

Expertise
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Improving the customer experience with the aid of chat

How to increase online customer experience with the aid of chat

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<p>Multiple companies are facing new issues nowadays, as their customers are more and more online. Having an excellent customer service to increase customer experience is one of the critical parts to retain customers and nowadays organizations need to succeed also in online customer experience. It is not easy to attract, convert and retain customers in today's world. This thesis is looking into customer experience and more deeply into online customer experience and how and why chat can affect the online customer experience.</p> <p>This research aims to help understand better how customer experience is formulated and especially how online customer experience is formulated and how and what needs to be done to improve their online customer experience. The research questions for this research is as follows: How chat affects online customer experience and what organizations could and should do about it and why?</p> <p>The research question itself is answered through a questionnaire, which will provide accurate data from today's customer's needs. The questionnaire was openly published to different social media channels and respondents were encouraged to reply from customers' point of view. The survey was planned to be answered from the customer end. The responses clearly indicated that speed is the key in chat and with an excellent chat you can earn more trustfully and loyal customers who are willing to recommend ones company.</p> <p>On these bases, it is recommended for the companies to be fast in chat to retain high online customer experience for customers and also try to avoid neglecting chats importance. Also if customers did not receive the necessary service quickly, they are fast to change companies. As the world is continuously changing, there should be further studies done, as the digital world will not be the same place after year or two. There will be new innovations and styles to contact companies, which we do not know yet. Therefore continues studies in this field are required to stay ahead of competition.</p>	
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Appendix 1. Questionnaire + Questionnaire Results

1 Introduction

I decided to write my thesis around online customer experience and chat. Both subjects are of interest to me, as I have had my first chat experiences from working in Malta for over a year at Bet24.com Company. Bet24.com is an online gambling company and it offered casino, poker, online and real-time betting on their website. I was in customer service team and helped customer often via chat. From my years in Malta, it left me a thought in mind "What is effect of chat on customer experience and does it improve the overall customer experience.?" On the day of writing this, I have had over 16,000 chat conversations with customers, celebrities, prospects, reporters, worried moms and dads, police and many others. Therefore I have an excellent feeling that chat is the critical component of online customer experience and you can turn disappointed customer easily into happy customers with the right support from the company and well-trained quick to react employees.

One of the most discussed topics discussed currently is customer experience and especially online customer experience. Customers nowadays search most of their information from the web. According to ReviewTrackers (2018), there is a 63.37% chance that Google search engine was visited before the customer visited a business. This is why companies must realize if they want to succeed, they have to be where the customers are. (Suojanen J. 2016)

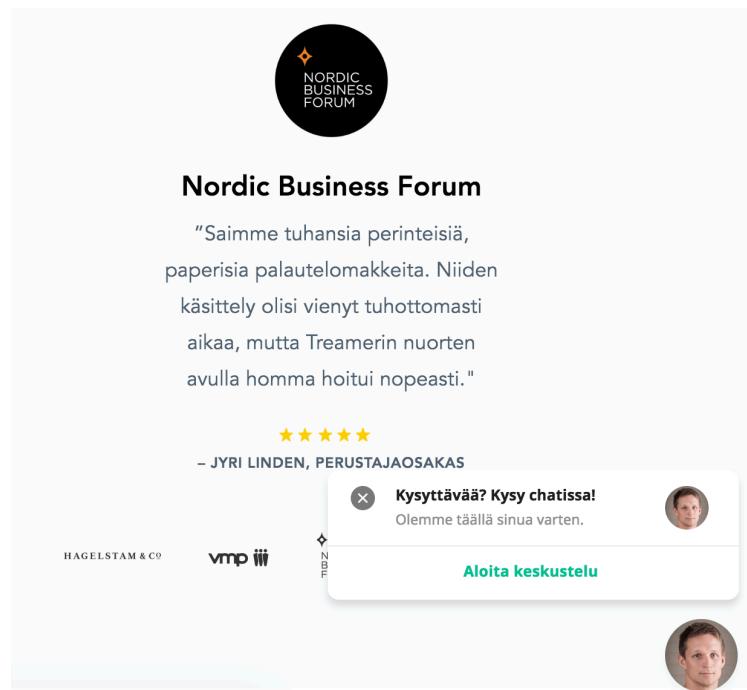


Figure 1 Tremer chat (Tremer, 2018)

As can be seen in Figure 1 above chat is an online discussion platform that enables potential customers to engage in a conversation with business. Techopedia (2018) explains chat as follows: “Chat refers to the process of communicating, interacting and/or exchanging messages over the Internet. It involves two or more individuals that communicate through a chat-enabled service or software”.

There are multiple different channels how chat can be used. Chat can be used for example audio-visual (video), text, verbal or just audio style. (Techopedia, 2018).

As mentioned earlier, customers today are online more than ever, and therefore the topic of this thesis is relevant in today’s business world. There will be areas of business where the chat will not work, but still, I hope to give every reader something new or change their views concerning chats potential benefits.

2 Literature review

This section will cover the literature, which will help the reader to understand better how online customer experience is formulated and how chat can effect on customer experience. Therefore it is essential to review the theory of customer experience and online customer experience making it is easier to understand how new technological tools, as well as other modern inventions, shape our world today. The literature review will mainly focus on the following topics: Gen. Y / Millennials, Online chat, customer experience, online customer experience, customer service, online experience, and GDPR.

Online chat has the highest satisfaction rate if you compare it to phone and email. (Graham Charlton, 2013) Therefore it will be intriguing to inspect chats effect on online customer experience and how chat effects customer experience and why.

2.1 Gen. Y / Millennials

Gen. Y and Millennials are identified as the same subject. Gen. Y will soon be the generation that will have the most significant purchasing power. Therefore companies should start to adapt accordingly to Gen. Y general behavior and buying habits. The crucial difference with other generations is that millennials have already grown with digital toys and gadgets. Also, huge companies and wonderful inventions in a user interface (how applications look and work) have helped the adaptation of earlier “difficult” and “big” gadgets. (Web Manager, 2018)

Gen. Y is critical to know that they were born in time scope (1977-1982) that gave them an excellent perspective of two completely different worlds: a world before digitalization and after digitalization. (Adweek, 2018) In an example, Mark Zuckerberg, born 1984, created Facebook, Kevin Systrom, born 1983, created Instagram, Jack Dorsey, born 1976 created Twitter and Brian Chesky, born 1981, created AirBnB. All of the previously mentioned persons, except Brian, created a new easy and different way to communicate over the Internet. Therefore it is important to follow how and where new generations will communicate. Nowadays it is in/over the Internet. (Questionnaire, 2018)

2.2 Chat

Most often chat is constructed from two parts: a window that is only seen by a customer and then back-end system, which customer support will operate. From the back-end system, customer support can change settings, control chat-tools and accept chats.

Chat service is not just a communication platform between customer and company. It is also a way to obtain precious data from a customer, such as buying behavior trends. It can also provide geographical location and used language, sites visited (only on your site), the content of their basket, etc. Also, it is useful for a company to save each chat conversation, to avoid misunderstandings and to recall what has been done. (Brandl, R. 2013).

Steven MacDonald (2018) says that: “before a live chat session begins, ask the user for their contact information. Not only does this help in identifying an existing customer, but by asking for their name, you can provide a more personalized customer experience.”

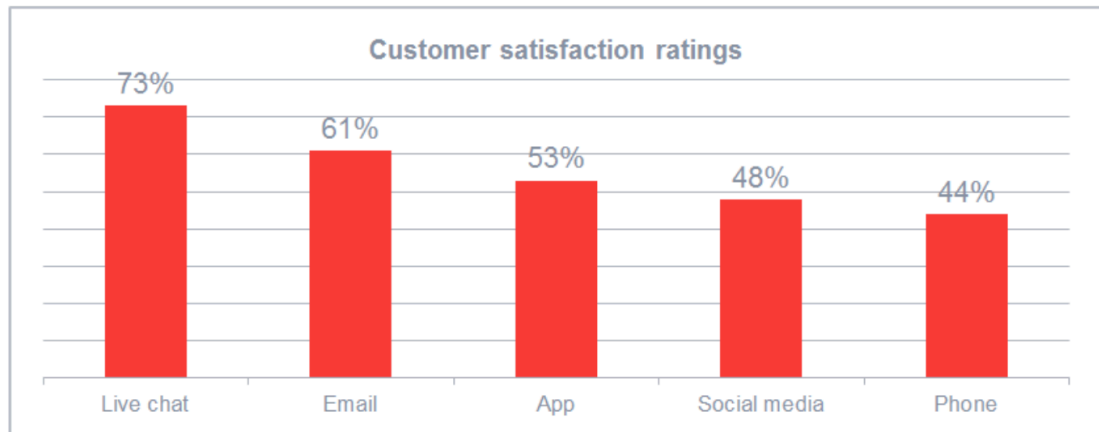


Figure 2 Customer satisfaction ratings (Steven Macdonal, 2018)

As figure 2, above, indicates live chat scores easily highest satisfaction ratings compared to email, app, social media or phone.

