually. It is important to have the customer communication where transaction between the company and the customer is taking place. This effect is usually called “recency effect”.

In the first part of this chapter, criteria for excellent quality are defined. After that, in the second part of the chapter, theory of excellent quality in customer service is presented.
The third and fourth part of this chapter looks in to what “quality management” looks like and different ways of measuring quality in customer service.

3.1 Measuring Excellent Quality in Customer Service

The EFQM model is a business excellence framework for organizational management systems. It is promoted by EFQM (formerly known as the European Foundation for quality Management). The EFQM model is a tool that divides the business into different areas for making it easier to evaluate different parts of the organization. The aim is to achieve excellence in every part. It gives companies the possibility to recognize weaknesses”, or its current level of excellence in order to set up a performance improvement time schedule. The EFQM model acts as a common reference tool helping organizations move towards excellence. (EFQM Excellence model 2013, Sighai 2013)

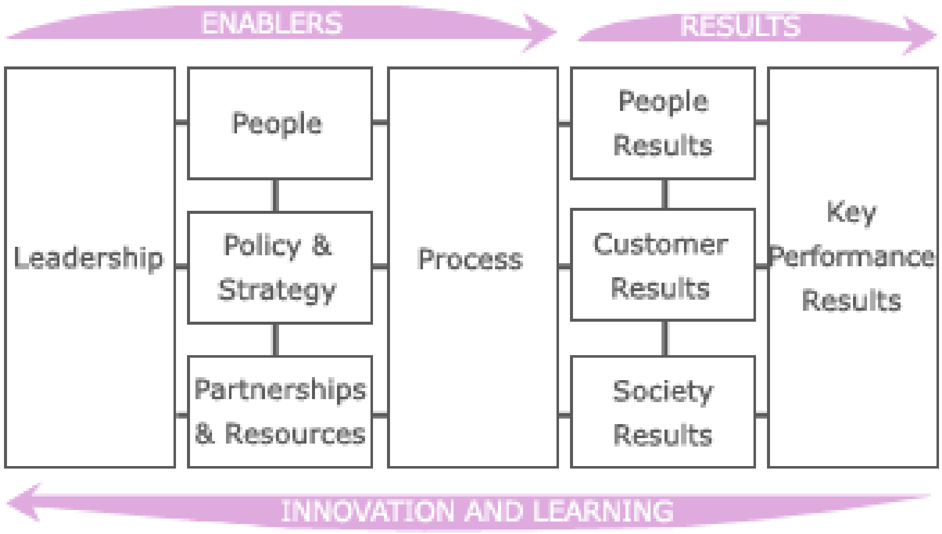

Figure 3: EFQM model (Sinhai 2013)

According to the EFQM excellence model, excellent organizations achieve and sustain outstanding levels of performance that meet or exceed the expectations of all stakeholders.

The EFQM model has nine criteria aiming to cover every aspect of activity in the organization. These nine criteria are separated into enablers' results. The enablers are connected to how the organization manages itself; how it manages staff, resources and plans its strategy and how it monitors key processes. These key processes are: (EFQM laatukeskus 2013)

1. Leadership
    a. Setting goals
    b. How goals are being steered
    c. Change management
    d. Communication and interaction within the community (organization)
    e. Development of the leadership structure
2. People
    a. Planning of resources
    b. Development of know-how
    c. Best practices
    d. Leading performances
    e. Motivating staff and rewarding
    f. Including staff in development
3. Policy and strategy
    a. Managing processes
    b. Planning and implementing new services and changes
    c. Forecast of contacts
    d. Operations in exceptional situations
    e. Managing developing projects
4. Partnership and resources
    a. Managing partnerships
    b. Managing technology
    c. Making sure of information security
    d. Working space
5. Customer processes
    a. Identifying customer needs
    b. Planning service channels
    c. Managing customer service points
    d. Capitalize on customer feedback

The five criteria in the EFQM model are set for measuring how excellent an organization is. The criteria make it easier for organizations to pin point their lack of excellence or to find out which parts in the organization need further development. (EFQM 2013).

3.1.1 EFQM and RADAR-logic in Measurement of Quality

The RADAR logic model is used in evaluating a Contact Center by giving points for different areas.

The EFQM model searches for strengths and developable areas in five areas, and excellence is evaluated based on how well;

A. The organization has defined the results they want to achieve (Goals)
B. The organization has described their processes that are key to achieving the goals they have set for themselves.
C. The organizations different teams implement the mutual processes and how systematically it is done (for example front line, back office, specialists, managers)
D. The organization itself evaluates how the processes work and how they are developed

(Kehittämistoimisto Prakto Oy, Soukola 2016)

Points for each area are given based on the EFQM models RADAR evaluation practice. Each area can get points from 0%-100%. The logic is described in the figure below.

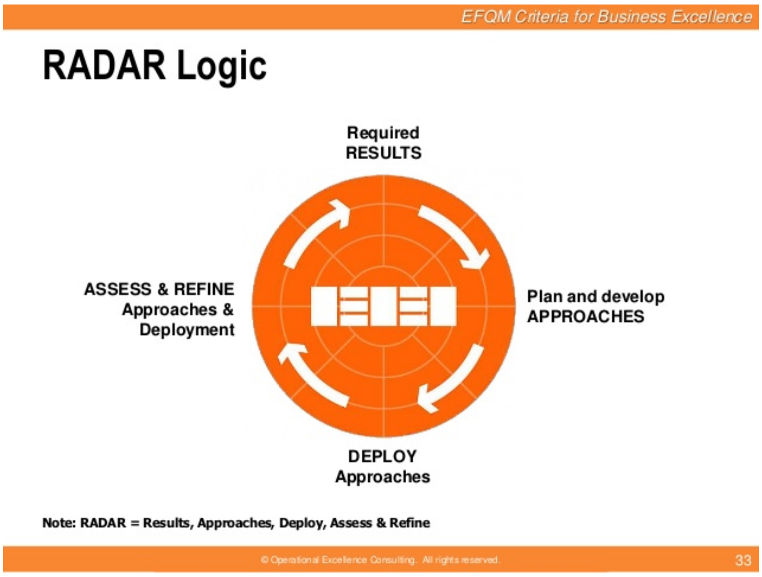

Figure 4: RADAR logic (Operations Excellence Consulting 2013)

The percentage evaluation is set by the criteria explained above and it is done by judges of HDI Nordics. Before the competition starts, each Contact Center participating sends in all adequate processes to HDI Nordics who evaluates it. This is where the first screening takes place. The Contact Centers that proceed to the next level in the competition are evaluated by interviews with both managers and agents. The purposes of the interviews are to confirm the written part that has been sent in previously and for the judges to create a deeper insight into the Contact Center.

3.1.2 Quality measurement tools

Three traditional tools a Contact Center uses when measuring quality are;

1. Net Score Promoter (NPS)
2. Customer Effort Score (CES)
3. Mystery

These tools or indicators are used separately or together, depending on what kinds of results the management or company is hoping to achieve. NPS and CES are quick to implement and more of a quantitative research method, where mystery takes longer but focuses on a smaller scale of people. (Sn4 Qualtrix Net Promoter 2014)

3.1.3 Net Promoter Score (NPS)

The Net Score promoter was published in 2003 by Fredrik Reicheld (Harward Business review 2003), where he investigated how different customer experience surveys reflected the customer's purchasing power in real life. Some questions correlate more strongly to customer loyalty than others, figure 4. (Sn4 2016)

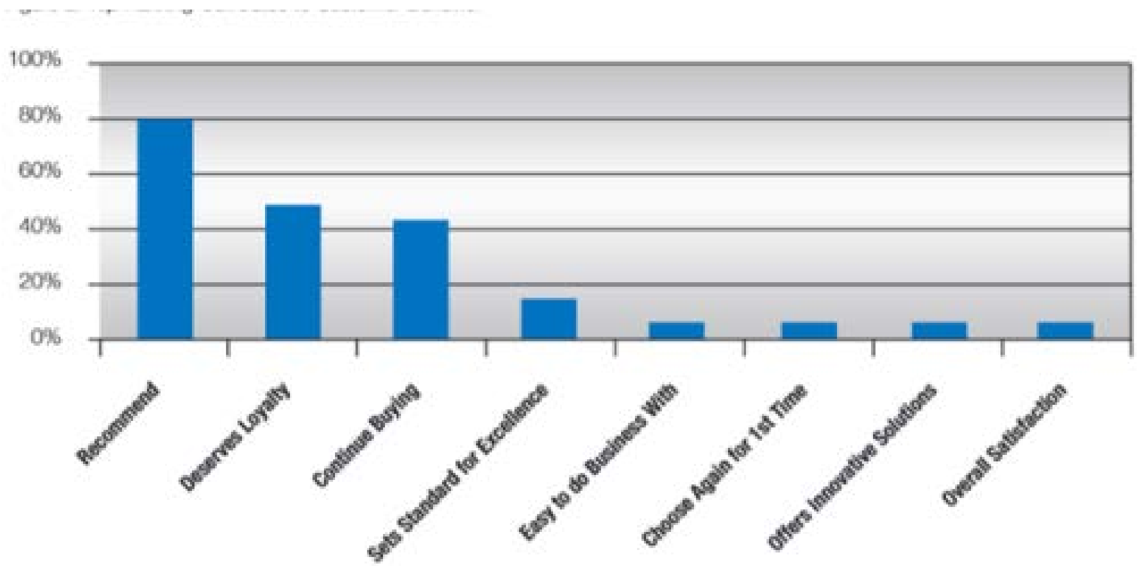

Figure 5: Top Ranking Correlates to Customer Behavior (Sn4 2015- The power of behind a single number, Satemetrix)

