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ME, A BANK EXPERT, ON SOCIAL MEDIA

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The purpose of this thesis was to improve a bank expert's social selling performance. Business customers' changed buying behavior has been acknowledged, and social selling is a salesperson's response to this change. Social selling performance differs from personal selling performance. In this study, a bank expert identified social selling activities and developed social selling practices to support social selling process.

The case company was OP Länsi-Suomi, which is a member bank of OP Financial Group. OP Länsi-Suomi is the market leader in private and corporate customers in the Satakunta region. OP Länsi-Suomi highlighted excellent employee experience and best customer experience as strategic priorities in 2019.

The theoretical part of this study was constructed by utilizing marketing theories and social selling concepts. The study identified theories and concepts, which provided tools to accomplish the goals of this study. The main theories were B2B marketing communications and content marketing. The main concepts were social selling process and strategy. The study transformed theories and concepts into practice.

This study was a practical development project. The study's research question was how to develop a bank expert's performance on social media. The goals of this study were: 1) to establish a regular and active presence on social media, 2) to increase the size and quality of the bank expert's social networks on LinkedIn and Twitter and 3) to strengthen the bank expert's professional image on social media.

The empirical part of this study was conducted with five semi-structured interviews, Internet-mediated observation of two LinkedIn and Twitter accounts, and internal benchmarking. Internet-mediated observation studied content in practice on LinkedIn and Twitter. Internal benchmarking identified the gaps in social selling performance between the bank expert and two social seller users.

As a result, the development proposal suggested a 3-1-1-1 schedule for social selling activities. The daily activities are three likes and one comment on LinkedIn and Twitter. The weekly activities are one shared post with comments and one published personal content on LinkedIn and Twitter. The bank expert's activity according to schedule ensures a regular and active presence on social media, improves the quality of social networks, and strengthens the professional image of the bank expert on social media.

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1 INTRODUCTION

OP Länsi-Suomi ordered this master's thesis from the author. The author has been working at OP Länsi-Suomi as a customer relationship expert (expert is later referred to as 'author') in corporate bank since 2012. In 2018, the author recognized a need to develop her skills in the use of social media. The author's performance on social media will be based on a social selling approach. The author is planning to perform systematically on social media in the future. OP Länsi-Suomi encourages an active presence on social media.

The goals of this study are to establish a regular and active presence on social media, increase the size and quality of social networks on LinkedIn and Twitter, and strengthen the author's professional image on social media. The author has practical experience in personal selling activities with business-to-business (later 'B2B') customers. However, the author has no practical experience in social selling activities. The current personal selling activities cannot be transferred as such to social selling activities. The thesis identifies the salesperson's activities in the social selling context. The study also transforms essential theories and concepts into practice.

Major financial organizations, such as OP Financial Group (later 'OP') and Nordea, are active in social media channels in Finland. In addition, many Finnish banks are present on social media. In the financial industry, the most popular social media channel is Facebook if measured by the number of followers. OP was the most followed organization on Facebook in 2016 and 2020. Nordnet and OP Länsi-Suomi showed the highest increase in the number of followers on Facebook between 2014-2016. The increase in the number of followers was due to systematically published content and, in addition, engaging content. (Laine, 2016; Websites of Facebook 2020.)

Twitter increased its popularity in the financial industry between 2014-2016 and the activity of OP and Nordea grew steadily in Finland. The use of social media as a customer service channel also increased during 2014-2016 in Finland. The number of customer service messages posted via Twitter increased nearly six-fold between years 2014-2016 in the banking sector. In 2019, Finns utilized Twitter to obtain news and

entertainment and 24 percent of Finns published content weekly on Twitter. LinkedIn's features were broadly utilized by Nordea, OP and Nordnet, and they produced the best content during years 2014-2016. In the financial industry, the number of LinkedIn users increased from 17,000 to 24,000 between 2017-2019 in Finland. In 2019, Finns utilized LinkedIn to strengthen their professional network and six percent of Finns published content weekly on LinkedIn. (Friman 2017; Laine, 2016; Laine 2019; Werliin 2019.)

Although, banks' activity and followers are growing on social media. According to Talouselämä (2017), tweets from one of OP's most followed employee is viewed 1-2 million times a month on Twitter. The number of views is as much as all views of OP's official accounts. The tweets are mainly about the employee's personal life and every tenth message is about work. Talouselämä stated that an employee who is delivering a positive message through social media is gold worth for the employer, especially when the employee has wide social networks. (Website of Talouselämä 2019.)

On the other hand, according to Uusyrityskeskus, 71 percent of B2B buyers began their buying process with an Internet search (Hietaharju, 2018). Whereas Forrester reported that 74 percent of business buyers conduct more than half of their research online before an offline purchase (Wizdo, 2015). According to a Forbes survey, 83 percent of executives utilized social media in their decision-making. In the same survey 92 percent of executives informed that social media influenced their purchasing decision. (Schimel, 2018). In addition, millennials tend to turn to social networks for content, product reviews, opinions and referrals. Today, many customers trust their peers as much as professional advisors. (Dietz et al. 2018, 34; PwC 2016, 17.)

In 2020 and beyond, banking organizations will embrace social media platforms as a primary source to connect, engage, inform and understand their customers. The use of social media platforms is expected to increase. On the platforms, customers research banking products and services as well as conduct purchasing decisions. Mastering social media capabilities will be a core competency for banking organizations. Professional advisors need a significant improvement in performance on social media if they are to compete with free and increasingly customized alternatives. (Dietz et al. 2018, 40; PwC 2016, 6; Website of Infiniti Research 2019.)

In the future, new technology such as artificial intelligence (AI) might provide advice in collaboration with a human. Social media could enable the rise of a community element in advisory through user-generated content. For example, AI can conduct a comprehensive scanning of social media. The results of scanning will enable the professional expert to develop a customer strategy and optimize the bank's profile. The professional expert will also train intelligent machines to respond to customers' comments. (Shook et al. 2018.)

2 SITUATION ANALYSIS

2.1 Operating environment

“Digitalization has permanently changed the operating environment in the financial industry” (Website of Finanssiatla 2019). The new technologies and players determine the expectations of customers and set the bar for digital services. The expectations of customers are raising on a new level regarding the availability, quality and flexibility of services. Customer behavior has considerably changed in the last years and the change is continuing. However, human-to-human engagement and face-to-face appointments at local branches are not disappearing. One success factor in the financial industry will be the integration of digital and traditional functions. (Karhunen 2018; Websites of Finanssiatla 2019.)

Fintech start-ups and global technology companies, such as Google, Alibaba and Amazon, challenge the financial sector to transform. They force traditional banks to rethink their business logics, processes and services. (Kaila 2019). Digitalization and new technologies such as AI can also provide opportunities. One example of artificial intelligence is Opotti. Opotti is an artificial intelligence robot that advises customers in the Single European Payments Area (SEPA) on SEPA Instant Credit Transfers. Opotti checks the status of payments in seconds on all customer’s accounts i.e. customer service is conducted without a human. (Huhtinen 2019; Website of OP Financial Group, 2019.)