Chat has a great potential to turn site visitors into sales leads. A sales lead is a visitor who left his/her contact information so that a sales rep can be in touch. Even though there would not be anyone to serve customers, the visitor can still leave a message to a chat window, which will turn itself into a customer servants email/ticketing system. This will lower the customers' edge to make a contact move and also increases positive buying decisions.

According to Bushes article, there are two types of chat programs: reactive and proactive. Reactive chat is where the customer is not greeted with long greeting message or any other way disturbed, as the idea is to leave the chatting decision to the customer. Customer will have to click chat him/herself to engage chat. Reactive chat suits well, for example, technical support, where sales are not prioritized first. It is also a lot faster way to handle customer contacts than email. (Bush, J. 2014)

Proactive chat means that customer service reps will try to make the initiate of contacting customer and customer will then decide itself if he/she will reply. Customer service can either manually try to reach a customer or set pre-defined triggers. Triggers can be defined to send different messages automatically to a customer in different situations. It can be for example set to send a "Hi" message after a customer has been inactive long enough on the website. Customer support also sees the pages customer has visited and their behavior on the website. This helps customer support to serve the customer

better and more individually. This leads to a more happier and loyal customer, which turn into profit in the end. (Firuta, J. 2016)

According to a Finnchat, which is Finnish chat staffing company, nowadays customers' buying process starts most often from online, and it is not dependable in an industry. This is due to customers' easy access to online where they can compare different options. This is why customers' first contact to business is usually through a search engine, social media or because of good content on the website (content marketing). Therefore, it is important for companies to give the first digital handshake as soon as possible because it is more and more difficult to catch the customer later on. A good customer service/sales chat will increase web store trust by 40,7% and 47,5% increase in willingness to recommend your web store. (Gylling, Leino & Ahvenainen, 2017; Finnchat, 2018)



Figure 3 Satisfaction level. (Graham Charlton, 2013)

As can be seen from figure 3 above, chat is number one in satisfaction level. Finnchat supports Graham's views in figure 3, as they claim for example in their research that when you have engaged in a chat with a potential customer, there is an 895% increase in purchase change. (Finnchat, 2018) It is good to bear in mind that Filenius, is a consultant for digital business and customer experience at Flowhouse and he claims in his book that by companies that dislike customer contact online will not survive in the long run. (Marko Filenius, 2015, p. 91) According to Deloitte (2017), chats role will increase by 10% within two years.

2.3 Customer experience

According to David Cooperstein (2015), who is Forbes contributor, he states in his article “Brand or customer experience: who leads, who follow” that hierarchy that needs to be observed is 1. Brand, 2. Brand experience, 3. Customer experience.

- The brand is the soul/heart of the company. It is the story behind the company, why it exists and leans towards what it stands for.
- Brand experience can be described as the second leg of the customer journey. Brand experience covers all the external, and this way creates a particular image to a consumer.
- Customer experience has to be below brand and brand experience as it has “customer” in it. Therefore you are investigating the experience of people who already have been in contact with you somehow.

When these three areas work well hand in hand prospects, and customers enjoy a great experience. It is good to be aware that brand and brand experience do not affect customer experience until the prospect is turned into a customer, although customer experience affects brand and brand experience in customers’ minds.

Don Dodds (2017) argues in his article that customer experience can be defined as: “how customers perceive their interactions with your company.” Customer experience covers all areas how the customer can be in touch with your company. This all forms a journey how a prospect is turned into a customer, and then customer experience comes into play, in order to maintain high customer retention, in which customer experience have a direct impact.

Kortesuo & Löytänä (2011, 11) defines customer experience skillfully: “customer experience is the sum of encounters, imaginings, and emotions that the company has to do with its activities.”



Figure 4 Creating customer experience (Filenius 2015, p. 24)

In figure 4 Filenius displays how customer experience is formed from four different steps. In the first step, customer experience covers all customer expectations and attitudes towards the organization. All of the expectations and beliefs at this stage have arisen through past experiences, recommendations, reviews, or stories from related parties. (Filenius 2015, p. 24-25.)

The next step is to create a customer experience just before purchase. In that case, the customer is often exposed to the marketing and communications of the organization. This is the moment when the client makes the final decision whether or (s)he will look for another organization from which (s)he will buy the product or service. The stage before the purchase can be fast, usually choosing an organization for example for some offer, or this step can take longer if the customer wants to compare products between different organizations. (Filenius 2015, p. 24-25.)

The third step in creating customer experience is the buying action itself. In that case, the final buying decision has already made and then the customer deals with the organization itself. The time after the purchase also influences the customer experience. The customer and the organization often continue to communicate after the purchase transaction, as a prefix the customer can contact us for advice or the organization can reach customer for the feedback form. Customer experience is, therefore, the sum of all these steps. (Filenius 2015, p. 24-25.)



Figure 5 Kissmetrics, (2017)

As can be seen in figure 5, all the different customer touch points are ways consumers can experience a product or service, even before they first become aware of it. Hence these touch point's together form the core of customer experience.

According to Kissmetrics article, there is, for example, one company that has mastered customer touch points, and it is Apple. Greenwald supports Kissmetrics view in her article on Forbes. Michelle makes clear in her article that she does not know any other company that would have mastered so many customer touch points as Apple has. (Kissmetrics, 2017; Greenwald, M. 2018)

In customer experience we cannot emphasize the word experience enough, as it is entirely customer-driven, what kind of customer experience does everyone formulate from the service they received. It is important to remember that all your organization's activities, such as customer service, marketing, billing, and other people's experiences and opinions about the services provided by the organization affect your customer experience. (Kortesuo & Löytänä 2011, p. 11, 15-16)

What your client thinks and, above all, feels when trying to find information or evaluate a company formulates customer experience. (Manning & Bodine 2012, p. 7) Customer experience has the client's intuitive feelings compared to his expectations. Customer experience in its simplest form is, therefore, the interaction between the organization and the customer. This customer experience should be seen from the point of view of the customer's conscious and unconscious thought world. (Shaw, Dibeehi and Wal-den 2010, p. 3) Customer experience is part of the service event. Indirect interaction situations can also be considered to affect the customer experience. Examples of these indirect interaction situations are for example reviews and word to mouth marketing from that organization. (Bean & Van Tyne 2012, p. 2-3)

Customer experience does not mean the same as customer service. Only good customer service or usability does not only create a complete customer experience. (Manning & Bodine 2012, p. 6-7) Customer experience is the sum of many factors. Customer experience greatly influences the customer's buying decision as well as a possible recommendation. Positive customer experiences bring added value to the organization and can create a competitive advantage over others. (Filenius 2015, p. 14-16)

2.3.1 Digital customer experience

Although the digital customer experience is not a new topic, it has become more talked about in businesses because customers are increasingly moving towards online. Successful companies have to be customer-centric and remember that customer experience happens where the customer is. Nowadays it is increasingly on the Internet. (Suojanen 2016)

Digital services are very important in addition to physical services, and digital services importance is continually increasing. Characteristics of an excellent online service are that it takes into account the user's experience and is suitable for customer's purpose. Digital customer experience is the customer's personal experience from the service and its use in an online channel. (Kortesuo & Löytänä 2011, p. 189)

Digital customer experience is just an add-on to normal customer experience, which business development and the Internet has brought. Customers get more touch-points to companies, which help customers to formulate a brand picture. As a first step to-

wards a customer interaction, it is important that businesses information is found from the most popular search engine Google. (Suojanen 2016)

Creating an excellent customer experience is getting more and more challenging with the growing popularity of different digital channels and the increase in electronic services. When a customer enters the website, they should get the same feeling, as they would enter a physical store. Customer contact should be similar in both digital services as in real-life customer service. Products and services are easy to find, and help is always near. (Filenius 2015, p. 26) Pulido (2016) claims that most customers want service without unnecessary delays when opening a website. Customers also want a simple experience when buying goods/services. Customers also appreciate personality, punctuality, and usefulness of the website. Also, mobile applications are getting more and more popular. Customers trust online forums as much as a reference from a friend or relative. Technology has given customers the power to define how they want to buy or use goods.