The Net Promoter Score scale is 0-10, where answers are divided into three parts depending on the received grade. (Sn4 2015)

- 9-10 Promoters
- 7-8 Passives
- 0-6 Detractors

According to Reicheld 2003, the promoters are loyal to the company; they buy more and share their positive experiences with their friends and family. The neutral ones are partly satisfied with the services or products of the company, but the right circumstances can make them switch to a competitor. They spend about 50% less money on the company than the promoters do. Detractors are unsatisfied. Their relationship with the company is usually short-termed and they do not bring in too much money either. On the contrary, they burden the recourses and staff of the company, and spread negative feedback.
NPS is calculated by reducing the detractors' % share from the Promoters % share. The value of NPS can vary from -100 to + 100. The benefit of NPS is that it reacts rapidly to changes and provides the management with information about changes in customer experience. (Dixon M. Freeman 2010)

The Net Score Promoter (NPS) is usually an automatic function implemented in a phone system, and usually the NPS question is sent out directly after a phone discussion by SMS to the customer. The SMS question can include only one question, the NPS, or several questions depending on what one wants to measure. However, it is important that the first question is the primary research question; hence the response rate is the highest. The customer is usually not aware of the SMS in advance, to provide a more objective answer. Previously in this chapter and described in figure 4, NPS measures a level of recommendation. The four questions are: (free translation from Finnish)

1. **Question 1:** *Based on the conversation you had with company X previously, how likely would you recommend X to your friends and relatives? 0 = not at all, 10= certainly. Reply to this SMS: "company X 7"*

(SN4 2016)

In addition to the NPS question, a second question is recommended the purpose of which is to give an understanding about why a customer has given the NPS score in the previous question. If a company only collects data about the NPS score, they will not be able to improve and analyze the score. The second questions should therefore be related to the first one. So for example, a low NPS score could mean that the agent at the Contact Center has a lack of expertise. If the customer is often put on hold during the call or if the agent uses words like “I think so” “should be so” or “maybe”, it will affect the customer and probably result in a lower NPS score. A higher NPS score comes when the agent is certain, using phrases like “yes, it is like that” or in any other way shows confidence during the interaction with the customer. The second question to the customer should therefore be:

Question 2: *“Did you get your problems solved during one phone call to Contact Center?”*

In addition to the coaching aspect, the second question measures two things; a) Contact Center has a KPI where every incoming call should be taken care of within the scope of one phone call. b) The question provides an answer to whether that was the case, and it also tells if there is lack of know-how from the agent’s point of view. If customers frequently answer “no” to question 2, Contact Center management knows that more coaching and training is needed. To make it more concrete, question two gives us answers to why NPS is low.

Data show that people are open for product recommendation and marketing. A high NPS score is in line with sales. It is also crucial for a business to continuously get their products out to the market if they want to survive. A third question is therefore recommended when measuring NPS.

Question 3: *“Did the agent offer or tell you about any other products of company X”? Reply to this SMS by answering “yes” or “no”.*

The third question is also often a KPI related question. The management wants to measure whether up or cross sell is taking place. An agent’s low result in sales usually shows in the answer “no” in the third question, and a lower NPS in general.

From an agent’s point of view, open personal feedback is important because the customer explains his or her feedback in words, whether it is good or bad. Open feedback is easier to cope and analyze, and to improve on a personal level. Open feedback questions in addition to the NPS and the NPS related questions are therefore called for.

Question 4: *"Thank you for your answers, would you like to send any other feedback or regards to the agent"*

The last question is not related to the previous questions, but it is important to give customers the opportunity to express their feelings.
To summarize the SMS questions; the most important question for a Contact Center is to measure NPS, hence NPS is what measures quality. Therefore the NPS message is always the first question sent out because of the highest response rate. The following questions are connected to the answer to the first question, and give the management tools for analyzing. Either to find out why a score is high or low or it can be another KPI which is not necessarily connected to a bonus but is information the management wants to have. The theory behind factors affecting customer satisfaction is explained in detail in chapter 3.1.

3.1.4 NPS Questions in Different Channels

NPS can be measured in several different customer service channels. Depending on the channel, it is implemented differently; it can be implemented in a phone system as an SMS service or in a chat as an automatic function sending out a questionnaire after every customer interaction. The NPS question is static, meaning it always measures a level of customer recommendation level. The second question varies depending on what the management wants to measure, and how they see it helps them to coach the agent and analyze the actual result of the NPS result. The example questions presented in this chapter (3.2.2) are usually used in inbound channels where customers are the active party taking contact. In other service channels, the second questions can vary. For example in outbound calls, where the Contact Center is the active party in contacting customers, a different second question can be more adequate: A question that supports the development of the agent better in analyzing the received NPS score. For example:

Question 2*: "Was the agent capable of explaining to you why this contact was important for you"?*

Since Outbound calls can be informative calls or have the purpose of selling a product, it is important that the agent can clearly explain why he or she is calling. If the agent fulfills this, meaning the agent is eager to help the customer, a higher NPS score will be received. The answer to the second question gives the management information on whether the caller is clear with the message and the purpose of the call. If customers do not understand why they are being contacted by Aktia, they tend to give a lower NPS score. As in the inbound questions, the second questions information on whether coaching and training and increase of know-how is needed.

Counting the NPS score using the following formula:

Figure 6: Counting NPS Score (Sn4 2013)

3.1.5 CES

The Customer Effort Score (CES) is the other tool Contact Centers use when measuring customer satisfaction. The question is easy and concrete, and customers therefore connect it more easily to the actual outcome the company wants to measure. (Dixon M, Freeman K, Toman N. 2010) Where Net Score Promoter gives the Contact Center an idea of how satisfied their customers are, CES measures how easy it is using a service of a Contact Center. The Customer Effort Score is based on research by Dixon M., Freeman K, and Toman N. (2010) where 75 000 contacts at a Contact Center were measured and analyzed on how they affect customer loyalty. Several factors of the contacts were pointed out as negative for future customer loyalty; one of the typical ones was the difficulty for the customer in moving an original inquiry at the web channel to the telephone channel, the call back and forwarding the inquiry. According to the researchers, the effortlessness and simplicity of the service increases customer loyalty.

CES is often measured in the same way as NPS (SMS questionnaire) in Contact Centers, but it is not as common as NPS measurement. The CES measurement is important when you want to have feedback on a technical service channel, such as video meetings or other similar digital service channels. A smooth service channel for customers will receive a higher score.
Video meetings are held by phone at the same time a connection via the Internet is established where documents can be shared with the customer. It is a digital way of doing traditional face-to-face meetings at a branch office and it is expected that video meetings will out rule traditional face-to-face meetings in the future. Therefore CES is an adequate tool for measuring how convenient video meetings are, and how they can be improved. The CES question is
"How much effort did you personally have to put forth to handle your request" (Sn4 2014) The scale is 0-5, 5 being a strong indicator of a convenient, working service channel).

3.1.6 Mystery

Mystery Research is the third traditional method when measuring quality in Contact Centers. A Mystery Research can be implemented in any field of customer service; it can concern phone calls, e-mails, consulting and campaigns just to mention a few examples. Where the NPS and CES are more of a quantity way of measuring, Mystery is a qualitative way of measuring quality. Mystery shopping is a tool for market research and can be used in several different contexts. It is used when specific information about a service or products is required. Mystery shopping was created and practiced in the early 1940s as a way of measuring employee integrity. Mystery is done by external professionals at the request of a company. Before the Mystery shopping starts, questionnaires are set up together with the company to establish what things are to be measured. The information is often very detailed in theory to give the Mystery shopper an accurate idea of the purpose. Names of employees are given, how long it takes for the employee to greet the shopper, speed of service and how or if the employee has attempted to close the sale. The main goal of Mystery shopping is to improve customer experience. (Grönroos 2009)

Mystery research is often done once or twice a year, and it can be a supplement to ongoing NPS and CES, or a standalone quality measurement. The time Mystery takes place varies to give an accurate and valid result. If agents are aware of a mystery taking place, the results can differ; hence the management does not get a fair idea of the quality. The management has an interest in which parts of their service need support and training.