The changing landscape shows no signs of slowing down. The global giants accelerate speed and compete with the banks in their core market in the next years. The focus of banks should be in the creation of excellent customer experience. This requires mapping the customer’s journeys and managing the entire journey. Employees should focus on the development of long-term and profitable relationships, not execution of pure product sales. Tightening competition requires satisfying the customer’s needs in omnichannel and deep engagement. The front-line personnel should utilize tools that

combine human and digital activities. The banks have ownership of customer transaction data, competitive advantage can be built on it (Gujral, Malik, & Taraporeva, 2019.)

2.2 OP Financial Group

OP has recognized the change in the industry's operating environment. According to Ritakallio (2019), President and Group Executive Chairman of OP Financial Group, OP is facing major changes in the operating environment due to 1) technological development, 2) globalization and urbanization, 3) value of data in business and 4) transformation in employment and economy. Ritakallio (2019) has stated that the change is driven by the evolution of customer behavior. For example, the use of digital services on mobile devices reaches over 20 million interactions in one month, whereas the number of customers at branches totalled 400,000 in 2018. The evolution of new technologies also enables people to be more connected than ever. (Ritakallio 2019.)

OP estimates that by 2020, customer experience will overtake price and product as a key brand differentiator. In OP, the best customer experience consists of personal service, service attitude, ability to solve problems and customer focus. OP has the foundation to succeed, because the customers have high trust on OP as a financial service provider. According to Ritakallio (2019) the best customer experience goes hand in hand with an excellent employee experience. An excellent employee experience consists of personal work management, appreciation, meaningfulness, work environment and competence development. (Ritakallio 2019; Websites of OP 2020.)

OP offered its employees an opportunity to develop their social media skills and organized a social selling training in 2015. The modern ways of engagement, interaction and communication belong to employees as well. Social selling activities are voluntary and employee-initiated in OP. (Pääkkönen 2017, 41.) The purpose of the training was that employees could discuss and share their views on the company's services, their own interests as well as other topics. The participants were able to discover their own motivation, voice and way to engage on social media. OP didn't want the participants to post one-way brand messages. The company wanted the employees to invest in real

conversations with the customer and help the customer. Each participant could set their own goals for social selling performance. The goals varied from the expansion of networks to lead generation. (Pääkkönen 2017, 41-42; Website of Talouselämä 2019.)

According to Parkkisenniemi (2017), the most important factor about being on social media is that employees have a genuine desire to create value for everyone through social activities. Parkkisenniemi (2017) describes that “the starting point is that the employees have sufficient freedom to act on their own on social media”. In addition, the employees are willing to share the organization’s content on their own initiatives, when the content is compelling. Senior management committed to social selling training and begun acting on social media as well. Today, over 1,500 employees have created LinkedIn and Twitter profiles. (Parkkisenniemi 2017; Pääkkönen 2017, 41-42; Website of Talouselämä 2019.)

Regulation compliance and banking secrecy are in force across all channels. OP has conducted an analysis of potential risks and developed operating procedures for risk management. Personnel are expected to be loyal to the employer i.e. business secrets should not be disclosed on social media posts or blogs. (Forssell 2010.) Disclosing bank secrets and barking at customers, the employer, competitors or colleagues is not acceptable on social media. Each employee is acting as a private person on social media, representing the employer. (Website of Talouselämä, 2019.)

2.3 OP Länsi-Suomi

OP Länsi-Suomi (official name Länsi-Suomen Osuuspankki) was established in 2006 and it is a member bank of OP. OP Länsi-Suomi is the market leader in private and corporate customers in the Satakunta region. The company form of OP Länsi-Suomi is cooperative and it has 77,000 owner-customers. The total amount of customers is over 142,000, including owner-customers. In 2018, OP Länsi-Suomi’s profit was 33,9 million euros and it employed, on average, 200 people. The corporate bank of OP Länsi-Suomi is a sales unit, which employed 30 employees in 2018. The corporate bank’s offices are located in Pori, Rauma and Kankaanpää. (Tilinpäätös 2018 Länsi-Suomen Osuuspankki, 36.)

OP Länsi-Suomi's strategic priorities are reviewed every year. OP Länsi-Suomi highlighted excellent employee experience and best customer experience priorities in 2019. OP Länsi-Suomi's customer promise is "we are for our customers". OP Länsi-Suomi offers the best loyalty benefits for its owner-customers and provides competitive and comprehensive banking services for all its customers. All its operations are guided by the company's values: People First, Responsibility and Prospering Together. OP Länsi-Suomi serves private customers as well as SMEs, agriculture and forestry customers and public sector entities in the Satakunta region. OP Länsi-Suomi focuses on a long-term involvement to develop a vibrant Satakunta. (Websites of Länsi-Suomen Osuuspankki 2019; Websites of OP 2020.)

The author has served as a customer relationship expert in the corporate bank at OP Länsi-Suomi since 2012. The author's main area of responsibility is domestic and international payment services and cash management solutions. The author works as a team member in key account management teams and provides expertise to the teams. The author also meets with start-ups in matters regarding, for example, bank accounts, digital services, payment and sales invoicing processes, including merchant services. The author's duties include customer service, and the author also participates in customer events. The author has three colleagues operating in the same field. The author works closely with corporate finance and insurance colleagues, product owners as well as technical support. The author didn't participate in OP's social selling training in 2015. The author created profiles on Twitter and LinkedIn in March 2019.

3 PURPOSE OF THE STUDY AND RESEARCH METHODOLOGY

3.1 Background of the study

The topic of this master's thesis evolved in August 2018. Earlier in 2018, the author had a vision to establish a presence on social media i.e. create a profile(s) and begin performing systematically on social media utilizing a social selling approach. However, the author noticed major gaps between vision and concrete acting on social media. The author didn't have the necessary know-how, practices or processes to begin social selling. The author also had a personal interest to develop her social media skills and update her personal selling skills. The author sensed that customers are present on social media and found it important to serve and connect with them through digital channels as well. The author is aware of the employer's policies and the voluntary nature of social selling activities.

3.2 Purpose and objectives of the study

This study searches for answer to the question 'how do I develop my acting on social media?' The purpose of this study is to improve the author's social selling performance on LinkedIn and Twitter. The aim is to improve the author's knowledge of social selling, its nature and purpose as well. The study identifies the social selling activities and develops practices and processes for acting on social media. The study's development proposals aim to help the author to establish and maintain a systematic presence on social media. This thesis is a practical development project and the objectives of the study are as follows:

- begin active and regular acting on social media
- increase the size and quality of the expert's social networks
- strengthen the expert's professional brand on social media

The author's activities on social media have been random since the creation of her profiles on Twitter and LinkedIn in March 2019. The passive presence and irregular activities on social media are not satisfying to the author. In addition, a passive presence and irregular activities do not follow the purpose of social selling. The size of the author's social network is small on Twitter and LinkedIn. The quality of social networks is also low, because the networks consist mostly of colleagues, not customers. As the size and quality of the social networks are low, communication through social media channels would not reach customers and prospects, i.e. the author can't serve them online. The case company is looking forward that the author establishes an active presence and strengthens her professional image on social media. The case company is also hoping that the author would inspire other employees to increase their presence on social media.