According to Filenius (2015, p. 26), it is a big challenge to develop a digital customer experience so that it leaves a positive image to the customer and at the same time fulfills his or her needs. As digital services have become more common, customers' expectations for businesses have increased, and customers are more conscious of the competition.

2.4 Customer service

Customer service is everywhere, and there is more customer service than we notice. Customer service occurs in every industry and every place. (Wellbe, 2015) Customer service is customer encounters face-to-face, via telephone, email, and nowadays more and more in social media to an increasing extent. Therefore, customer service quality has risen to a whole new level. Excellent customer service is described as fast, personal and efficient. With customer service, companies try to form a picture of the company's brand and try to affect his/her willingness to give recommendations. (Filenius 2015, p. 70-73)

Great customer service requires good planning and executions according to plans. It is important to take into account that normally customer is expecting to get uncomplicated service on all the channels company offers. All the channels, face-to-face, online customer service, should be taken carefully into account when planning customer service.

A company should also try to understand how customers use different channels. (Filenius 2015, p. 73)

Customer service is always present when a transaction occurs, as it includes at least two different parties. Filenius, M. claims in his book that customer service is often misunderstood in companies. When a customer contacts the company, it should always be seen as extremely important, as it can be an almost-buying customer or a furious customer, which needs to be calmed down and helped. When a customer needs to be in contact with the company, do not hide your contact details. Place your contact details in an easy place. There are companies, which offer contact possibility via contact forms or login details. These requirements should be thought carefully, as they might create bad customer experience feeling to the customer. (Filenius, 2015, p. 87-88)

A customer should always be treated as an individual. Each customer deserves service that fits his/her style. In the “Five-star customer experience” book by Gylling, Leino & Ahvenainen (2017, p. 58-59), they hand out eight (8) useful tips to increase customer service level. Firstly you should notice your customer with a big smile or a nod. Secondly a big positive and bright greeting and if you wish to try to make him/her smile. Thirdly you should try to open a conversation to ease customer’s feelings and continue with a more targeted question. Then comes the most challenging part for a good customer servant. Fourthly customer servant should listen and listen actively. This part is where the customer is telling what is wrong or what questions they might possess and you should be patient and listen. If needed ask more questions that can help you understand customers needs better. Fifthly stay focused on customer and do not rush on giving just a product and quick pitch. Explain to a customer why this model would be a perfect fit, or some alternative models almost fit all the needs. The sixth tip is to confirm and maybe try to make some upselling. Lastly, you should always greet the customer with a big thank you and a smile to leave a good impression. (Gylling, Leino & Ahvenainen, 2017, p. 58-59)

John Goodman claims in his book that a strategic view of customer needs to be seen from a different angle by shareholders/owners. They should focus more on their function in general rather than trying to make it cut costs all the time. They should use it as their competitive differentiator and customer experience creators. Goodman also argues that non-complaining customers hurt your business the most as you do not have

a chance to try to fix the issue. (Goodman, J., 2014, p. 412-413) Hence customer support is a vital part of your business.

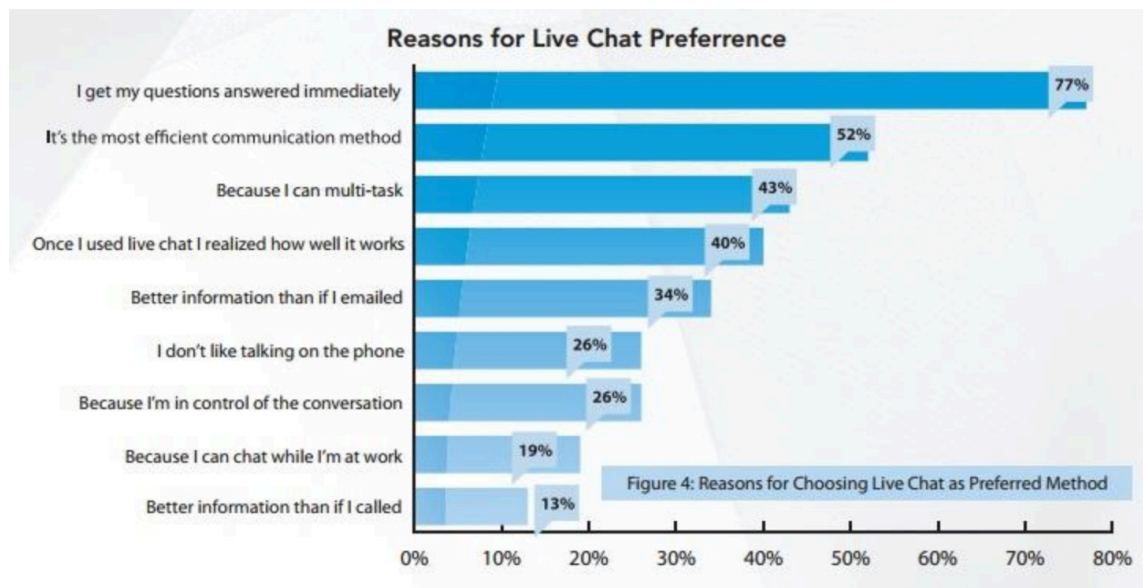


Figure 5 Reasons for Live Chat Preference (Shopify, 2015)

Most of the consumers also prefer chat as a customer service channel that fits for them. There are various reasons why consumers value chat, but one of the key factors is the time when selecting a way of connection. As Shopify (2015), an online e-commerce platform provider, points out in figure 5 the two top reasons for choosing a live chat are related to speed, which saves them time and efficiency, which makes the conversation less time-consuming. When you inspect chats popularity and ask a question: why is chat preferred? After then you start to get real indicators of why consumers prefer to chat. 79% of the participants replied that they prefer chat because they get their questions answered immediately. On the other side of the coin, 22% of the correspondents' ticked that they prefer to chat rather than call, as they do not like to talk on the phone. 46% of the participants' also selected chat as their preferred contact way as it is the most efficient communication method in their mind. (Graham C, 2013)

Typically it is a customer service employee in the chat who greets the customer, as this way customer servant can make preliminary questions to help the customer better and possibly direct to another department or fix the problem quickly by her-/himself – if possible.

The pyramid model links customer satisfaction to business outcomes.