3.2 Implementing Excellent Quality in Customer Service

In practice and in an excellent organization, directors and managers should make strategic plans together with the teams and set up goals and actions to achieve them. By working together and setting up mutual goals the unit commits together. Personal discussions between the management and agents should take place after this continuously to recognize at an early stage if there are challenges in reaching the mutual goals. Transparency is important with the staff from the beginning, by telling them follow up meetings and potential actions will take place if needed. These actions can be coaching or other similar actions. Follow-up meetings should take place to assess whether the agent is doing well or poorly. By giving positive feedback to a good agent you keep them satisfied. Standard models in follow-up meetings are to be avoided. A great management is capable of coaching every agent in a way the agent needs and wants to be coached. Feedback should be personal, and management should offer potential training methods that suit the individual. (Kaukanen 2010)

Companies ought to have a multi-step model in their follow-up meetings. If an agent frequently has challenges achieving the mutual goals, a more formalized and deeper discussion takes place. The second step offers the agent more training (increase of know-how) and back-up from colleagues and management. The discussion is registered and the outcome is a protocol whom both the agent and the management signs. Management should be able to react rapidly if a lack of know-how is confirmed. (Kaukanen 2010)

According to (Bruzelius, Skärvad) research made in 2012 which focused more on skills and abilities than results in selling, it was concluded that short-term results are similar when in the long term, return (%) of customers is low due to low quality. Their research suggests that management should focus on training and coaching staff continuously to commit the staff and accomplish long-term quality results. More specifically, their research indicates that the pressure of complying with KPIs made the agents feel less able to handle interactions with customers which may affect the quality of the service negatively. However, whatever the management does, does not matter if the working agent does not fit the job description.

One key to success is a mutual goal, a transparent model of working according to the rules which are the same for everybody. It is important that there is an understanding of how one's effort impact the big picture. (Bruzelius , Skärvad 2012).

According to Bruzelius & Skärvard 2012, business concepts are built on excellent processes in a business. A business concept is the final step when the organization has learnt to work according to the rules and strategy that is set up by the management. To achieve excellent concepts, all processes must be documented in the same way; it is the base of the business. A business concept is clear, unique and contains know-how. It has to be understandable and interesting to be worth something. In franchise businesses, a concept must be so excellent that it can be implemented to other businesses.

3.2.1 Staff as a Part of Excellent Quality

There are always human factors behind excellent quality, and good quality does not therefore always come from good leadership, working processes or IT-tools. As mentioned in Chapter 1, the best quality is achieved when the staff is motivated and knows their job well. Hence the staff has a key role in the operations of an organization. The staff is who either maintain the good reputation of the company or make it look bad. (Leckling 2006).

Employee satisfaction has been researched several times from different perspectives, including how it affects the big picture. Without many exceptions, the result is that is has an impact on the outcome. According to the EFQM model, working conditions and the working atmosphere has a direct impact on customer satisfaction because these things impact the agents directly. (EFQM 2013) When an agent working at the company is satisfied, he or she is more likely to keep the customers satisfied. (Hernon 2012)

It is important to invest in the staff due to their key role in customer satisfaction. By keeping them motivated business will run smoothly. The Board often looks at numbers, incomes vs. results. In the long run, it would be better to increase bonuses. Bonuses are easy; they can be put into Euros. But quality-measuring is harder and requires more work. It is important to understand that a customer experience increases loyalty towards the company only when the service is better than the customer expected it to be. (Hemon 2012) To keep the staff satisfied, it is important to develop bonuses which they can control themselves. In some situations it can be better that other people can impact the agent's bonus as well. For the sake of a good working environment, team bonus models can be an example of a collective bonus model. In addition to bonuses, public gestures can have a great impact emotionally. This is especially important when the company is in the middle of a changing process. Small prices and a "thank you" can be of significant value. (Kaukanen 2010) The Society of Human Resource Management (SHRM) published a research where they studied 24 different factors affecting work satisfaction. Bonuses came second; the most valuable thing was to "feel secure about having work in the future". (SHRM research 2009) When goals, personal bonuses and KPIs are set correctly from the point of view of the company, employees can focus on doing their job according to the strategy.

3.3 Chapter Summary

Quality is a wide concept, and it varies depending on the measured object, or the object that is attended to measure. However, in looking at the concept of customer service and narrowing it down to customer service in a Contact Center, as it is done in this chapter, an idea should be obtained of what it means and how it should be considered and planned in the strategy from the management down to the agent itself working at the customer surface. In the next chapter, research methods will be presented to give the reader an understanding of how the theory of quality is implemented in the Aktia Contact Center.

The theories and models described in this chapter will help the reader understand why implementation is conducted in a particular way. In Chapter 5 the results of the research are presented and critical views regarding the implemented quality measuring models used in the Aktia Contact Center are also described to give the reader a perspective of the parts that work or do not work in theory and practice. An overview is important to support the aim of this research; to give an understanding of the meaning of quality in customer service, and to provide tools for measuring and implementing quality measurement in the branch offices and Sales Support in the Aktia Bank Plc.

4 RESEARCH METHODS AND MATERIAL

This research was done as a case study. The material was collected and written during 2016 by the author of this thesis as a part of the best Contact Center competition in Finland. The material consists of documented processes, documented concepts NPS, CES, and Mystery research results. Sales were left out from the research which is a big part of the work at Aktia Contact Center. The research focuses only on quality which the competition also was about. All customer service channels are included in this research; as quality is seen as one whole concept in the Contact Center. The idea is to implement the same model(s) of concepts to the whole of Contact Center regardless of different teams and service channels. In this chapter, the fulfillment of the research and how it is implemented in Aktia Bank Contact Center is explained further.

This research is important because we want to study and gain a deeper understanding of why Aktia has one unit that is excellent in quality when it comes to customer satisfaction. Aktia can learn from this case study and use it to implement it to the rest of the organization.

Quality management in Aktia Contact Center has always been a part of the business, but structured measuring started in 2014. The qualitative Mystery research started then, and was performed once a year either during the spring or autumn. All teams of the Contact Center participated (representing one unit) in it between the years of 2014-2016. The results of the Mystery research were at that time not part of the agents' or management's KPIs, therefore it was only a way to get an idea of the customer's voice rather than to use it as a development and coaching tool for staff. Quality was not measured at any department of Aktia before or during that time, and the management did not therefore know how to analyze the data properly and very often the focus was on efficiency and not so much on quality.

It has not been the company strategy previously to do these types (NPS or CES) of measurements, and quality has not been a part of the KPIs of Aktia. Before NPS measurement, the strategy of Aktia was focusing on efficiency, how fast a phone call can be answered or how long time it takes before an e-mail is responded to. Customer complaints have also been an indicator of quality, but they have never been a KPI, which usually is a trigger for development. A complaint is taken care of by a manager at the Contact Center if it concerns the Contact Center unit, if it concerns another function in the organization it is forwarded. For example, if a customer complains about a payment card not working, it is forwarded to the Card Unit. This is recognized as a problem sometimes when answering a complaint takes too long. Hence; the Aktia Contact Center has started an internal staff development programme, where card specialists within Contact Center are authorized to handle the area of payment card. This way, customers gets help faster keeping the level of satisfaction higher. However, this will remain a problem for some time in Aktia due to the large scale of products and services the bank provides. The Contact Center is the first line of contact for customers and therefore has to analyze the complaint first and make a decision on whether they can answer it directly or whether there is a need to send it further to a back office. This is recognized as a weakness at the moment, and it is in the interest of the Contact Center to develop, to keep up the customer satisfaction results which come from ongoing NPS measurement. Another quality measurement indicator is the percentage of answered calls, that is to say how many phone calls are answered and how many are not answered. Sales are also measured on a weekly basis and every agent has monthly goals in sales. (Aktia Bank Plc. 2016)

4.1 Case Study

The research method of this thesis was made as a case study. A case study is a qualitative research method and it forms a strategic way of approaching the field of research. Case studies are often used in the field of business economics where company and organizational behavior are in the scope of the research. The studied cases are always unique and studied in a closed environment. It is important to connect a case study to theory that lays the ground for the research so that right analysis and conclusions can be made. The researcher is working closely with the case-study so that a certain trust is maintained; it is also a part of the research. A case study can also produce hypotheses and research ideas for further studies. (Järvinen & Järvinen 2004, Cunningham 1997) Case studies as a qualitative method are often linked to a company, a person or a phase of time of some person's life or events. The collected data forms qualitative material that is analyzed. Qualitative data can be collected as text, pictures or as observations as a part of something. Interviews and especially theme interviews are the most common ways of collecting data for a case study, but collecting comparable adequate text data is also common. (Silverman 1993). Quantitative data can also be used as a supplement to the qualitative data. (Eisenhart 1989) Research strategies are divided into three areas; experimental research, quantitative research and qualitative field research or observation of different events.(Järvinen & Järvinen 2004) A case study is part of traditional qualitative research methods, and it forms a special field of research.