3.3 Conceptual and theoretical frameworks

According to Andzulis, Panagopoulos & Rapp (2012, 1), "there has been little research on the role of social media and its influence on salesperson behavior or the selling process." In other words, current academic research is offering limited insight into social selling and knowledge is remaining highly fragmented. The research mainly focuses on the usage of social media in B2B sales. The research lacks generally agreed constructs and a theoretical definition of social selling as well as a description of specific activities of a salesperson. (Ancillai, Terho, Cardinali & Pascucci 2019, 2-3.)

Andzulis et al. (2012) argue that the usage of social media requires commitment, resources, a strategy and a framework for implementation at each step of the sales process. It should be integrated with the organization's overall strategy and, most importantly, an integrated tactic of sales and marketing units. This requires divisional and functional collaboration. Social media will become the most customer-facing channel of business. The customers demand satisfaction, attention, service as well as solutions from the social media channels. When the customers are gaining these, they will become advocates and share their positive experiences online. (Andzulis et al. 2012, 4-5.)

According to Ancillai et al. (2019, 6), a social selling conceptual framework consists of an organizational social selling strategy, the social selling activities of a salesperson, the supportive use of other sales approaches and potential outcomes (Figure 1). The organizational strategy determines the social media policy for sales, buying behavior-based segmentation and targeting, sales process integration, organizational alignment and content creation and sharing. The supportive sales approaches are consultative and value-based selling in the social selling conceptual framework. (Ancillai et al. 2019, 6.) The salesperson's social selling activities in the framework are as follows:

- acquisition of customer insights
- connecting to prospects, customers and influencers
- engagement through valuable content

The potential outcomes of a salesperson's social selling activities are, for example, strength of personal brand, sales process efficiency, revenue and lead attractiveness and better lead quality. In relationship and customer performance, potential outcomes are, for example, trust and customer satisfaction. In organizational performance, potential outcomes are sales performance and brand awareness. (Ancillai et al. 2019, 6.)

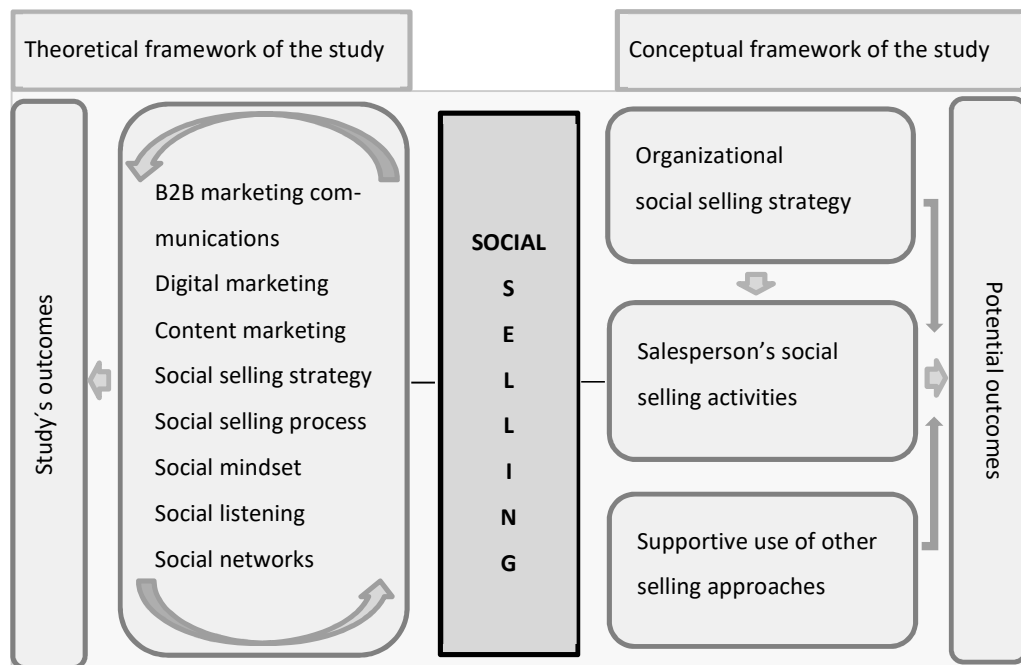


Figure 1 Conceptual and theoretical frameworks of the study (Adapted. Ancillai et al. 2019, 6)

The theoretical part of the study was built with a concept map (Figure 1). The author recognized the most important theories and concepts of social selling, which would help to accomplish the goals of this study. One of the cornerstones of social selling is content, which is created for a digital customer journey. Therefore, content and digital marketing theories are introduced in this study. Social selling is communication between people through social platforms, thus the basics of B2B marketing communications and social networks are included into the theory part of the study. The strategy and process of social selling are also central concepts, which create frameworks and direction to action. The adaptation of a social selling mindset and listening ensure that activities follow the social selling approach.

The boundaries of the study are as follows: the study will not focus on potential outcomes and supportive sales approaches. The theory of a personal selling process is addressed at a general level in the marketing communications chapter. The study will not discuss other social networks than Twitter and LinkedIn. The social selling strategy, buyer behavior segmentation and targeting are not discussed from the organization's point of view. The study will not discuss personal branding, key account management or other marketing promotion tools such as advertising, public relations, sales promotion and direct marketing.

3.4 Research strategy

This study was conducted utilizing an action research strategy. It is a suitable strategy for a practical development project. Action research is a cyclically evolving research process, which is designed to develop solutions to real organisational problems through a participative approach. Action research is also characterized as situation-bound, collaborative and self-observing. Action research focuses on finding an answer to a matter in terms of how it should be, not how it is. The aim is to promote change i.e. change the current matter or reality within an organization or a participant's actions. (Saunders, Lewis & Thornhill 2019, 201-202; Ojasalo, Moilanen & Ritalahti 2014, 59.)

Action research utilizes several forms of knowledge and its outcomes for participants and the organization are beyond the research project. The action research has five themes, which are as follows: purpose, process, participation, knowledge and implications. The purpose of action research is to identify matters, plan action, take action and evaluate action in order to deliver practical outcomes. (Saunders et al. 2019, 201-202; Ojasalo et al. 2014, 59.)

The process of action research is continuous and it begins within a specific context. The process of action research proceeds through several stages (Figure 2). Therefore, the focus of the research question might change during the research. In action research, each stage includes a fact analysis of matters. The analysis of matters enables further planning and decision-making for further action. Each stage includes an evaluation of action. The evaluation of action enables next stage's analysis, planning of action, taking of action and evaluation of action. In Figure 2, the stages are illustrated as cycles one, two and three. (Saunders et al. 2019, 203-204.)

Participation is an essential part of action research. The members of the organization participate, cooperate and allow the monitoring of their work practices. Action research includes different forms of knowledge. The different forms of knowledge are theoretical knowledge, participant's experiential knowledge and knowing-in-action. The different forms of knowledge appear in each cycle during the research. (Saunders et al. 2019, 203-204.)