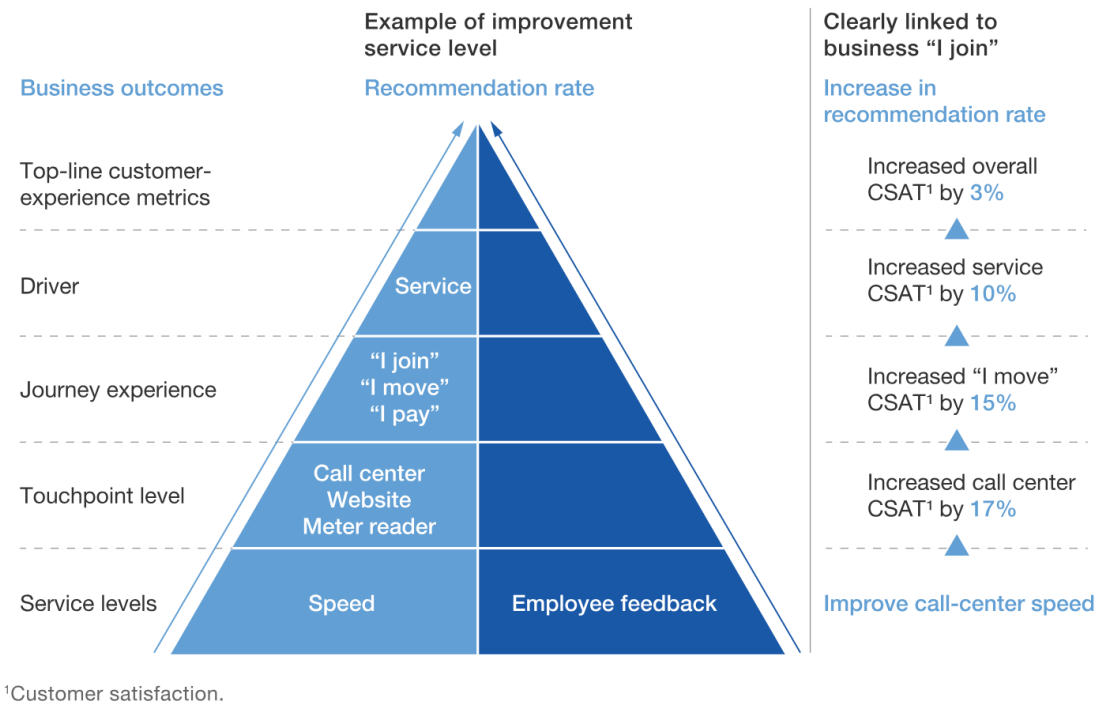


Figure 6 Customer Satisfaction (McKinsey 2018)

As McKinsey specifies, in Figure 6, Customer satisfaction starts from the service levels, where the speed is the most crucial factor for customers increases in recommendation level. After service levels come touchpoint level, where call center, website, and meter reader lies as the most increasing parts, as customers recommendation rate. McKinsey also points out that the customer care/service impact on business is turning into larger than it used to. Customer care should be therefore closely involved in designing a customer path.

Good online customer service can increase sales surprisingly big when it is done right. MarketLinc (2018) explains well how Norton, an online security company, had challenges of many customers falling out from the buying cycle and though what they could do about it. Soon Norton found out that visitors who required human help were left alone. Hence Norton started to use chat where customer service started to help customers. This decision resulted in a 13.3% revenue growth.

On the other hand, using digitalization too much may lead to a decrease in business. According to McKinsey (2017), one chemical company wanted to renew and digitalize

its ordering journey. When everything was implemented, they found out that their key customers were and started to be skeptical, because of missing human contact and almost lost valuable customer's due bad decision. Luckily they fixed the solution by providing customers an option for human contact besides self-service option.

As McKinsey showed in their study, human contact is relevant still. Therefore companies should focus and train well their online customer service, to satisfy their existing and possible new customers, with whom they have now a chance to convert them into paying customers.

2.5 Websites

Today's web pages are almost the only online service that is entirely owned by the organization. On a website, the organization can manage their content, layout, and functionality as they wish. (Kalliola 2012, p. 175)

Websites have been essential for a long time for small and large businesses to succeed in nowadays business life. A website's main task is to attract attention and raise awareness and hopefully convert possible new customers and at the same time as serving old customers. (Leino 2012, p. 80)

Websites act as an organization's marketing channel and also as a business card. Today, the Internet is a place where customers are always seeking information to support their decisions. Information on the Internet is sought not only in products/services but also in organizations and their activities. For this reason, the functionality and content of websites are very important for organizations. (Leino 2012, 80)

The purpose of the website is to improve the organization's business. If for some reason the web pages do not produce results, you should consider updating or completely redoing your websites. However, before changing the pages, it is good to have accurate goals in mind before doing anything. Therefore it is good to use an external company or external software to help you analyze your issues. Reasons to go for a renewal are, for example, the need for more visitors to the site or to improve the ability of websites to create new customer connections. (Juslén 2011, p. 77-78)

When designing a website, you should take into account your target group and target users. The Internet is one of the best places to reach customers from all over the world, so the website and the organization's presence in social media are good investments. (Leino 2012, p. 80)

2.6 Chats Pros and Cons

Research has shown that chat saves company resources and customer time compared to queuing for the phone service or waiting for email responses. A chat conversation can be sent to customers email when needed and if desired after the chat conversation ended. In Chat, the answer is immediate and if the customer needs to ask another question they can do it immediately. Compared to e-mail and phone waiting, this is faster for the customer. Even if there is a temporary rush in the chat, the customer can leave a message and wait for the reply, which allows them to do something else in the mean-time compared to a phone where you have to queue in the line. (Kortesuo 2009, p. 57-58)

In chat, customer service can be spoken language, but understandability and credibility should not suffer even when chatting with a customer. A clever communicator adapts to customer's language and therefore creates a good communication experience for the customer. In Chat, the best features of the customer service are good communication skills, fast writing skills and responsiveness/reaction time. When writing a chat servant should not make many misspellings to be easily understood. Most often it is enough that you get understood; hence there is no need to correct all the little spelling mistakes. Being able to express things briefly and closely is important. (Kortesuo & Patjas 2011, p. 66-67; Kortesuo 2010, p. 13, 20-21)

Chat requires more than writing an email. In the chat, the answer will take too long if the sentences are formatted too accurately and written language instead of spoken style. There is not enough time to edit multiple times your answer or language. There is no time to formulate a language or answer, as you can do in email. In a chat, the response must be immediate, and it has to be clear and professional. Chat also allows chatting with multiple clients at the same time, so the customer service must be an accurate and powerful messenger. A small delay does not hurt, but if it takes too long to respond, the client might suddenly leave the chat. (Kortesuo & Patjas 2011, p. 66-67)

Giving the customer chat ability, the company should pay attention to the service. When customers are happy with the chat, the company benefits from the excellent work. Unless a customer receives a negative response from the chat, he or she will not be happy with the service. In a chat, everyone can not respond to everything, so the company needs to define what things can be handled there and instruct your clients what topics can be covered in the chat. Clear guidance increases customers' willingness to initiate a chat and eases customer support work. This also enables the company to anticipate the resources needed for the chat service to operate smoothly. (Sage, A. 2010; Kortesoja & Patjas 2011, p. 66-67)

2.7 General Data Protection Regulation (GDPR)

GDPR is not in the main focus on this thesis, and therefore it will not be inspected deeply but rather scratch the surface to get the idea and the basics of GDPR.

On the 27th April 2016, the European Parliament and the Council adopted a new EU-wide data protection regulation. There is currently a transitional period ending on 25 May 2018, after which the application of the Regulation will start officially. The role of GDPR is to protect the fundamental rights and freedoms of natural persons and their right to the protection of their data. The Regulation also aims to harmonize the regulation of personal data processing within the EU and to increase digital consumption in the EU internal market. (The European Union, 2018)

There can be future cases where a customer wants his information deleted and customer servants have to know how to act. Sanctions can be quite massive, where the maximum penalty is up to 20 million euros or 4% from global turnover. (Eiskonen, H. 2016) Therefore it is crucial for companies to enlighten and teach customer servants to deal with possible GDPR issues, to avoid possible huge fines.

GDPR brings more precise rules on the rights of the data subject and, in particular, the obligations of the controller. Since the application period begins, it is no longer sufficient for the company to say that it is in compliance with the regulation but in the future, it will also have to demonstrate it in its activities, for example through documentation. But all I talked about is the change of the GDPR's administrative reasons that the authorities have authority to issue a mandate when the regulation is violated. At worst, the sanction can be up to 20 million euros or four percent of the company's annual global

turnover. For the sake of penalties, it is of paramount importance that the company's management is also committed to the regulation. (The European Union, 2018)

Therefore it is vital for companies to understand the fact that customers will be more aware of their rights and might ask customer service via chat to be forgotten according to GDPR regulation. The customer can and will also ask new questions concerning multiple interpretations of GDPR regulations and their companies views on that. If the customer service is unaware of these kinds of changes, it might create a bad experience for the customer. Especially for employees who work in customer service chat should be trained accordingly, where customers expect fast answers from servants.

3 Research methodology

This section will cover the steps of the research process, including the choice of approach, the methods used in the study.

3.1 Research methodology

Understanding different kind of approach styles helps to find a suitable approach style and possible development work it produces. Different type of approaches can be, for example, operational study, case study, constructive study, and service.