4.1.1 Where and How Case Studies Are Used

There are several qualitative research methods that can be used together in a research, even though the field of research is only one or a few (business) units. The target field of research is the dominating factor on what or which methods can or should be used. The quantity of methods also depends on how many levels of studies are in the field of research. The use of qualitative research methods became more common in Europe during the 1990´s in several different fields of business after a long period of time where quantitative research methods dominated. (Toivonen 1999) A case study differs from a survey because of the generalization of the data as a result of a survey. In a survey (study), statistics are used as a aide, often so that the same statistics can be implemented in several different contexts even though the survey questions are limited to one field of study. Case study researches manage to benefit from the outcome of quantitative studies and implement them better in qualitative researches where new methods of research have developed. The cases and analysis forms an independent and structured approach to data collecting in an empirical way. (Hirsijärvi, Remes, Sajavaara 1997)

Case studies can be used as a research method in companies and organizations or regarding individuals. The studies are often administrative, independent areas of a company where the research area is a unique event. The company forms a business economic context for the case study to be analyzed where the research often focuses on single events which become a natural target for the research. Organizational behavior is often so complex and difficult to understand as a phenomenon that sometimes just a case study is enough to collect the needed data. (Clegg, Kemp & Legge 1985). Case studies are described as an independent methodological scientific research approach since the 1960s (Yin 1989)

4.1.2 Important to Remember in a Case Study

There is a benefit in collecting data from single events of actions and trying to analyze it; the researcher is at that time actively participating in the studied environment for longer periods of time, in some cases for years. The researcher therefore gets important insights into the research which can be used in answering the research questions. The uniqueness of the study is a part of the research where general data is not what the researcher is looking for, the researcher rather tries to gain a deeper understanding of the studied events in its unique environment. (Yin 1989).

In an empirical context, the research contains the researcher and the field of study (research field). The researcher collects data using observation and data collecting methods that are proven to be good. The data collection can be interviews, written material or participating in the actual case that is being studied. The collected data is then ready to be analyzed when preparing results and conclusions from the research. It is common that the collected data comes from several different sources and therefore aggregated research material is assembled from several different places related to the field of study. The analysis differs from other traditional qualitative research models since the data is unique in many different ways and from different angles. (Eriksson & Koistinen 2005)

4.1.3 Implementation of a Case Study

The researcher and the field of research have frequent interactions during the research so that the research proceeds as a process, from phases A to B from B to C and so on.

Of high importance to the research is which fields and events are being studied and chosen by the researcher, how they are approached and how it is connected to previous theory and previous studies and also how data is collected during the process. (Hartley 1997) These are practical issues, but also important for the outcome of the study because it defines if the results are valid and trustworthy.

The research questions define what methodology is used in a case study and how the event is approached. Depending on this, a company or unit is chosen as the objective of the research. The research questions are also critical when choosing how many events are to be studied. Usually the studied events come from the researcher's own network where the researcher has worked or works and where the environment is known previously. It is important to obtain the commitment of the management and staff of the organization so that the research proceeds favorably and the outcome is analyzed properly at the end. (Yin 1981)

Collecting data requires a systematical way of working where the researcher should challenge the chosen approach and method from time to time. Are there enough interviews, might some other persons have a completely different view to the event and why? Is more data needed for some particular conclusion or is the data already collected good enough to make a fare analysis? Sometimes people who have been fired from a company provide a completely different view of things and can give remarkable information on the research. So-called ad hoc information can usually change a single event a great deal but the researcher must make the decision whether the new information is relevant and trustworthy to the research. However, it is good to leave room for ad hoc information or clues during the process. (Eriksson & Koistinen 2005)

During the process of a case study, keeping a diary of the events taking place during the time of the research is recommended. Collecting data and storing it takes time and effort; therefore a systematic and documented research strategy is of benefit for the researcher. By keeping a diary, it is easier to connect the collected data to previous theories and it helps the researcher through the whole research whilst s/he is making interviews or in the way the researcher perceives the event afterwards when everything is analyzed.

After the data is collected, the researcher exits the organization. The researcher usually makes an agreement with the contact person at the company when the case study is ready to be delivered. The staff might need a different kind of report from the management. After the research is handed over, a meeting or a seminar can take place where it is discussed. The responsibility for the next steps after the case study has been delivered lies, however, with the management.

4.1.4 Action Study

An action study in comparison to a case study is often looked at the same way and with the same approaching theories. Action studies are very similar to case studies as regards the big picture; they are different techniques of a quality study where the reasoning is inductive. Where a case study can include several different events or comprise a bigger area of research, an action study focuses more on single events where the outcome of the research is simply to bring forward new ways of analyzing and developing organizational processes and activities. This is also called an interventional action study. An interventional study is about changing something in an organization and finding new ways of thinking and working. Action study or research is reflective research where an individual or team attempts to solve problems. (Heikkinen H & Huttunen, Rauno & Moilanen 1999)

Action research cycle (Figure 7) shows the development and approach of an action study. The research process is a traditional quality research approach where everything starts with identifying the problem and starting the date collection to then adjust it to theory.

Figure 7: Action research cycle (creative educator 2004)

4.2 Implementation of the Research

The purpose of this study was to use the EFQM- model to analyze the excellence of the Aktia Contact Center, and to find important tools and recommendations for the Sale Support and branch offices of the Aktia Bank for implementing similar processes for achieving excellent quality in customer service. The research was made as a case study, where the Aktia Contact Center is analyzed from a qualitative perspective based on documented processes used in the Contact Center. The theory behind the analyzes of the documented processes is the EFQM model and the RADAR logic model presented in Chapter 3.

The case study was done between January 2016 and July 2016, as during this time the Aktia Contact Center participated in the competition for the best Contact Center in Finland. The researcher had a key role in the competition with the responsibility of collecting the required data and producing data needed for the competition. A list of criteria based on the EFQM model was sent out to the competitors in January 2016. The list of criteria represent excellent quality, and the competition is settled depending on how many points a Contact Center gets out of the five criteria. The points are given based on the RADAR logic. The competition is held every year, but the criteria are changed or angled differently each year to make sure every competitor is on the same line in the beginning. However, the competition is not meant to find a new winner every year, so excellent (or good) Contact Centers competing every year have the best chance to win several years in a row. For many companies (Contact Centers) participating in the competition, their goal is to develop their business and not necessarily to win it.

This case study was done to find out why the Contact Center of Aktia is excellent and to give tools for Aktia to implement excellence to the rest of the organization with the aim of achieving the same. The case study was important for Aktia because of their strategy to implement it throughout the organization during the years 2017-2018.

The EFQM model focuses on leadership, working processes and documented processes, not for example on results of a customer satisfaction research. However, what the EFQM model does focus on is how the Contact Center takes advantage of the collected data and how it is implemented in their way of working.

A similar research has not been conducted earlier at Aktia, but historical data collected earlier has been used to show the development in quality in the chapter discussing the results. This data results from previous Mystery researches. The rest and main part of the data used is produced during the time of the competition from January 2016 to July 2016. All of the processes explained in this chapter have been analyzed according to the EFQM model and audited by a professional working for HDI Nordic, the organizers of the competition. After the audit, a group of six professionals compared the results between the competitors to discuss which one has the best score overall. The audit made at the Aktia Contact Center included interviews with managers and staff.

According to the EFQM model, an excellent Contact Center is measured by five different areas. The purpose of the EFQM is to show which parts of the organization are strong, which processes are working and which parts of the organization need development. These four areas of excellence are:

- The organization has defined their results which they want to achieve. (setting up KPI:s)
- The organization has defined and described working processes to help the achieve the results
- The different teams of the organization are working systematically accordingly to the defined processes

- The organization is capable of making a self-evaluation (objective) of how and which processes needs to be developed.

The EFQM model was a driver for this research study. When material collection began, the model was the base for it. The EFQM model defined which parts should be studied and which parts should be left out. For example, sales are completely left out from this research since it is something that the EFQM model does not include. This research is about quality, how it is measured and how it is implemented.

4.3 Collecting Material

A survey or questionnaire is one way of collecting data. A questionnaire is standard when the same questions are asked in the same way from everyone. A questionnaire is usually used in quantitative research. (Hirsijärvi, Remes Sajavaara 2005, Vilkka 2005) The Competition started with a questionnaire sent out by the organizer to every competitor. The competitors did not know how many firms were participating or who they were. The benefit of a standard questionnaire is that you can send out several questions at the same time to many people or companies. It is effective because it saves time for the person collecting the answers. For the competition, it was also important that the same questions and instructions went out at the same time to every contestant.