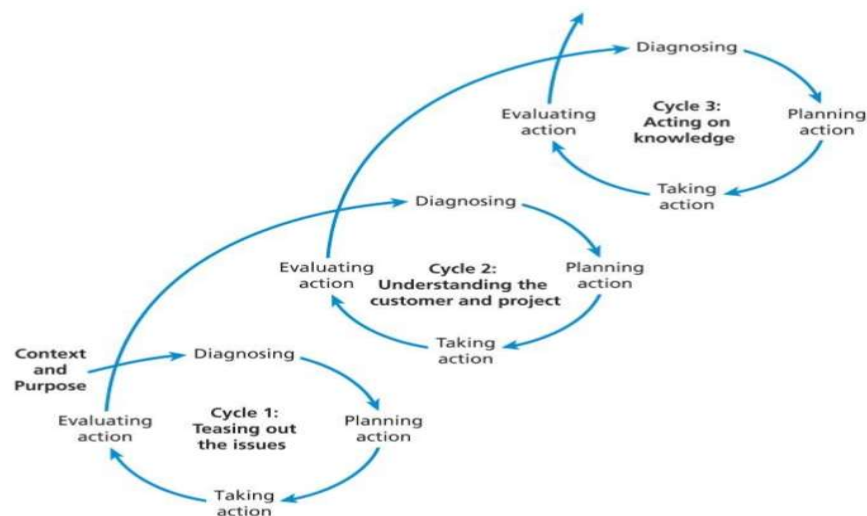


Figure 2. Three cycles of action research spiral (Saunders et al. 2019, 204)

The author's self-observation through experiential and knowing-in-action knowledge indicated that content curation can be conducted in 15 minutes on LinkedIn. Self-observation also illustrated that LinkedIn connections can be built by liking posts, commenting on posts, after interactions, without meeting personally or knowing personally. Self-observation demonstrated that growing the size of network is faster and easier on Twitter than on LinkedIn. The activity of liking tweets and following increases the size of networks on Twitter, whereas LinkedIn requires more efforts and activities to build a connection.

“Action research has implications beyond the research project” (Saunders et al. 2019, 204). The outcomes might be an organizational development and a cultural change, or academics will utilize the results to develop a theory, or consultants will transfer knowledge into other contexts. This study's outcomes might have an emphasis on the organizational development by ongoing learning. (Saunders et al. 2019, 204.)

3.5 Research methods

This research was conducted with qualitative methods, and its primary data was collected with interviews and internet-mediated observation as well as internal benchmarking. Secondary data was collected from books and online resources such as books, academics journal articles, websites, YouTube, market and financial databases, reports and video recordings, and webinars (Saunders et al. 2019, 342). In qualitative research, data collection methods are interview and observation. Both data collection methods have several types and can be carried out either offline or online. Qualitative methods enable to understand subjective meanings and phenomena. In qualitative research, meanings are derived from words and images, which are clarified with unstructured or semi-structured methods. (Saunders et al. 2019, 204, 434-435.)

A research interview is a conversation between, for example, two individuals. The purpose of an interview is to gather valid and reliable data, which helps to achieve the objectives of research. (Saunders et al. 2019, 434-435.) There are three different types of research interviews; structured, semi-structured and unstructured. A semi-structured interview is conducted with a prepared list of themes. A semi-structured interview does

not utilize a standardized set of questions, which should be strictly followed during the interview. In semi-structured interviews, the conversation is fluent and flexible between the individuals. This study utilized semi-structured interviews. (Saunders et al. 2019, 437-438.)

Internet-mediated observation involves data collection from online communities i.e. archiving data from current online, social interactions. The mode of observation is either textual, digital or virtual. Data can be collected either by observing members or by engaging/interacting with online community members. Data is available in several forms such as text, videos, audio/sound, visual files, images, photographs and drawings. (Saunders et al. 2019, 380, 408.) In this study, the author observed online posts and tweets of communities. The permission for observation was obtained from the members of online communities.

Internal benchmarking is one type of benchmarking. The purpose of internal benchmarking is to conduct a comparison with other units or individuals in the same organization and adapt the best practices. Benchmarking is divided into practices and metrics. Benchmarking enables the identification of “better and smarter” ways to perform activities and helps to understand why the other way is “better and smarter”. Internal benchmarking aims to find gaps in performance (Figure 3) by learning from others and indicates how to improve performance. (Kleemola, 2005, 68-78.)

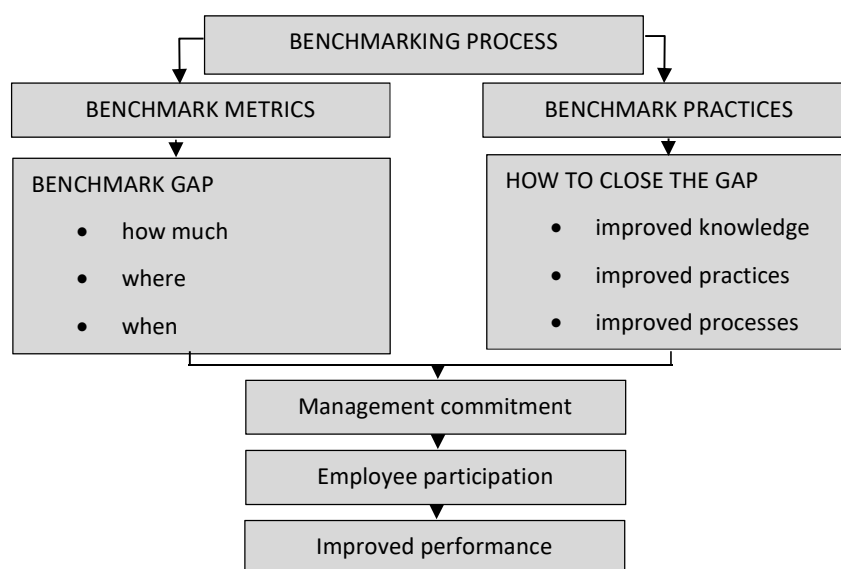


Figure 3. Benchmarking process (Kleemola, 2005, 84)

A benchmarking process has five components as follows: plan, search, observe (practices), analyse the gaps and adapt the best practices. Benchmarking is a continuous learning process. Internal benchmarking also illustrates strengths and weaknesses in performance. Benchmarking metrics are derived from strategy. The practices are examined before setting metrics. (Kleemola, 2005, 68-78.)

3.6 Data collection and analysis

This study's data was collected with five semi-structured interviews. The interviewed individuals represented four perspectives: social selling user, customer, marketing and management. The interviews were conducted one-to-one between 20.11.2019 – 11.12.2019. Four interviews were held in Pori as face-to-face meetings and one was conducted as a telephone interview due to distance and scheduling challenges. The duration of each interview was one hour. Internet-mediated observation was conducted between 16.12.2019 – 17.12.2019 for two LinkedIn and Twitter accounts. The observed tweets, posts and activities of social selling users were published on social media between 8.10.2019 – 17.12.2019.

The number of tweets was 21 pieces and the number of posts was 20 pieces between 8.10.2019 – 17.12.2019. 35 percent of the tweets and posts were selected for detailed analysis. The tweets and posts were selected based on the highest number of comments, likes and views. The author considered that a longer period would not have added value or changed the results of this study. In addition, the author did not find any free software that would have enabled the analysis of collected data. The author considers that a reliable and required amount of data was gathered from social media.