In choosing the approach, it is not just a question of selecting methods of research, but the approach to choice is more closely linked with the goal of development. For example, if the development task is to provide development suggestions to the company the most obvious method is a case study. Approaches can be applied so that research can utilize research methods specific to different criteria. (Ojasalo, Moilanen & Ritalah-ti 2015, p. 36)

A case study is a research that is well suited when it comes to development work, and in this thesis, we are looking at how to increase (develop) online customer experience with the aid of chat tools. A case study often generates a suggestion for development in a specific case. The case study provides detailed information on the subject that is being studied. In a case study, interviews, observations or surveys are commonly used as data collection methods (Ojasalo et al. 2015, 37; 52-53)

This thesis is conducted as a case study, as the purpose of the thesis is to find how chat tools can increase online customer experience. In this thesis, data gathering method is a questionnaire, in which the Net Promoter Score question was included.

The questionnaire for this thesis is designed to help understand how chat has affected in their overall experience with companies where they have used online chat. In this questionnaire, there is no targeted companies and respondents were merely encouraged to answer by their overall experiences. Open-ended questions were also included in the survey, where respondents were able to comment freely.

3.2 Net Promoter Score

Net Promoter Score is still one of the most popular questionnaire forms, and it has a reputation for being a better tool than regular customer satisfaction surveys. NPS method tries to predict a customer's likelihood of recommending the company to others and also the likelihood of buying again by asking one question about their willingness to recommend this business to others. Customers respond to a scale of 0-10. Replies will be divided into three categories: "critics," "passive" and "referrals." 0-6: critics, 7-8: passive and 9-10 referrals. (Finnchat, 2018)

According to SurveyMonkey (2018), there are downsides when using NPS method. One of the issues that people argue is that NPS results are not informative enough. NPS does not answer to questions such as, why some customers are critics. This can be though easily diverted by sending them a follow questionnaire to obtain more in-depth knowledge for why.

On the other hand, Bruce Temkin (2016) points out the good sides of NPS. Firstly, NPS score is for teams, not individuals. It binds the whole company, not an individual part of the organization or person. Comparing old NPS results to newer ones is extremely easy. Therefore it is easy to measure, which way the company is moving on the scale.

All in all, NPS should be seen as an iceberg. It will only reveal you the top, but the real problems lie deeper, which will require a deeper understanding of your customers. Another form of questionnaires or interviews can be launched.

3.3 Questionnaire

A questionnaire is a widely used option to collect information. Surveys generate the results in numeric values, therefore, can be quickly processed statistically. Questionnaire as a method is said to be rather efficient and fast. Weaknesses include the superficiality of the information produced and the fact that it is not possible to assess how seriously the respondents have been answering. (Ojasalo et al. 2015, p. 121-122.)

This method works in many different ways. It can be executed via a questionnaire sent by post or by phone / face so that the interviewee completes the interviewed questions in the questionnaire. More and more, surveys are conducted in electronic surveys (Ojasalo et al., 2015, 121-122), as has been done in this study.

In this study, the questionnaire was published openly on Facebook, Facebook groups and LinkedIn. There was no targeted group of respondents, as the questionnaire was designed to reply from the customer perspective, not as an employee perspective. The questionnaire also included modified Net Promoter Score question: "Would you recommend the company because of their good customer service chat?" to find out does a good chat increase willingness to recommend a company.

3.4 Questionnaire results

The questionnaire was published in spring 2018 in multiple different social media channels, and it received 101 replies. There were no limitations to whom can answer this questionnaire.

3.4.1 Background information

Figure 7 displays the age distribution of respondents. 70.3% of the respondents were from 16-year-old to 35-year-old. 29.7% of the respondents were 36-year-old or older. Majority of the female respondents were 16-25-year-old. 26 to 35 was the most occurring age amongst male respondents.

Age distribution

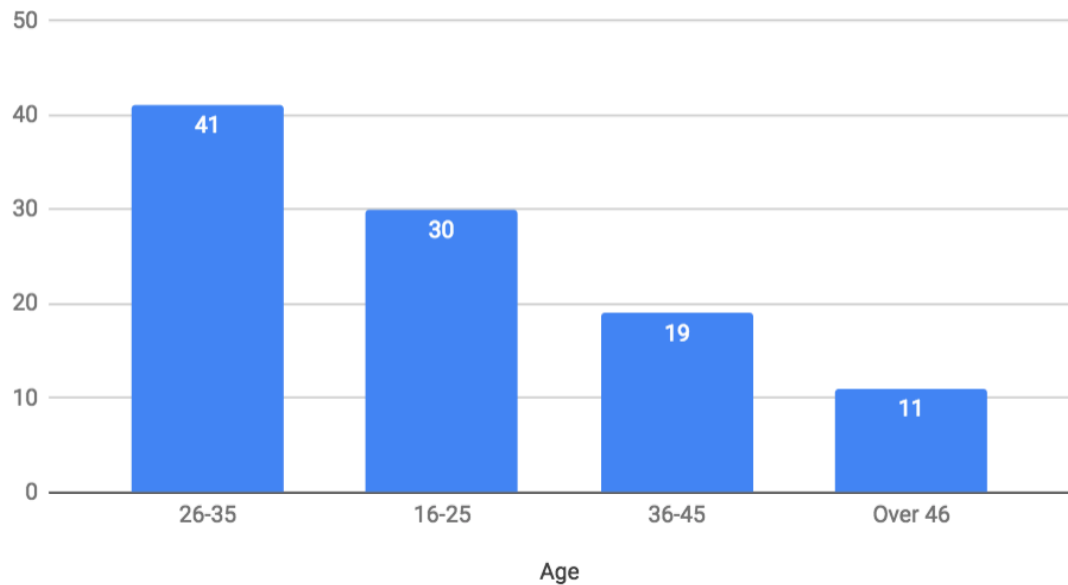


Figure 7 Age distribution. Source 101 respondents.

As can be seen from figure 8 below gender distribution was almost 50/50. 51.5% of respondents were Male, and 48.5% of the respondents selected female. The questionnaire did not receive any "I rather not say" replies.

Gender

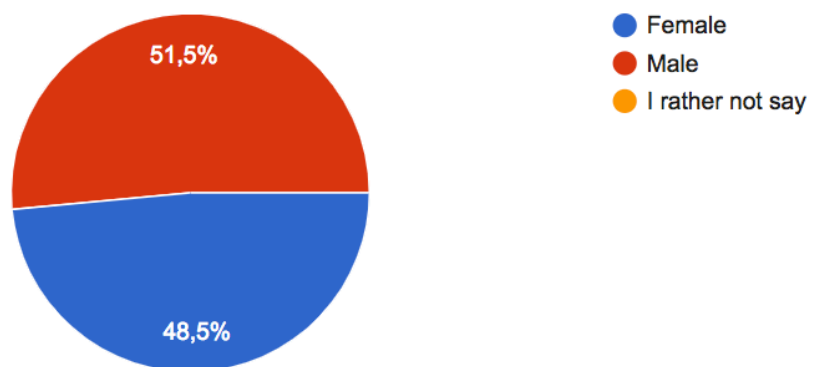


Figure 8 Gender distribution. Source 101 respondents

The questionnaire also included "Have you used customer service chat" question, as those who have not used a chat only had one question more. This was a critical question as if respondents who have not used chat would have continued to answer the questionnaire the results would have been jeopardized and therefore be untrusted.

Overall staggering 94.1% of the respondents have used chat, and only 5.9% had not used chat before.

Have you used customer service chat?

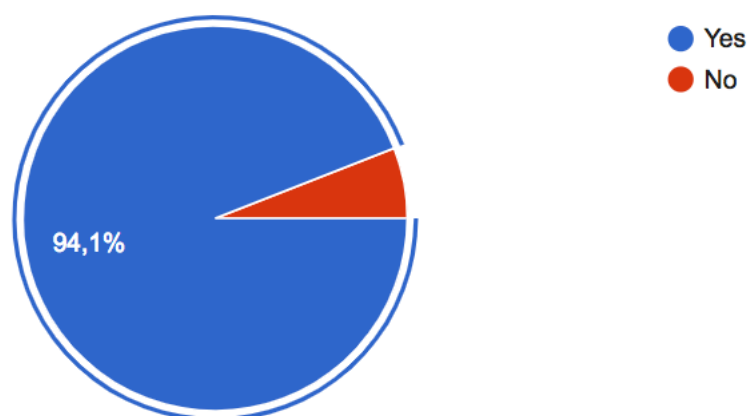


Figure 9 Have you used customer service chat?