My research started after we had our first internal meeting at the Aktia Contact Center about the competition in January 2016, after receiving the questionnaire. The meeting was held at the Aktia Bank. The participants of the meeting included the Director of the Contact Center, four other team leaders and me. The aim of the meeting was to review the questionnaire and to reach an understanding of how we were going to proceed. At that time, we had five months to answer all the questions and send in all required material. The questionnaire was not composed of yes/no questions,; instead, there were four areas of business context, which needed to be described in detail. The deadline was the end of July 2016. At that meeting, we agreed that I as the researcher was responsible for the project and for describing/answering all the questions and drawing up all the processes in the Contact Center. I was also going to review and develop the ones we already had. We also discussed the model we were going to use when drawing up the processes and how we were going to present the material. The conclusion was that the report was going to presented in a word document, very much similar to Arcada University of Applied Sciences writing guide. We also agreed that if I needed information about something I did not have access to myself; my colleagues would deliver it without delay.

Participating in the competition was originally the idea of the Director of the Contact Center. Later on, one Director in the Board of Directors included the result of the competition as a KPI for the unit. The competition was therefore highly prioritized in Q1 and Q2 in 2016.

I made a time schedule for the different stages of the process and set up meetings once a month with the management of the Contact Center for reporting and discussing the process. Everything needed to be described in detail by the end of July, so time management was a critical part of the process. It was also important to keep the other managers posted all the time, because of summer vacations in July which practically meant no assistance was available if needed during that period of time.

I started the project by listing all the teams in the Contact Center in one Excel sheet and different sheets. My aim was to list every system and working method each team uses, and then to make notes of any missing descriptions and written processes. Another aim was to examine if different teams used same tools in different ways or if there were different perceptions of the working processes. Because of staff changes and the fact that some of the staff had been with the company longer than others, I decided to sit and follow two workers from each team. The Contact Center has five teams, so I followed ten workers in total for a whole of five working days. As I followed their way of working, I had the Excel list in front of me with the all the systems. If there were differences in how the systems were used, I simply made a note directly to the Excel sheet. If systems are used differently by staff in the same team, it is usually because of a lack of written processes or changes in the way of using the systems, but it they are not adapted similarly throughout the organization. The notifications I made were with numbers followed by a short comment. Number 1 meant that the system is used differently in the same team. Number 2 meant that the system was used differently in another team. According to the EFQM model, an organization should work as similarly as possible. Hence the importance of finding out differences between the teams as well as within the teams. After I had completed the Excel sheet and listened to all ten workers, I made a more analytical presentation of the outcome where I merged all the data into one Excel sheet so that it was easier to visualize the differences.

I had now listed all the systems used in the Contact Center and I knew which systems were used differently.

The Aktia Contact Center uses a service to measure quality. The measurement works with SMS text messages, where a SMS is sent out to the customer after a phone contact. When a customer answers this, it is received as an e-mail to an Inbox at the Contact Center. It is also stored by a web-based programme. When listening to the workers I asked them whether they read the received responses directly or later. I asked the team leaders the same question to gain an understanding of whether there are different ways of handling the data on a management level. If there were differences between the team leader and the employee, I marked it with number 3 in the Excel sheet. If there were differences between the teams, I marked it with number 4 in the Excel sheet. I addition to the working processes listed in the Excel sheet, I also had differences between management, teams and workers listed. In a quality study, the second stage of analyzing the collected data is where one assumes that the researched data can give different information depending on the context it is used for. The data is analyzed in a way that the recognizable argumentation is a part of a bigger entity. This is especially used when analyzing open comments in a research. The interpretation is seen as a part of social reality or truth. The comments can be analyzed based on the person's experiences and environmental point of view. (Vesala & Rantanen 2007) A quality research is a part of real life where the truth is multiple and where there are several truths.

4.4 Time Schedule

The idea of the documentation of all the events in the Contact Center was to recognize what or which part of the organization was working or did not work. This part of the case study is called self-evaluation. The self-evaluation part is the most crucial part of the process where data is collected, re-built or produced. At the same time an objective view of the organization is required to be able to improve it. To be able to get different views and an objective insight to the business, I used the staff for observing their daily work instead of interviewing the management. In the early stages of the process I made a time schedule to assure everything is done by the deadline and to assure I would get all the data needed. The time schedule also helped me in reporting my findings to the management once a month. I also drew up a timeline at the office wall which was updated every week so that the rest of the staff could follow the development of the process. The idea with the timeline was also to see if there would be spontaneous comments from the staff, or from other people passing by outside the Contact Center unit.

January	Competition starts (Questionnaire sent out)	Deadline January
January	1st meeting with management.	Decide project management. Deadline 31.1.2016
February	List every system + action + collect open comments. Sit with ten workers in different teams.	Deadline 28.2.2016
March	Start drawing up processes, describe and explain them in detail	Deadline 15.4.2016
April	Finnish drawing up processes	Deadline 15.4.2016
May	Review the processes, finalise them. Report to management. Get approval.	Deadline 30.5.2016
June	Send out ready documentation to management for review	Deadline for the comments of the management 19.6.2016
July	Send everything in to Wakaru	Deadline 30.7.2016
August	Potential auditing	Deadline August
September	Winner is elected and results are analyzed with jury	Deadline September
October	Winner speech	Deadline October

Table 1: Timeline of the project

5 RESULTS

The purpose of this study was to use the EFQM model to analyze the excellence of quality in the Aktia Contact Center, and to find important tools and recommendations for the Sales Support and branch offices of the Aktia Banks for implementing similar processes to achieve the same excellence in the whole organization.

5.1 How excellent quality was achieved in Aktia Contact Center

The actual research questions of this research were:

- How is excellent quality in customer service measured in the Aktia Contact Center?
- How is excellent quality in customer service implemented in the Aktia Contact Center?

The results of the research are important for Aktia, because Aktia has a strategy to implement excellent processes throughout the organization. I wanted to find out why Aktia has one unit that is excellent in customer service and quality.

The research has been driven by two big areas, which have been answered via two research questions which have been clarified with the research question 1) How excellent quality in customer service is measured in the Aktia Contact Center and 2) How excellent quality in customer service is implemented in a Contact Center. Both research question using the theory of the EFQM-model. These research questions were followed by related areas such as how staff is involved in the Contact Center and the input of the management to achieve excellent quality in customer service.
This chapter is divided into three different areas. Firstly, I will present all the processes that were described during the time of the competition 01/2016 and 07/2016. Secondly, I will discuss how they were implemented in the Contact Center. The last part of the chapter describes how they were measured.

5.2 Building Processes in Aktia Contact Center

It is important for organizations to have a mutual understanding of the way of working. When ground rules and ways of achieving goals are clear for everyone, the work is easier and fewer mistakes are made. The importance of ground rules grows with the size of the organization. To achieve goals and to work according to rules set by the management or authorities' processes are a top priority. Agents working in a Contact Center need to adjust to multiple things. The agents are not experts in any one area, but they have a deeper understanding of everything. They are the first point of contact for a customer. They deal with all the products, and offer help and solutions to customers every second of the day. In addition to the wide range of know-how, agents also adapt to changes during the day. If there is failure in some service, they might not be able to get the necessary information to serve the customer or they have to answer questions about the failures to the customers. These are situations that are dealt with often. It is therefore important for the agent at a Contact Center to have a process for every situation to be able to answer the customer.

The staff must understand their role and tasks in the organization. In any organization, it is usual that staff changes and often knowledge and know-how leaves and responsibilities dedicated to that person are hard to find afterwards. When conducting this research, I realized that written processes were missing completely and the ones found were in different places and were hard to find. I therefore decided to start from the beginning. Every process was described again. And what I thought was important was to make them look alike, following the same pattern to make them easier to read and understand. The processes were divided into two categories, manuals and processes. A process is a one-page drawing of a process and a manual can be 2-10 pages where something is described in writing. In some cases, a process and a manual can be merged into one document. In those cases where a technical system is described separately in writing (manual) combined with an internal working process (drawing of a process).
All processes were built on the EFQM model, which states the most initial things to achieve excellent quality. There are several truths about quality, and the EFQM model gives the opportunity to selectively choose which areas to focus on. For the Aktia Contact Center, it was important to receive a level of equable quality throughout the organi-

zation in a way which allowed the management and customers to understand what the lowest level of quality is. The aim was to minimize the variation of quality in the organization. A strategic decision was therefore taken to focus on the things the management expected to be the most difficult or which would affect the results the most.