The purpose of observation was to explore the concrete activities and content on social media. The observed social media accounts were social selling users who were also interviewed. The combination of interviews and observation enabled to cross-verify the results as well as ensure credibility of research. After gathering data from the interviews and internet-mediated observation, internal benchmarking was conducted. The internally benchmarked process was social selling. Data was analyzed to identify the gaps of knowledge, practices and processes between the social selling users and

the author. After the analysis, the study suggests development proposals for closing the gaps. Data was also collected by participating in a lecture on 2.10.2019 organized by Aalto University.

The study's data analysis was conducted with a template analysis, which represents themes in a hierarchical order. The template analysis begins with an initial set of themes. Themes are rearranged until the satisfactory and the final template is developed. Template analysis was chosen because data collection included two different methods and interview questions varied between interviewees. The interviewees represented different perspectives and they had different job descriptions. Template analysis enabled the analysis of the terms and themes utilized by the participants. (Saunders et al. 2019, 660-662.)

4 CONNECTING ON CUSTOMER'S JOURNEY

4.1 B2B marketing communications

B2B marketing communications communicates value for business customers by transforming a marketing strategy into a marketing plan and activities. The aim is to engage through different media, tools and messages with business customers and capture the value. The capture of value is, in other words, selling product or service at profit. B2B marketing supports sales by defining target market, target accounts and ideal buyers. Marketing communications deliver the value created by a process. The value delivery process chooses and proposes benefits, which meet the targeted customer's needs as well as communicates the value utilizing Internet, sales force or other communication tools. (King 2015, 7; Kotler, Armstrong, Harris, & Piercy 2017, 26-27; Kotler & Keller 2016, 43.)

The purpose of value communication is not only to serve markets, it should also create markets. The value communication is distributed through marketing channels utilizing pull and push marketing. It's essential to consider, how much effort will be dedicated to push and pull marketing. (Kotler & Keller 2016, 216; Jobber, Lancaster & Le Meunier-Fitzhugh 2019, 72.) In the social selling context, push and pull describe salesperson's strategies routing the customer's access to information by different social media platforms. Twitter and blogs enable to conduct the pull strategy i.e. salesperson aims to pull customers towards salesperson-generated content. LinkedIn as a networking platform can be utilized for the salesperson's push strategy. In the push strategy, information is pushed towards customers through networks of connections. The push strategy enables the creation and deployment of networks. (Agnihotri, Kothandaraman, Kashyap & Singh, R. 2012, 4.)

Integrated marketing communications (IMC) seeks to achieve omnichannel approach for communicating the value to the customers. In the integrated marketing communications, for example, digital distribution of message is combined with personal selling activities and they work seamlessly together. The goal of integrated marketing communications is to deliver right and consistent information and provide fluent customer

service whether the customer is online or offline. Today, the customers seek for helpful customer reviews, tips, highly personalized service as well as overall experience as omnichannel approach. Integrated marketing communications should support customer to operate cost-effectively and enable the growth of their business. (Kotler & Keller 2015, 217.)

Marketing promotion mix, in turn, determines tools for communication. For example, the online, social activities aim to engage customers or prospects and raise their awareness of a service provider. The online, social activities also aim to improve image and/or sales directly or indirectly. Whereas, personal selling tool is face-to-face interaction with customers or prospects by holding presentations, having sales meetings and answering to customers' questions. Comparison of these two tools and their cost-effectiveness at different buyer-readiness stages indicates following: personal selling is the most cost-effective from the middle of a buyer's journey until the end and in closing the sale. The online, social activities can affect to the entire B2B buyer's journey. However, the online activities are most effective in the beginning of the buying journey as they raise awareness. (Kotler & Keller 2015, 247-255.)

4.1.1 Personal selling

A salesperson is required to have a wide range of skills to perform successful his or her job. Today, the characteristics of modern personal selling activities are as follows: adding value, solution selling, sales of product or service, database and product knowledge management, building customer relationships and use of social media. Solution selling requires that the salesperson acts with the customer, identifies its problems and determines customer's needs. The salesperson also proposes and implements solutions. Adding value for the customer requires that salesperson addresses customer's unrecognized needs. This could be conducted by sharing information about new application, services and features i.e. the salesperson aims to increase the customer's processes to be more efficient. The modern salesperson should be comfortable in utilizing technology such as social media in interactions with the customers. (Jobber et al. 2019, 5-7.)

It is argued that 80 per cent of a company's sales are obtained from 20 per cent of its key customers. This 20 per cent of customers require resources, which maintain the existing high-volume, high-potential and highly profitable customers. But the customers appear in different sizes and forms. The salesperson, who is responsible for a product group or groups, will deal with customers, who are non-standard and vary from very small to very large. The large customers can become key accounts, which are served by a sales team. The modern salesperson should also find information from the customers and competitors from internet and social networks. Building the customer relationships requires focusing on benefits for both parties and willingness to continue the relationships in the long-term. (Jobber et al. 2019, 6-7.)

According to Kotler & Keller (2015, 289) "the original and oldest form of marketing is the sales call by sales force". Sales force locates prospects, develops them into customers, nurtures them as well as grows business of service provider. Selling is one of the core functions in every company and companies are ongoing increasing sales force's productivity, training and motivation. Selling is a teamwork and it requires support of other people in the organization. Other people are, for example, from management, marketing and inside own department. The salesperson's other functions to gain long-term success are as follows: customer database & knowledge management, self-management, handling complaints, providing information and service as well as customer relationship management. (Jobber et al. 2019, 180-181; Kotler & Keller 2015, 289.)

The salesperson's primary responsibility is to perform a sale successfully. This performance can be described by a personal selling process (Figure 4), which includes six steps. (Jobber et al. 2019, 180.)



Figure 4 Personal selling process (Adapted. Jobber et al. 2019, 207; Kotler & Keller 2015, 290)

The personal selling steps are as follows: prospecting and handling new customers, pre-approach, presentation, overcoming objections, closing and follow-up including maintenance. The selling process can also have other forms depending on e.g. a country. (Jobber et al. 2019, 180; Kotler & Keller 2015, 290.) Sources of prospecting can be new customers, existing customers or enquiries by satisfied customers. The satisfied customers can create by word of mouth warm prospects for the company. (Jobber et al. 2019, 180-181.)

The prospects are qualified by phone to assess their level of interest. When the salesperson is in the pre-approaching step, the prospect's needs are identified. Information is gathered from the company, buying process, about persons involved in the buying process and the buyer's characteristics. In pre-approaching stage is also conducted decisions about the best contact approach and its timing. During the pre-approaching step is settled the overall objective and sales strategy as well. In the presentation step, the salesperson communicates about the service to the buyer utilizing features, benefits and value approach. Next, salesperson handles the buyer's objections by negotiating. In the closing step the salesperson asks for an order. (Kotler & Keller 2015, 290.)

The customer satisfaction is ensured by confirming delivery, purchase terms and other important matters for the customer. The follow-up step insures the maintenance of customer relationship with a growth plan. The personal selling is often transaction-oriented due the primary task of salesperson: close the sale. The customers, in turn, seek for a long-term relationship with service provider that delivers a coordinated set of services. The service provider should solve problems quickly and work closely with the customer's teams because the customer's aim is to improve its processes. (Kotler & Keller 2015, 290.)