3.4.2 Why you have not used customer service chat?

This question was only shown to respondents who replied "No" to "Have you used customer service chat?" –question.

Why you have not used customer service chat?

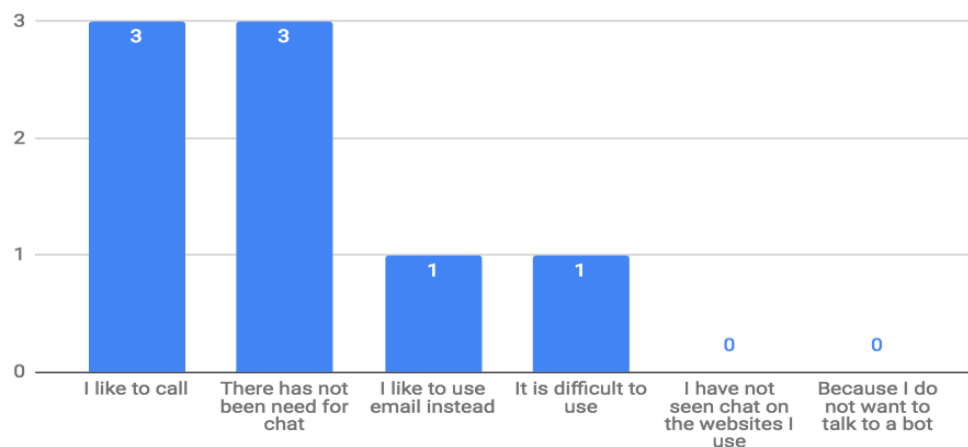


Figure 10 Why you have not used customer service chat? Source 6 respondents.

As figure 10 points out, three people ticked “I like to call” and “There has not been a need for chat” options, as their main reasons why they have not used chat. “I like to use email instead” and “It is difficult to use” both received one selection. Zero people selected “I have not seen the chat on the websites I use” and “Because I do not want to talk to a bot,” which indicates that they have seen chat, but have chosen not to start a conversation.

3.4.3 How would you rate your overall customer service chat experiences?

This question got 95 answers, and the average score is 7,6 from 1 to 10 scale, where one stand for really bad and ten stands for really good. It is good to remember not to confuse this with customer satisfaction, as a customer might not be satisfied with the company but is pleased with the customer service chat instead of the company itself. The female respondents' average result is 7.6, which is the same as Male respondents. Therefore we can conclude that on average females and males have had equally good experiences from customer service chats.

How would you rate your overall customer service chat experiences?

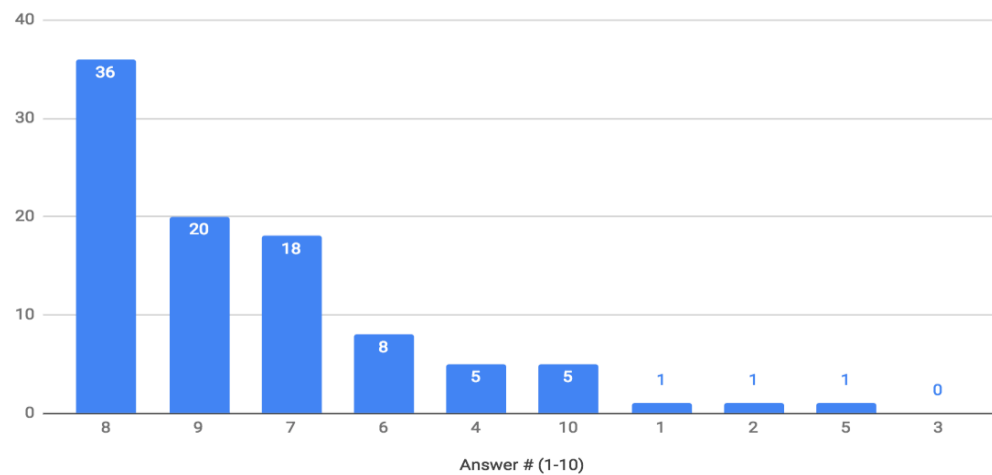


Figure 11 How would you rate your overall customer service chat experiences? Source 95 respondents.

On average the best experiences with customer service chats have had over 46-year-old people with average result 8,0. On the other hand, 36 to 45-year-old people were most critical with their experience only averaging on 6,9.

3.4.4 How customer service chat has affected in your overall experience towards company?

On average respondents score was 7.6, which is more towards positively than negatively. Questions were ranked on a scale of 1 to 10 where one means negatively and ten positively. Female answerers were slightly more negatively affected by the customer service chat than Male answerers. Female answerers replied on average 7.3 scores, whereas males scored 7.8.

Most positively affected group is 26 to 35-year-old answerers. They averaged 8.0, which has already a significant impact on their opinion regarding the company. On the other side of the coin lays over 46-year-old answerers who only scored 7.2 on average, which is also a really good result.

How customer service chat has affected in your overall experience towards company?

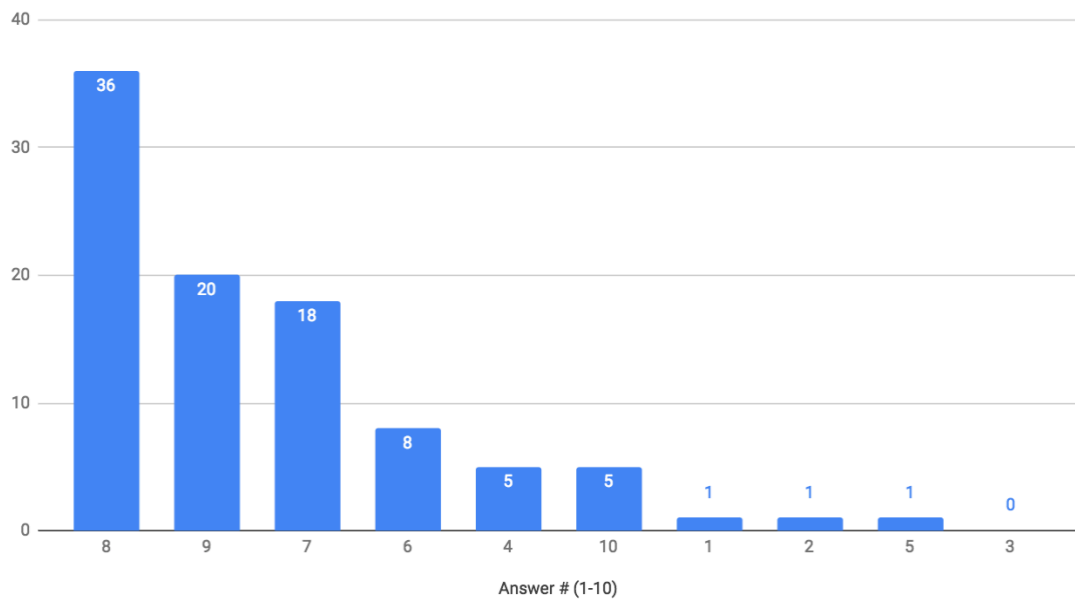


Figure 12 How customer service chat has affected in your overall experience towards company?
Source 95 respondents.

From these results, it can be determined that good customer service chat affects positively on customers overall experience. As figure 12 indicates, only eight respondents chose five or less (negatively) and 87 picked six or higher (positively).

3.4.5 How long it takes for you to normally finish a customer service chat?

Figure 13 indicates the results for how long it takes for respondents to finish a customer service chat usually.

How long it takes for you to normally finish a customer service chat?