Introduction manual for new staff	I started to make an induction manual for new staff starting at the Contact Center. The induction manual included general information about Aktia and how we work and what our ethical views are. The induction manual would later be complemented with all written processes.
Programmes • X1 • X2 • X3 • X4 • X5 • X6 • X7 • X8 • X9 • X10	The Aktia Contact Center offers service and help with all products of Aktia. I counted that they use up to ten different programmes on three computer screens. Since every programme is owned by the product owner and includes regulations and different levels of user interfaces, I found it important to make manuals for every programme. The manual included screen shots of the programme to help the agent navigate and learn it on paper. It also included contact information of the product owner in case of disorder or other similar things.
Written quality process	The Aktia Contact Center had a clear view on how they wanted the written answers to look like and what kind of introduction and finish they would include. However, the agent did not necessarily know about

	them or did not follow the given instruction. I made a manual about the agreed internal instructions and guidelines.
Oral quality process	It was recognized that people spoke differently. Aktia wants to retain a personal touch in every contact, but there are some rules on what can or cannot be said. In addition to that, there are internal rules about what you should say in different situations. The manual included guidelines and rules accordingly.
Process in case of disorder in a function/system	Functional errors in systems occur and the Contact Center is the first point of contact for a customer when their banking services are not working. It is important that the agent is capable of giving the customer information about the failure, and to know who to contact if they need more detailed information about it. They also need to know what actions to take in these cases, such as switching on a standard message to the phone system.
Payment cards	The most important bank product for most people is the payment card. There are frequent technical issues in the product due to the large amount of users and the fragile data connection between the customers' payment card and their bank account. A separate manual for payment cards was made to make it easier for the agents to quickly provide accurate service to the customers.

Internetbank	The second most important banking product is the Internet bank. People tend to forget their login passwords and they can only unlock it by going to a branch office or calling the Aktia Contact Center. Due to the high risk of abusing someone else's Internet bank, there are several rules on when you can unlock the codes at the Contact Center. The rules are so many and sometimes complex; its own process was needed.
Morning and evening shifts	The Contact Center has busy hours and less busy hours during the day. Early mornings and late evenings are usually less busy times at the Contact Center. Customers also send in inquiries and questions off hours which are usually answered during the next business day. To unload this work during the busy hours, a manual for staff working in the evening and mornings was made. During that time, they have to handle so many inquiries as they can. This manual also included basic stuff such as cleaning the common kitchen, turning on/off the lights and other similar tasks.
One-to-one meetings	The management and staff at the Contact Center have one-to-one meetings once a month. During these meetings, a standard agenda is followed. However, there were no standard sheet or agenda for the meetings, and the agenda differed between the

	teams. It is important that staff is treated in the same way and offered the same possibilities. I therefore created a standard agenda for the meetings and a PDF document designed in Indesign. The Management should document every meeting on that particular PDF and save it the same (pointed out) place every time so that it is easy to recover when needed.

5.3 Measuring Excellent Quality in Customer Service and Aktia Contact Center

Quality measuring from a theoretical point of view started in the Aktia Contact Center 2,5 years ago when Aktia decided to enroll their Contact Center in the Finnish competition for the title of "The best Contact Center" arranged by HDI Nordic in cooperation with Wakaru. The competition was arranged in 1996 for the first time and it is open for all Contact Centers operating in Finland. Because HDI Nordics awards the best Contact Center according to what excellent quality is according to the internationally used EFQM model, Contact Centers in any field of business can join.

It is important to be able to measure quality; hence it is the only way the level of quality can be identified. Quality is a function in the operation, and an understanding of what parts of the function need to be measured and how it affects the operation. However, different types of indicators are needed, since they help to predict the future and to analyze the past. Indicators are often a part of the awarding model of organizations. (Grönroos 2007, Lecklin 2006)
To be able to measure and improve quality, the producer needs to have an understanding of how the customer evaluates the service and what the customer expects out of the service. Quality is often combined with how the customer expects the service to be and what kind of service the customer actually receives. (Sn4 2015) Customer service is one part in creating customer experience. A customer experience is one of many interactions in a chain of service and it starts from the first contact or interaction and ends when the

issue is solved and continues afterwards. Every interaction and point of contact has the same value of importance in looking at customer experience, and not a single point of contact can be left out when measuring quality. The aim is that every step in the customer experience supports the image and feeling a company wants to project.
Improving customer experience is challenging because the company usually has a different view of it than their customers do. It is therefore important to find an objective view over it when quality is measured, hence the need to measure the right things. (Sn4)
The concept of quality is a complex concept and to fully be able to define it, it should be split into pieces. When it is split into pieces, a company can recognize in which categories they belong and start developing it to be a concept in their business. Many businesses include quality as a part of their strategy, but only a few have defined it detail so that it actually can be considered relevant. If a company focuses on the wrong aspects of quality, it usually loses both time and money. (Grönroos 2007)
Sn4 published an article in 2015 listing four things to be considered when choosing key performance indicators in a company. 1) Strategic goals; The Board of Directors needs to have an understanding on which the central competitive advantages are and define them. Goals need to be set on every level of business and KPIs accordingly. If one of the strategic goals is first class customer experience, this needs to be added to the list of KPIs. 2) Trustworthy measuring; The information outcome from the KPIs has to be accurate in order to successfully lead and develop an organization accordingly to the strategic goals. 3) Quantity; It is important to have KPIs, but there cannot be too many of them, otherwise they lose their meaning. If a company wants to measure several things, it is suggested that only a few are KPIs and the rest is just data that is followed continuously as an important part of the strategy. 4) Make a difference; When choosing KPIs it is important that they are of a kind that one actually can affect with different types of actions. It is frustrating to have KPIs where you cannot be a part of the development. (Sn4 2015, Järvinen, Rantala, Ruotsalainen 2014)

When measuring quality, it is important to include all service channels into it. The most measured service channel is telephone; however customer behavior has changed and today as many customer interactions take place in digital or electronic channels. All channels have the same impact on a customer's journey and service, but the level of quality is still measured very little or not at all in the other channels than the telephone.

Happy customers are the most important thing when you want a successful business. A business cannot continue if customers are not returning to pay for services or products. Customer satisfaction is therefore as important as results in sales. These two factors, quality and sales, are connected, but quality usually indicates how sales will develop. Unsatisfied customers are a risk to the company, since they easily switch providers and have a tendency to share their negative experience with potential new customers and satisfied established customers. (Leckling 2006, 105-113)

5.4 Implementing excellent quality in Aktia Contact Center

The processes were implemented step by step during January 2016 and October 2016. The implementation of new ways of working and processes is a long-term process in itself. In general, implementing new ways of working requires great change management skills and commitment. Everyone has to follow the new models starting from the upper management.

The implementation was done according to a process that was set up, mainly by using different communication channels but also by time requiring meetings and education.

5.4.1 Timeline

In the beginning of the whole process, a timeline was published to the unit. The timeline described the different stages of the process and was updated frequently. The idea was to keep the staff informed about the coming changes and what they were. By doing this, misunderstandings were avoided and no change was a surprise. The staff had time to cope and prepare mentally for it. This way they also felt they were a part of an evolving process. The timeline was very visible in the middle of the office printed on a sized A2 paper.

5.4.2 Cross-reading

Before anything new was published a cross-reading of the new processes was required by all team leaders in the Contact Center. This was done to assure the team leaders understood why and when they are taking effect. We also wanted to avoid misunderstandings which could lead to false communication. At this point, final adjustments could still be made.

5.4.3 Contact Center TV

When something is changing, communication is everything. The Aktia Contact Center had two TV monitors in the office, originally meant to show sales and statistics. During the change period in January-October, the new processes were published on these two TV screens as a PowerPoint presentation. The PowerPoint presentation was a digital version of the timeline with more information about the upcoming changes. A new process rolled on the TV screens for at least one week before it took effect.

5.4.4 One-to-one meetings

The Aktia Contact Center has a tradition of holding one-to-one meetings with the staff once a month. It is a structured discussion between the team leader and the worker where mostly results are being reviewed. During the implementation time, we added the new processes to the agenda of those meetings. To assure the information was given accurately, all meetings during the implementation period included two team leaders + the worker. The 1+1 & Team leader method. The second team leader's task was to take notes on how the other team leader presented the new processes and to evaluate the other team leader if needed. The Aktia Contact Center also renewed their agenda and the way of documenting one-to-one meetings, and it was therefore important for the team leaders to get support if needed.

5.4.5 Printed Booklet of All Processes

One of the ethical and environmental decisions of Aktia is to have a green office, meaning as little printed material as possible. The staff is used to getting all their information via e-mail or through a web address where they can collect the information they want, and this works well. However, during the implementation phase a printed copy of all the new processes and manuals was made. It was important to make the change as real and concrete as possible. A printed "book" can sometimes be more pleasant to read, and by keeping it at a very central place, next to the TV screens, the effect was more powerful.

5.4.6 Sharing Meeting Material

Another concrete action to assure the right information goes out to every team was sharing meeting material between the teams. Every team has a team meeting once a month, after every meeting, the team leader is required to share the material to the other team leaders in the Contact Center. By doing this, everyone knew what information had been published in which channels. If there were errors in the information, a fast correction was to be made. If something is corrected "soon enough" no harm is done.

6 GUIDELINES OF EXCELLENT QUALITY IN CUSTOMER SERVICE AND IMPLEMENTATION TO OTHER UNITS IN AKTIA BANK

Aktia wanted to participate in the competition "the Best Contact Center" to develop its unit, processes, people and management. This chapter will explain the different parts in a business unit that are evaluated or of importance when implementing and analyzing a business unit with the help of the EFQM model. First a short reminder of the evaluation areas will take place and then a description of how these were evaluated. After that, the Aktia Contact Center connected to the parts of evaluation is described. The chapter ends with guidelines on how to implement excellent customer service in branch offices.