4.1.2 Sales model in the digital era

In the digital era the sales techniques and models are utilized by sales force such as in the past. Sales techniques are utilized to build a sales pipeline. (Kananen, 2019, 50.) The digital sales technique is called five A's model, where the customer journey is described by five steps (Figure 5). The five A's model illustrates, how people buy in

the digital era. The five A's model reveals the power of customer's connectivity and social connections. The social connections are customer's trustworthy sources of advice. The model's steps are as follows: 1) aware, 2) appeal, 3) ask, 4) act and 5) advocate. The purpose of salesperson is to guide the customer from awareness to advocate on the digital journey. (Kotler, Kartajaya & Setiawan 2017, 59, 62.)

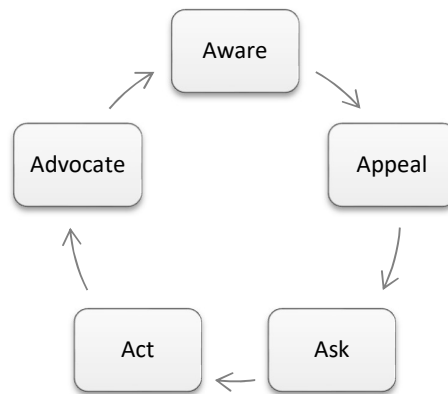


Figure 5 Customer's digital journey (Kotler et al. 2017, 62)

The customer's journey begins from the aware phase and customer becomes aware of options. The customer learns about service providers and their messages on Internet. In the appeal and ask phases, the social communities around the customer influence the customer and its decisions. The social communities affect, in what direction the customer's journey continues. In appeal and ask phases, the customer lists choices and searches information from the different online communities and sources. The customer talks to peers, evaluates and compares the options. In the ask phase, online and/or offline conversations with the salesperson can convince customer to act as well. (Kotler et al. 2017, 60-63.)

In the act phase, the customer conducts purchase. After the purchase, interaction and engagement with the customer should continue. Interaction and engagement ensure that the customer moves to the journey's final phase, advocate. In this phase, the customer repurchases, gains positive experiences and over time delivers recommendations of service provider and/or salesperson. (Kotler et al. 2017, 63-64.)

The purpose of salesperson was to guide the customer from awareness to advocate, through phases: aware – appeal – ask – act- advocate. Between each phase occurs interventions, in other words, the customer should be converted from aware to appeal phase, from appeal to ask phase etc. until to the advocate phase. The conversion levels (Figure 6) between the phases are as follows: attraction, curiosity, commitment and affinity. (Kotler et al. 2017, 73, 94.)



Figure 6 Conversation levels across five A's model (Adapted. Kotler et al. 2017, 99)

The customer shifts from aware to appeal phase, when salesperson's positioning and communication is attractive. Attraction could be increased by, for example, interacting with customers as equal friends or communicating on social or environmental values. The more authentic and bold differentiation is, the greater appeal is. The level of customer's curiosity should be satisfactory in order that the customer moves from appeal to ask phase. The satisfactory curiosity of customer is obtained, when the customer is not compelled to ask questions, but customer is willing to ask for further information. The satisfactory customer curiosity is also achieved by triggering conversations and facilitating information sharing among customers. (Kotler et al. 2017, 77-81.)

The salesperson gains customer's commitment and purchase by being convincing. Finally, the customer must experience affinity to shift from act to advocate. The customer's affinity is earned with good customer care and sharing information about, for example, the use of services. When the customer's affinity is gained, the customer recommends the service provider and/or salesperson. (Kotler et al. 2017, 78-79.)

4.1.3 B2B customer's buying journey

“People go online to solve problems, gather information, socialize or buy something” (Ginty, Vaccarello & Leake 2012, 11). The importance of online presence emerges from reaching business decision makers where they are. Today, they are also on social media. The social networks such as LinkedIn and Twitter are professional networking platforms where B2B buyers seek for advice and help. The B2B buyer is behaving more like a consumer; mapping out peers, best solutions and practices for its needs. (Ginty et al. 2012, 2.) The B2B buyer also researches influencers, looks and asks for recommendations from social media as well as reads and joins conversations to learn. (Lesonsky 2019).

The B2B buyers gather independently quality information from different digital channels and sources. Gathered information generates difficulties for B2B buyers to proceed a purchasing decision, because information is asymmetric and requires analysis. Gartner survey indicated that 77 per cent of B2B buyers described their purchase as very complex and difficult. The complexity of purchasing opens opportunities for the salesperson to help. The salesperson's task is to provide information to digital channels. The salesperson clarifies to the B2B buyers, what information is valuable and right, and what is not. The salesperson's information will help the B2B buyers to manage the buying journey and finish the buying process. (Fetherstonhaugh 2010, 6; Websites of Gartner 2019.)

On the other hand, the salesperson has less and less influence B2B buyers during their buying journeys. The B2B buyers have an idea of a solution long before they contact the salesperson. Face-to-face interaction with the B2B buyers occurs in the middle and/or in the end of the buying process. Albeit, the way of buying has changed, the importance of focusing on customer has not changed. The customer is at the centre of all sales actions whether they are offline or online. (Fetherstonhaugh 2010, 6; Websites of Gartner 2019.)

Traditionally, the B2B buyer's process is conceptualized as a funnel approach. In the funnel approach salesperson conducts twenty calls per day, of which five progress to meetings with customers. From five meetings, one meeting concludes to sale. Today, the customer's buying process is described as a cyclical path. The cyclical buying process consists of five main stages (Figure 7). The customer's behavior on the buying journey is not linear, because customer is influenced by market and other people during the journey. (Hall 2017, 28; Hughes & Reynolds 2017, 73-74.)

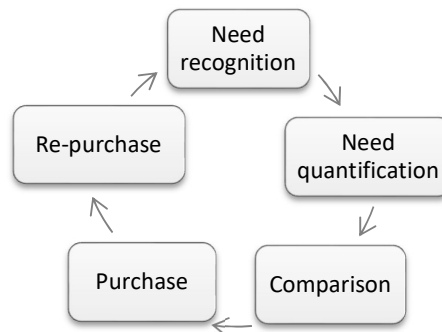


Figure 7 The B2B buyer process (Hall 2017, 36)

Non-linearity might also be result of different stakeholders involved in the buying process. The persons, who are preparing the purchase might be different and from different departments, from those whom conduct the final purchase decision. (Kananen 2019, 55.) Knowledge, how the customer shifts from one stage to another, what influences them at each stage and between the stages, is important. Identification of the persons involved in the decision-making process and creation of buyer personas of them is essential. (Hall 2017, 35; Brennan, Canning & McDowell 2011, 44.)

On the average, six different stakeholders are involved in the decisions making process. The stakeholders are influencers, recommenders, economic buyers, decision makers, end users and saboteurs. All stakeholders should be identified and then create the buyer personas for them. The creation of buyer personas enables to deliver the best possible value proposition to all of them. The stakeholders usually act on different transactions and conduct different jobs. The amount of stakeholder is depended on the size of organization and its industry. (Brennan et al. 2011, 43; Osterwalder, Pigneur, Smith, Bernarda & Papadakos 2014, 50-51.)