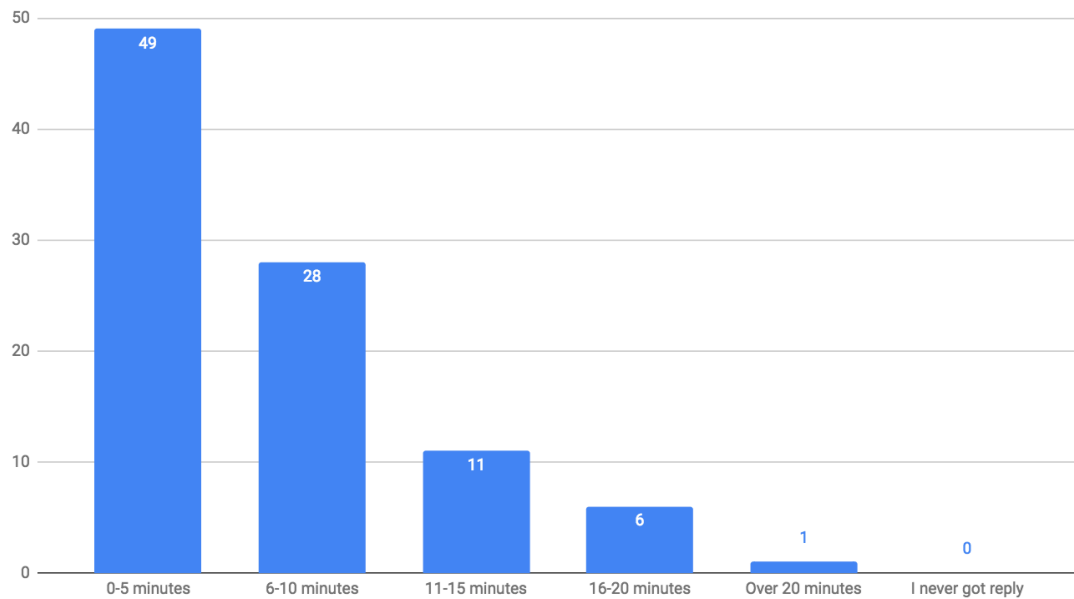


Figure 13 How long it takes for you to normally finish a customer service chat? Source 95 respondents.

51.6% of the answerers finish their chat in zero to five minutes. 29.5% of answerers finish their chat within six to ten minutes. In total 81.1% of answerers were finished with their chat within ten minutes or less.

In female answerers, 50% of the respondents finished their chat in less than five minutes. Only 13% of the respondents it took more than ten minutes to wrap their conversation up.

3.4.6 Do you trust the company more if they have a customer service chat?

As can be seen from figure 14 below respondents' replies were almost equally scattered from 5-10 answers. 20 of the respondents answered ten, which means that they trust the company more if they have a customer service chat.

Do you trust the company more if they have a customer service chat?

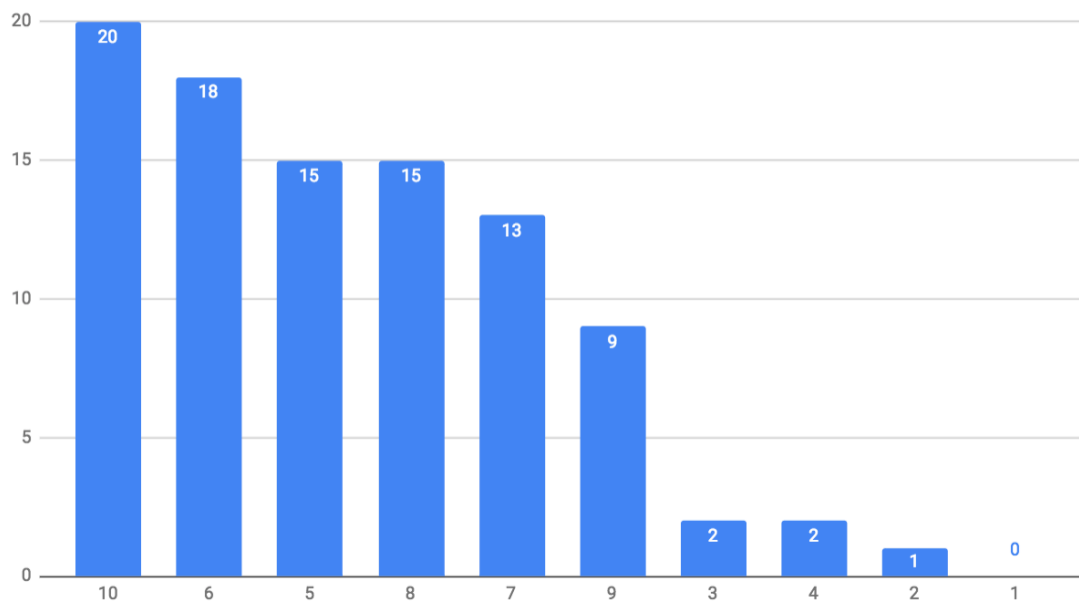


Figure 14 Do you trust the company more if they have a customer service chat? Source 95 respondents.

The next most popular answer was six, which 18 respondents chose. Responses that fall between 3-7 falls under a neutral section, where the respondent does trust slightly more or less companies that have customer service chat implemented. Overall 46,3% (8-10 answerers) does trust companies more if they have customer service chat implemented.

4 Discussion

Nowadays customers are increasingly online. Companies' websites are considered as their business cards, and this is a place where you don't want to hide your contact details. An increasingly more popular way to start prospects journey is already from the website via chat tool. There is over 60% chance that your customer has visited Google before contacting you. Therefore it is vital for organizations to be found online and also be there themselves to convert visitors from prospects to customers and start their customer experience journey.

Millennials are soon the biggest purchasing power holding age group, and they are already online. Generation Z is following up on Millennials, and this age group has grown up cell-phones in their hands without calling that much. Therefore companies

and organizations should adapt to their needs and be fast in chat, without long waiting times. Being fast was also visible in the questionnaire results. The questionnaire was designed for this thesis, and a copy of it can be found in the appendix section. Over 80% of the respondents replied that their chat duration is typically less than 10 minutes. It is also good to mention that 94% of the respondents out of 101 has used a chat. Therefore it is unacceptable nowadays to not have a chat on the company's website.

Customer service is a big part of customer experience and online customer experience, and they represent the company in multiple different channels and different ways. Therefore customer servants need to be well educated to be capable of handling multiple different situations and scenarios, without upsetting potential or current customers. One of the main reasons why respondents ignited a chat conversation with a company was, their need for service that is quick; hence customers do not take it well if they are bounced around from department to department, which is time-consuming. Therefore well-educated chat agents can affect customer's overall customer experience by being well informed and trained by the company and have the needed tools to be fast in chat. One of the respondents left an answer to an optional question, in which they were asked to leave a good or bad experience story. "Company X customer service chat typically replies quite fast, always has a positive attitude, and overall is very helpful, so I often use it to solve my issues fast (without having to wait for email replies for days). When it works well like with Company X, I don't think that much of it, but maybe if I had negative experiences I might not use their services so frequently, aka buy as much." (Questionnaire, 2018)

Chat can also be used wrong resulting in poor customer experience. It is just not enough to install a chat on a website, and do not have a strategy of how to utilize chats potentiality. There are many pitfalls where companies might fall in if they do not visualize online customer experience from the customer's perspective. In an example, a chat that does have too many triggers, which are automated new messages, might frustrate a customer and make them leave your site. One respondent in the questionnaire replied following: "Clicked to open chat, the chat was loading for around 30seconds and then said chat not available. Then offered me to start a conversation again or close chat. Chose to start again and it did the same thing as previously", whereas another respondent replied: "I was comparing loans from regular banks. I had three chat open at the same time, luckily my bank answered and serviced me with my case within 5 minutes of my first visit. The second bank replied to my first message/opening in 15

minutes, and the third bank in the 27-minute mark. I had already been serviced, and I was satisfied with the answers I got from my bank when other banks already lost the case. The latter two banks took long to answer my following questions and not even at a sufficient level. Bad customer experience.” (Questionnaire, 2018)

To increase customer’s experience with chat is rather easy, but requires focus and trust from the company towards customer care. Automated answers should be changed to more personalized messages, as it is not normal that every customer servant replies 100% similarly, all the time. Customers value the feeling that they are treated personally and cared. Therefore customer servants should be trusted more, and they should be given more options to modify their chat settings. Customer care should also be aware of what is happening in the company. Is there new promotions going out or has there been a strike in the logistics field? This kind of information is beneficial for customer service to reply correctly and fast to customer queries over chat.