The Aktia Contact Center is excellent in quality service, to achieve it; every step in the organization must be excellent. Before the competition, there had been minor studies about different parts of the Contact Center which had proven to be on the level of "good" but this competition and thesis is the broadest research and audit of a single event that has been done. All the processes explained in the results were analyzed and audited by professionals representing HDI Nordic, the organizer of the competition. The results of this research are hence not comparable to any previous studies in this area. The purpose of this chapter is to present ideas to achieve excellence for the branch offices and Sales Support of the Aktia Bank.

The Aktia Contact Center won the competition "Best Contact Center 2016", which means a certain level of excellence (EFQM level) was achieved. However, it is important to remember that not all areas in the unit are excellent; however, the average level is. The different areas measured in the competition were

- Leadership and showing direction
- Leading staff
- Managing customers
- Managing interest groups and resources
- Leading processes

And the results from these are evaluated on:

1) The customers view
2) Results from the personal interviews (Audit)
3) Analysis of the processes
4) Factors affecting financial success

The evaluated areas and analyzed results should be kept in mind when any business unit is planned to be developed. It is important to identify the areas and make an objective view on how they are working or not working. After the self-evaluation is done, the next steps can be taken.

6.1 How Excellent Quality is Evaluated

The contestants in the competition were supposed to present strengths and weaknesses related to the five areas to be measured. Excellence was recognized when:

- The organization has defined the results it wants to achieve (setting KPI:s)
- The organization has defined and described how they can achieve those results
- Different teams in the organization adapt and apply to the ways of working in a systematic way
- The organization itself evaluates how the ways of working can be improved.

The EFQM model and RADAR evaluating model were used in the evaluation. Each topic can get a percentage score from 0-100%, where the score shows if the organization is a:

Rookie	A lot of improvement needed
Novice	Average or a little below average. The organization makes an effort to improve but there are still loads of work to be done.
Master	Strong excellence, continuous improvement and evaluation
Grand Elite	Broad excellence, world class level, difficult to recognize any areas to improve.

Organizations strength is when there is a way of working recognized as especially good, where there is a cornerstone for successful business, a factor that tributes to achieve results or something that clearly gives competitive advantage to the organization.
Factors of development in an organization are where there is a lack of knowledge in recognizing weaknesses or controlling weaknesses in the unit or organization.

6.2 Leadership and Showing Direction

The Aktia Contact Center is led with ambition and a coaching approach. The set up goals and KPIs are in line with the strategy of the Aktia Bank and they are achieved with the help of the Director of the Contact Center and the team leaders who work closely together. The set up goals are clearly communicated to the organization, and the communication follows a pattern which is easy to understand and follow. The team managers use the same and shared way of leading, for example one-to-one meetings are held in the same way, with a coaching approach where the input and the outcome of the meetings are documented. The team managers also share knowledge where they join each other's one-to-one meetings, according to the 1+1 and Team leader process. They coach each other and continuously try to find better and more efficient ways of working.

The organization has an open result culture. Everybody sees each other's results, and the Contact Centers KPIs are reported to the Board and organization every month. The report tool is atomized and it is improving continuously. The results are also published on TV screens in the working environment on a weekly basis.

Changes in the organization are identified by analyzing customer feedback and by actively participating in customer journey workshops. The management at the Contact Center also has monthly meetings with Sn4, a company specialized in measuring quality in customer service. They actively try to lead and improve customer experience by finding new tools for it. This has for example resulted in new service channels in the Contact Center. The Aktia Contact Center also puts a great deal of effort into developing team leaders managing skills. The focus is especially on change management, because of the rapid development of digital services. Changes are led systematically with a strategic pattern of communication. Before (bigger) changes take place, a commitment and an understanding between the management of the Contact Center is gained, usually in the form of a meeting where changes and communication are discussed. A plan is made up.

A satisfaction survey regarding internal general communication is measured with different tools during the year. There is at least one survey a year with a focus on staff´s well-being and one "pulse measuring" survey with more focus on the performance of the team leader and the management in general. The staff is given then opportunity to express their feelings anonymously and the results are handled by human resources. The response rate of the Aktia Contact Center in 2016 was 96.4% which is the highest in Aktia, and considered very high overall. The results are always better than average and the last response percentage was 96.4% which is considered very high.

Roles are described in detail. A big unit or organization with different teams and thousands of contacts needs to have clear views on how to work. The Aktia Contact Center has established a team focusing on development and quality to make sure the working processes are flawless. The team consists of agents in the Contact Center, and no team leaders are included in it.

The Aktia Contact Center uses third parties to evaluate how different functions of the unit are working usually from a customer perspective where customer feedback is analyzed. Customer feedback is analyzed in great depth. Single events are compared to how long a customer has been queuing or waiting for a reply to see if that affects the response. Another thing is how well the agent has been able to answer the customer's questions or demands, the "know-how" of the agent. The evaluation of third parties and getting an objective view is important in reaching for excellent customer experiences.

6.3 Leading Staff

The Aktia Bank has joint policies for leading staff and the Contact Center follows them. The Contact Center gets help and support from the department of human resources in any situation when necessary. The Aktia Contact Center also have their own HR-partner.

The goal of the Aktia Contact Center to have broad know-how. The Contact Center handles all bank and insurance products and it is not efficient to create different specialist teams within the unit. The different areas of knowledge are defined and the introduction and coaching for it is documented in detail. A "best practice" is described and coached. System tools have their own environment for training and concrete results in the form of points are received depending on how good the agent did. Social media is a part of the general communication of Aktia and it is operated by the Contact Center. Facebook and Twitter are described as (social medial) channels, and rules and guidelines on how and what to publish are described in detail. To assure a minimum level of quality, different types of evaluations are held. The agents evaluate themselves and each other's performance, and in practice team leaders also evaluate the agents and each other. Aktia also has its own E-learning environment where agents get points for their performance. Once a year, performance appraisals are held where personal goals are documented. The document also includes the person's weaknesses and strengths.

The Contact Center has a "best practices" programme. Every month each team leader has to report one thing they have improved or invented to help them work on a daily basis. A best practice can be "whatever". The idea is to implement best practices throughout the whole unit. The programme also activates staff to be innovative and to participate in developing the Aktia Contact Center.

Leadership in the Aktia Contact Center is firm. Its core elements are performance appraisals, one-to-one discussions with the agents, and documented models for the agents having trouble achieving their personal KPIs. The discussions are always based on facts. It contains information and data from customer feedback and other results. The “problems” are handled in a very concrete way which is easy to understand. The meetings always have an agenda and a goal and the agent knows about it in advance. Weekly follow-up of customer feedback and sales give excellent tools for good conversations at an early stage. It is very important for the Aktia Contact Center to achieve their KPIs, and the management therefore continuously puts effort in coaching, mentoring and documenting processes. Extra e-learning courses are offered and, when needed, coaching in sales and quality can be arranged on request. There are internal career opportunities in the Contact Center to motivate the staff. Excellent performances in customer service are noticed and awarded every month.

The Aktia Contact Center is agile in change management; it is open for piloting new work techniques and welcomes new IT tools. The Contact Center is also open to atomized processes instead of being afraid of them. It is a part of change management where resources can be moved to different positions within the unit or organization.

6.4 Managing Customers

The organization is actively learning from their customers, customers’ needs and different processes by analyzing customer feedback by systematic mystery and other customer service measurements. The Contact Center is also participating in different customer journey workshops and seminars to get new ideas outside the working environment. Services are developed from a customer point of view and new services are provided. For example, a chat service, video conference meetings and faster processes for seeking loans are a few examples of improvements made in 2016. These service concepts result from analyzing feedback and Omni-channel project of the bank. Digital channels are efficient and easy to use.

The customers of Aktia are recognized and they are segmented into different categories or levels e.g. Aktia Premium level. Customer promises are important for the Contact Center and they have documented processes for sharing them, and how to execute and fulfil them. Every agent in the Contact Center is well aware of the customer processes. .

The quality of service level is followed up by third parties and customer measurement programmes, such as SMS surveys or Mystery research. Phone calls are taped so than they can be analyzed in development meetings. All customer feedback is collected and analyzed once a month.

The Aktia Contact Center is represented in a tactical sales forum where customers, products and other similar things are handled together with the rest of the product owners and sales channels of Aktia. It is important for the Contact Center to be present when decisions about sales are made to be able to adjust rapidly accordingly.

6.5 Managing Interest Groups and Resources

The Aktia Contact Center knows their interest groups and has defined a responsible person for every interest group. When it is clear who is in charge of what, it spares time and improves quality and efficiency. Information security is one example. It is being monitored actively according to the Guidelines of the Aktia Bank. Information security documentation is continuously being updated together with the Director of Security. A plan for crisis and other potential critical errors are documented and trained.