The B2B buyers utilize digital self-service for simple and routine interactions such as re-purchasing, because they want to save time or be more flexible. The most B2B buyers prefer real salesperson with digital tools to help address their needs, when the problem is new and/or complex. The best buying journey switches between digital self-service, digitally enabled human interactions and offline interactions. Offline interactions are such as face-to-face meetings or sales calls. (Caylar, Plotkin, Poenaru & Schulze 2018.)

4.2 Summary of the chapter

The study described B2B marketing communications, integrated marketing communications and marketing promotion mix in this chapter. The study suggests that salesperson should be aware of them. This chapter also described personal selling process, five A's model and B2B buyer's process. These are three different perspectives (Table 1) for one process. The Table 1 summarizes them. (King 2015, 143.)

Table 1 Summation of three perspectives (Adapted. Kananen 2019, 51; King 2015, 143-144, 147; Kotler et al. 2017, 64, 101)

Five A's model	Buyer's impression	Buyer's challenge	Seller's goal	Seller's challenge
Aware	I know	Unclear problem	Be found	Clarifying buyer's problem
Appeal	I like	Research of options	Be considered	Offering solutions for problems, increasing commitment
Ask	I'm convinced	Clarified problem; comparing	Be preferred	Directing for closing the sale, increasing affinity
Act	I'm buying	Right solutions found; purchase	Be chosen	Ensuring and utilizing decision criteria
Advocate	I recommend	Fulfilment of expectations	Be recommended	Maintenance of satisfied customer, creating loyalty

The Table 1 illustrates through five A's sales model from aware to advocate, what is the challenge of seller and buyer at each stage during the buying process. The Table 1 illustrates the buyer's impression and the seller's goal at each stage as well.

5 SOCIAL SELLING

5.1 #Socialselling?

Social selling is phenomenon, which originates from a research conducted by University of British Columbia in 2009. The research indicated that if the buyer and salesperson have relevant similarities, they are more likely to build a personal connection. The personal connection will positively impact on the purchase decision and beginning of customer relationship. (Jiang, Dahl, Chattopadhyay & Hoegg 2009, 3; Website of Sani Leino 2019.) On the other hand, Nigel Edelhain had invented Sales 2.0 method in the 2006. The Sales 2.0 means that people are using web tools and social media to sell more effectively. He transformed theory of University of British Columbia into practice and a term social selling was born. The Finnish pioneer of social selling approach is Sani Leino. (Website of Sani Leino 2019; Vaughan 2019.)

According to Hughes and Reynolds (2016, 3) fundamental of social selling is that social selling is not a way of selling. Social selling is a way of buying created by social media. The B2B buyers exploit social networks, when searching solutions for a problem. The buying process is changing and turning towards to social networks. The social networks are utilized by CEOs and employees, who are looking for optimized solutions for the business, instead of salesperson. In other words, a buyer's behavior has changed and social selling is the response to this change. (Hughes & Reynolds 2016, 2.)

According to Pääkkönen (2017, 27) "social selling combines the existing sales methods with new social channels to create and strengthen relationships". Social selling is also a way to gain customer understanding as well as engage with customers with social media tools. The changing way, how the customers acquire information and buy services, requires social selling approach. The buyers utilize their social networks and advocates as well as take advantage of recommendations. This behavior occurs in the beginning and middle of the buying process, which leads to a situation that the buyer contacts salesperson in the end of the buying process. (Pääkkönen 2017, 8, 26-28.)

The purpose of social selling is to support business operations by social networks and social relationships. Sani Leino defines social selling as follows: “social selling is social media assisted sales that supports the various stages of sales process. The core of social selling is the ability to listen to customers, what they appreciate and what they discuss about. Social selling means building trust and deepening relationships utilizing social media channels. Social selling a way of action, which aims to create sales opportunities, because the customers behavior for searching information and comparison of alternatives has changed from offline to online. The social selling activities should create value for the customers and help the buyer during the buying process.” (OP 2017; Website of Sani Leino 2019.)

A theoretical definition of social selling is that “social selling is an approach, which leverages social and digital channels for understanding, connecting with and engaging influencers, prospects and existing customers at relevant customer’s purchasing journey touchpoints for building valuable business relationships” (Ancillai et al. 2019, 5). The core idea of social selling is being active in the right place, in the right time during the buyer’s purchasing journey. Social selling aims to transfer the established connections on social media into real life sales, where traditional sales approaches are then utilized. Pure usage of social media in sales, is not social selling. Social selling requires long-term pull procedures and building on engagement with customers, who have no instant purchasing intentions. Social selling focuses on utilizing digital marketing and content marketing principles on the individual level. (Ancillai et al. 2019, 4-5.)

5.1.1 Social selling mindset

A social seller is a helper and an educator (Hughes & Reynolds 2016, 84-85). In the social selling context being helpful is providing, for example, educational information, opportunities, good tips or general support for a buyer and a customer. The social seller is empathetic and passionate to step into shoes and mind of customer. The social seller is a problem solver, who provides the best solution for the customer. The social seller is a communicator, who inspires and motivates the customer with a clear message. The social seller is trustworthiness, who does what is promised and offers everyone an opportunity to become a customer. (Belew 2014, 38; Fetherstonhaugh 2010, 4-5.)

The social seller is required to be proactive on social media. The proactive social seller helps and provides valuable information for B2B buyers as well as builds relationship with them. The help of social seller should be sincere when sharing insights, knowledge or comments online. The social seller's goal is not to advertise company's services or products either talk jargon. (Lesonsky 2019.) A new reality is the growing importance of human centrality. The reality aims to find the human side of customer as well as build a human-to-human connection. Human-centric is approach that treats customer as friend and a whole human with heart, mind and spirit. Human centrality is about being approachable, likeable and vulnerable. It also addresses customer's anxieties and desires as well as satisfies the customer's functional and emotional needs. (Kotler et al. 2017, 109-110.)

The social seller must dedicate time to find, write, tailor and share content as well as engage with conversations with prospects, customers, colleagues and partners. The social seller is not measured with, how much or how often company's content is posted. Publishing all and any content is not, what social selling represents or how social seller should act. (Hughes & Reynolds 2016, 84, 87,91.) The social seller should express personal views and reveal personality in the interactions on social media. The social seller's personal thinking and attitude should be represented on social networks. Each social seller should consider personal values, own interests and what inspires him or her. In addition, the social seller should consider published content from two perspectives. Is it important to customer personally or customer's business? What content audience can identify with? (Pääkkönen 2017, 39-40.)

Social selling mindset requires that social networks are extended far beyond friends, school mates, employer, work colleagues, job function or city. Sharks (2016, 59) suggests that social connections should be considered as subscribers (later advocates). The advocates are prospects and existing customers. The more advocates, the more opportunities the social seller has influence and shape their buying decisions. The advocates enable to increase the social seller's visibility, virality and mindshare. (Shanks 2016, 58- 59.)