Chat plays one of the critical roles when looking into the online customer experience. A well-trained and informed customer service chat agents can influence significantly in customer’s online customer experience. From the questionnaire respondents, 40% of them were absolutely (picked 9 or 10) willing to recommend a company because of their excellent customer service chat. In the questionnaire, we can also see that if a company has an excellent customer service chat, it increases customer’s trust more towards the company. Blake Morgan (2018), customer experience futurist, an author of "More Is More" and a keynote speaker, states: "Trust is the cornerstone to all customer experiences." Therefore having an efficient chat can increase customer’s trust towards the company, which will increase most of the customer experience areas.

It can be stated that chat is along excellent website design and functionality are the most important parts of online customer experience formula.

5 Conclusion

Many of the customers have used to searching online before making a buying decision. Therefore companies invented online chat, which is a layer over a website that allows

easy communication method for website visitors to talk with customer service chat. This also gives companies an opportunity to close more deals in the webshop. Chat is one of the key players in online customer experience formula, as nowadays customers demand fast service online, or otherwise, they might look up for another supplier, which fits their needs better. In online customer experience, the customer's journey is the shortest and therefore a good chat plays a remarkable role in succeeding or failing the customer's experience. When the customer opens a chat, they demand a fast response to be satisfied.

Chat is also one way how a consumer can contact a company and refer to a general data protection plan (GDPR) and ask to be forgotten. Therefore customer service must be well aware of how to act in situations related to GDPR. In the worst case, the company might face fines, which are up to 20 million euros or 4% of the company's annual revenue and unsatisfied customer.

A good customer service chat will increase your customer's trust towards your brand, hence becoming more loyal customers to you. Also, 40% of the respondents in the questionnaire were willing to recommend a company if they have an excellent customer service chat.

For the companies that wish to be successful in the world of chat, they need to remember three different areas. Firstly, they need to provide customer service more authority to make decisions in smaller cases to retain a happy customer without a long wait in queue or emails and provide them enough training and information to function well in chat.

Secondly, do not treat your customers like numbers. Treat them personally and let your customer servants also be more personal by allowing them that. Also bear in mind that there are enough customer servants online, as consumers require fast service nowadays.

Thirdly, have a clear strategy on how you are going to use chat and why it will be there, as chat has a significant impact on all areas of customer's online customer experience.

An excellent functioning chat can be an enormous increase to the company's revenue if it is utilized correctly. Poorly used chat can destroy customer relations and cause a

decrease in revenue. The scariest part of chat is that you do not ever know whom you are chatting with until they want you to know it.

At the moment this thesis still leaves multiple questions and aspects for future discussions. For example how good will the artificial intelligence be in the future? Is there a new way to collect data from us and utilize it in the chat, as a background data for customer servant? How will popular websites be in the future? Will there be another solution that overgrows websites?

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Questionnaire

How customer service chat affects the customer experience?

I am conducting this questionnaire for my thesis. The idea behind questionnaire is to investigate how chat affects the customer experience.

Age *

- ☐ 15 or under
- ☐ 16-25
- ☐ 26-35
- ☐ 36-45
- ☐ Over 46

Gender *

- ☐ Female
- ☐ Male
- ☐ I rather not say

Have you used customer service chat? *

- ☐ Yes
- ☐ No

How customer service chat influences your overall experience

Kuvaus (valinnainen)

How would you rate your overall customer service chat experiences? *

	1	2	3	4	5	6	7	8	9	10	
Really Bad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Really Good

How customer service chat has affected in your overall experience towards company?

	1	2	3	4	5	6	7	8	9	10	
Negatively	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Positively

How long it takes for you to normally finish a customer service chat? *

- ☐ 0-5 minutes
- ☐ 6-10 minutes
- ☐ 11-15 minutes
- ☐ 16-20 minutes
- ☐ Over 20 minutes
- ☐ I never got reply

What is your opinion about customer service chat bots? *

- ☐ Really useful
- ☐ Somewhat useful
- ☐ I have not chatted with a bot
- ☐ Somewhat useless
- ☐ Really useless
- ☐ I rather talk to real person not bot.

Would you recommend company because of their good customer service chat? *

	1	2	3	4	5	6	7	8	9	10	
No I would not	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Absolutely I would

Is customer service chat useful to have?

	1	2	3	4	5	6	7	8	9	10	
Useless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very useful

Do you trust the company more if they have a customer service chat?

	1	2	3	4	5	6	7	8	9	10	
No (I trust less)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Yes (I trust more)

...

Why did you start the last chat conversation? (you can choose more than one)

*

- ☐ I needed service quickly
- ☐ I do not like calling
- ☐ I do not like emailing
- ☐ I wanted more info about the product / service
- ☐ I needed more info about the delivery or delivery options
- ☐ I wanted to ask about availability
- ☐ I just had a small question in mind
- ☐ I wanted more info about warranty / maintenance
- ☐ I can multitask at the same time
- ☐ Muu...

Optional - how would you improve customer service chats?

Pitkä vastausteksti

.....

Why you have not used customer service chat?

Kuvaus (valinnainen)

Why you have not used customer service chat? *

- ☐ I like to use email instead
- ☐ I like to call
- ☐ I have not seen chat on the websites I use
- ☐ There has not been need for chat
- ☐ Because I do not want to talk to a bot
- ☐ It is difficult to use
- ☐ Muu...

Thank you!

Kuvaus (valinnainen)

Optional. If you want, you can leave a good or bad customer service chat stories / experiences here.

Pitkä vastausteksti

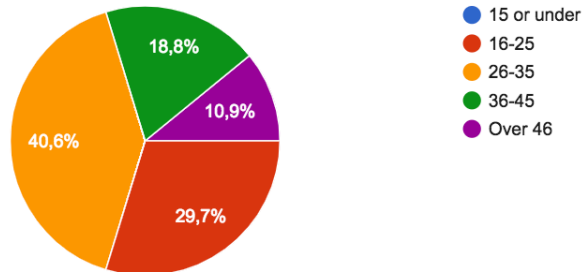
Thank you for answering my questionnaire. I appreciate it!

Kuvaus (valinnainen)

Questionnaire Results

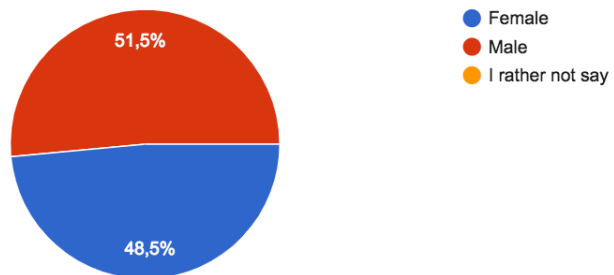
Age

101 vastausta



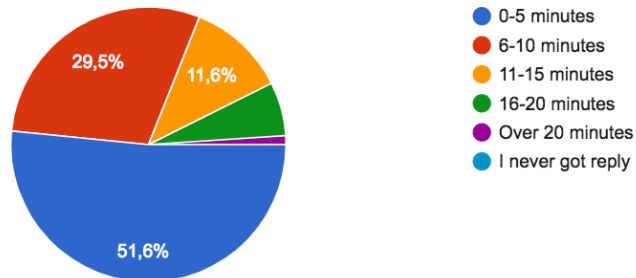
Gender

101 vastausta



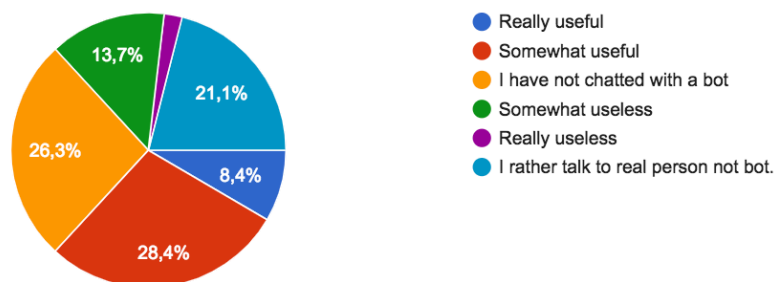
How long it takes for you to normally finish a customer service chat?

95 vastausta



What is your opinion about customer service chat bots?

95 vastausta



Why you have not used customer service chat?

6 vastausta