To guarantee efficient and adequate ways of working much effort has also been put into the working environment. An open office space was built for the purposes of the Contact Center, ergonomics is reviewed once a year and every agent has an elevator table to give them the possibility to stand up while working. The working environment acoustics is planned and there are several points where personal phone calls can be answered and discussed in privacy.

6.6 Leading Processes

All processes in the Aktia Contact Center are documented in the same way, and they all have a responsible person to make potential updates. Documented processes are a key to assure a similar way of working accordingly to the rules.

The staff is active in participating when new processes are being developed, and they want to find the best practices. The Contact Center is also the place where new things are being piloted and tested. New services and products are released according to the processes of the bank. The process can sometimes be slow and “heavy”, but it is routine in the Aktia Contact Center which makes it more efficient.

Together with third parties, manuals have been made to allow follow up work and reporting to be done in-house. It is also important for the Contact Center that everything is reported in the same way between the teams to avoid misunderstandings. There are hence documented processes for how reporting is done.

There are KPIs for the quality of customer service and they are being monitored automatically. The agents get personal reports of their results once a week and they are reported to the Board once a month.

In case of ordinary events or errors, there are documented instructions on how to handle them. Agents are authorized and trained to act accordingly without separately asking permission from a team leader.

6.7 Summary of Implementing Excellent Processes

Excellent processes, and having documented processes for “everything” was seen as a must have for the management at the Aktia Contact Center. The Contact Center handles all banking and insurance products and customers wishing to do business via digital channels. To be able to serve them, and to avoid callbacks, transferring calls etc. excellent processes were required.

The branch offices and Sales Support in Aktia have not started a similar process yet, where everything is documented and ways of working are unified. Today, there is no guarantee a customer gets the same quality of service in every branch office or Sales Support in the Aktia Bank. When implementing new processes, one needs to think from the customer’s perspective. What are the customer’s expectations of the service when visiting a branch office? How do they fit in with the expectations of the staff and management? Is there a similar understanding of the expectations in the branch office and do they have a financial meaning? In the end, business is what counts, and as previously mentioned in this research, quality in customer service leads to better results. When processes are being built, the goals need to be clear; the following questions are of relevance: What is it that you want achieve as an organization/branch office? What does is require from the staff, can you recognize any development during previous attempts? If not, what can you do differently? According to the EFQM model, you need to recognize at least three processes, analyze them and identify development or a lack thereof. This is done to get a picture of the current situation. Less than three identified processes analyzed are seen as a weakness. When presenting new processes or strategies, they need to be clear, meaning every team and team member needs to have an understanding of what s/he needs to do and if there are different service channels in the branch office/unit, the new processes need to be specified in detail. It is also important to make a comparison to other branch offices or the average values of the country. This helps to gain an understanding about how much work needs to be done in the beginning and during the development process. If you have excellent processes:

- You are able to present results using plots and diagrams
- Goals and KPIs are set, they are achievable and they are being followed continuously
- Results are achieved thanks to good processes that are being followed by the staff

(EFQM Excellence model 2013, Sighai 2013)

From a customer's point of view, it is usually a simple thing that matters in making a purchase decision:

- How easy the buying experience was
- Customer loyalty
- How the customer was met entering the branch office
- Do you get a lot of customer feedback?

(EFQM Excellence model 2013, Sighai 2013)

The processes and the present case study research were done together with the Contact Center, and it is therefore important to be critical of some of the processes when starting to plan the implementation for branches or Sales Support. However, in general a customer is always a customer and excellent service is recognized when something is better that expected. In the next chapter, “conclusions”, a summary of the research is made and conclusions drawn of the critical parts of the research.

7 RESEARCH CONCLUSIONS

This research was conducted as a case study, where the journey of the Aktia Contact Center towards the winning of the title of the Best Contact Center in Finland was the object. In this last chapter of the research, a brief summary of the research is presented with conclusions drawn from the research. The purpose of this case study and research is to give the Aktia Bank information on how the Contact Center works and why it is excellent n customer service. The research also gives information and ideas for branch offices and Sales Support to implement new processes in their units when trying to achieve excellence. This is also a part of the strategy of Aktia for 2017.

Implementing processes and new ways of working requires commitment to succeed; commitment starting from the management. In the best cases, KPIs are set with a deadline to achieve “something”. In the case of the Aktia Contact Center, the winning of the competition “Best Contact Center 2016” was the KPI. The processes described in this case study were a big part of the achievement, but it is important to remember that creating a totally new culture and working environment needs to be established in order to achieve something excellent. The Aktia Contact Center is a unit used to implement new processes, and to rapidly change their way of working even during one day. The work task requires the capability to change the tactics immediately if necessary. The management of the Contact Center therefore has a big role in leading and motivating the staff in this. When the Contact Center handles hundreds of contacts a day, and one agent alone handles up to one hundred contacts per day, a sales person or agent at a branch office maybe handles only three contacts per day. A agent in a branch office also has time to prepare before a meeting and they has the possibility to smile, use their hands to show something or affect the customer in other similar visual ways. The work differs a lot, and it needs to be understood when building new processes. This research only presents processes built and implemented in the Contact Center. However, it offers excellent models for branch offices and Sales Support.

In doing the research and describing the results, I found that the staff could be more involved in building processes. There were clear signs of the management trying to involve the staff, and they succeeded in some ways, but there is still room for improvement. In building processes and new ways of working, it is important to involve the staff from the beginning in order to achieve the desired results faster. Workshops or more frequent meetings could be one way of doing it.

Key point indicators (KPI) are often the driving factor to achieve results. The Aktia Contact Center has an evaluation period of 6-12 months which can be considered too long. More short term KPIs could lead to better results and KPIs could even change more often than every 6 or 12 months. Short terms KPIs can be motivated when the organization temporarily should be led more efficiently. For example when new systems are being implemented and there are more contacts to handle per day due to for example technical changes or problems which can lead to longer queuing times for customers in different service lines. The Aktia Contact Center has also put much effort into coaching and developing team leaders so that they can handle each other's teams if needed. Their role is very broad in that way. This is considered a very good thing. However, if their role would be narrowed down or clarified a little bit the quality of the work might increase. Another thing the team leaders and management should perhaps think about is the daily communication. It is now very much dependent on e-mails. A suggestion to find other ways of communication should be taken under consideration; for example communication channels which are visual to everybody (transparent) and more efficient in that way.

Leading the staff is maybe the most important thing when implementing new things in an organization, and in creating a working culture. Aktia Contact Center has a culture where team managers support and help each other, and the work load is being balanced out so that everyone has an equal amount of work. This makes the environment healthy and more efficient. The management is open to new things because they trust their colleagues and get help if necessary. However, the management has not necessarily been able to balance out the work load for the rest of the staff. Some teams have more work than others, which can affect the working environment negatively. A firmer grip of leading the staff in working shifts and monitoring when rush hours take place could be necessary. The tools for making shifts today at the Contact Center are semi-atomized, where some shifts are made automatically and some manually. It could be good to consider a fully atomized programme for making shifts. That way, you always have the right amount of staff at work and you save time planning and making shifts.

It is important for an organization to know their customers, analyze customer feedback and develop their services accordingly. This is something the Aktia Contact Center has done very well; they are involved in customer journey workshops and continuously develop channels according to the Aktia Omni-channel programme. A question mark in the research was, however, how availability in different service channels was related to the quality measurement at the organization. No response time promises to customers are given which could help agents' to work accordingly and in that way increase customer loyalty and obtain better results.

The Aktia Contact Center is excellent in leading processes. They have responsible people for every manual and process. They are up-to-date and the staff works accordingly. They also often pilot new things and are ready to test new systems. If the bank releases new products, the Contact Center is very fast to organize coaching for it. The implementation is functioning due to the healthy culture where one is not afraid of new things. Service quality in the unit is divided into the teams; it could be good to consider whether quality management could be concentrated into one place. It could be more efficient and assure equal quality throughout the organization.

Nowadays, a Contact Centers usually represents two major areas; 1) Quality and 2) Sales. This research focused on quality, so for future research I would recommend a focus on sales; how quality affects sales and which service channels are the best channels for selling in a Contact Center. It would be interesting to investigate for example if long phone calls lead to better sales than short phone calls. It would be interesting to get results on how quality affects sales.

For practitioners, I recommend to start from the scratch. Form an objective view of the unit and set goals and KPI s. Think long term; the working culture and processes are not changed overnight. It is a long process that often lasts longer than a year. For a branch manager reading this, I suggest to look at how franchise concepts work and to reflect on how to get your staff to work according to something new. However, Branch managers must also be critical of researches, as most previous studies were done with Contact Centers where customer communications were digital and not face-to-face. However, an understanding that business is changing is required to develop. Branch offices must adapt to the fact that at least 50% of customers rather take care of their bank business digitally. A branch manager must be able to filter out things that do not fit their business and shape other processes to fit perfectly with their business.

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