5.1.2 Social selling listening

Social listening is a part of social selling. Social listening is a proactive process of monitoring, what is being discussed on social media and online communities. Social listening can be utilized to identify leads, understand prospects and gain competitive intelligence. Social listening allows to discover, what the customers truly think. The customers are comfortable and more open to discuss with their trusted social connections and communities, i.e. with their peers. (Kotler et al. 2017, 110-111.) The customers leave digital footprints all over on social media, when they communicate in their online communities. The digital footprints are digital buying intentions, which appear in several forms. The digital footprints can be views of video, comments or likes on social media. The digital footprints require constant observation and systematic response from a social seller. (Fetherstonhaugh 2010, 13-14.)

Through social listening, the social seller can also find triggers from the customer's posts or comments on social media. The triggers might be important social or business events, for example, buying a house, job promotion or expansion of business (Wilber 2018.) The social seller can position herself or himself as a helper, when the customer is, for example, expanding or merging. In addition, the social seller can provide valuable information or connections to support the customer in this event. (Hughes & Reynolds 2016, 89.)

The triggers can be found from the blogs of companies and business news as well. Twitter enables real-time social listening of the customers and monitoring of relevant business matters. The customer's individual Twitter account provides more up-to-date information than the customer's company Twitter account. Social listening is most importantly searching for signals that indicate changes in the customer's organisation, market, leadership or strategy. The signal can also be an event, contribution, accidents or sponsorship event. (Hughes & Reynolds 2016, 87-89.)

5.1.3 Social selling process

According to Shank (2016, 57-58) social selling process has four steps (Figure 8). The four steps are as follows: 1) find, 2) educate, 3) engage and 4) develop.

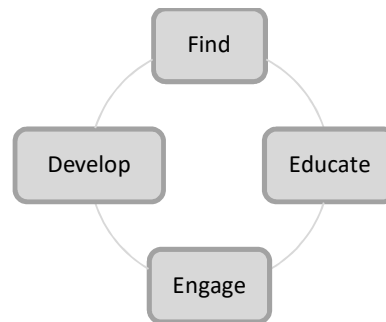


Figure 8. Social selling process (Shank 2016, 57)

Social selling process begins with finding social relationships from social networks and socially surrounding the buyer. Social seller's tasks are to organize information about the buyer, find out who will participate to the buying decisions and has impact on the buyer. The buyer's influencers are industry experts, competitors or other persons. (Shanks 2016, 71-73.) The social relationships can be found from LinkedIn, Twitter or Google. The find step is fast and straightforward, but it should be organized. (Shanks 2016, 74, 76-78.)

During the educate step, the social seller delivers new ideas and insights through rich content for the buyer. Social seller's aim is to achieve a buyer to "think" differently. Sources of insights can be internal or external content. External insights can be found from blogs that the buyer is reading. The forms of insights can be articles, ebooks, infographics or videos. Before delivering insights, it is important to create a buyer persona, identify on what stage of buying journey the persona is and what are the buyer's values. The educate step is also valuable to social seller to educate herself or himself and gain intellectuality as well as generate ideas for content. (Kotler et al. 2017, 114; Shanks 2016, 57, 88-90.)

The engage step is critical part in the social selling process. During the engage phase, the social seller delivers and shares valuable insights. Content and insights should be delivered on daily basis on Twitter and LinkedIn. The best publishing times are before 9 a.m., noon between 12-13 p.m. and after 5 p.m. Content's insights should provide answers to buyer's questions: "why do I have a problem and how do I solve that problem". (Shanks 2016, 91-93.) On the other hand, the social seller's days begins with questions: "What can I do today to better serve my buyers? What can I do to help those buyers along their buying journey?" The engagement on LinkedIn might include following activities:

1. LinkedIn post to begin a conversation
2. Share or comment on content to begin a conversation
3. LinkedIn connection request to become a 1st degree connection

Engagement on Twitter might include following activities:

1. Mentioning (@) a buyer when sharing an article
2. Retweeting article that buyer has shared and adding personal comments
3. Directly messaging buyer and adding value in the tweet

The social seller must follow the buyer and its company on Twitter and LinkedIn. (Shanks 2016, 97-100.) The engagement with buyers is about sharing or commenting their LinkedIn content or their posts. The purpose of commenting is to provide a fresh point of view or validate the buyers' point of view through a personal story. (Shanks 2016, 102.) Shanks (2016, 104) summarizes as follows: "teach your buyer something new that he or she did not know yesterday."

The final step is to develop and build relationships with people. Social seller actively monitors, who has viewed LinkedIn profile and sends those a personalized LinkedIn connection request. Social seller monitors content engagement such as likes, comments, shares, retweets and add everyone into LinkedIn and Twitter networks. The social seller sets goal to grow social networks by at least x number per week. But most importantly the social seller should create a daily routine of social selling activities and conduct them 30-60 minutes per day. (Shanks 2016, 106-107, 109.)

5.1.4 Social selling strategy

Belew (2014, 102) argues that a strategy will help to maintain success in social selling and enable to reach prospects and customers through the social networks. The social seller should have planned days and systematic actions. The social selling activities should be based on proven sales techniques. The strategy guides social selling activities and acting, which is based on the social selling process on daily basis. The social selling requires time and patience in building the social networks. (Belew 2014, 103.) According to Belew (2014, 103) “social selling strategy is formulated through five primary steps, which are as follows:

- 1) establish goals and objectives
- 2) set the rules of engagement
- 3) conduct research
- 4) know content and get organized
- 5) develop a schedule”

The social selling strategy begins by establishing goals and objectives for actions as well as determining metrics. The rules of engagement determine a timeframe for evaluating success of social selling activities. Timeframe could be, for example, every six months. In the conduct research step, social seller defines and chooses the social networks where actions are performed as well as builds a list of external and internal influencers. The influencers are those, who master the socializing in the industry. In addition, the social seller identifies keywords utilized by industry and customers. (Belew 2014, 104-106.)

Next, the social seller organizes and becomes familiar with content as well as maps content into the buyer’s stages according content types e.g. articles, videos etc. The social seller must keep in mind that content should be interesting and helpful for audience. The social seller should also update social media profiles regularly. At the final phase, social seller develops schedule for the posts, which will begin conversations in the social networks. The conversation starter is a short statement or question about interesting fact or company news or a company announcement. (Belew 2014, 107-108.)

Alongside the schedule the social seller develops a calendar. The calendar illustrates when, what, where content or conversation starters will be published. Belew (2014, 107) recommends a 3-2-3 weekly schedule. The schedule indicates that social seller posts three (3) informative or educational posts, two (2) conversation starters or interacts with new influencers and shares three (3) other people's posts. The schedule is performed on each social network. The social seller should continually repeat these steps and improve the personal activity. (Belew 2014, 107-108.)

5.2 Social selling in banking

Banking is about trust and building trust with a customer. The customer contacts the service provider that he or she trusts the most regarding the financial matters. (Wilber 2019.) Banking has always been strong in trust business and trust will be new currency in the digitalized operating environment (Kauppi 2018). Kauppi (2018) illustrates that banking might be Trust-As-A-Service business in the future. In 2019 the corporate customers' level of trust was 75,5 per cent in banking in Finland. (Websites of EPSI Finland 2019).

The banks will confront competition, which requires differentiation. One differentiation factor could be a humanized and genuine approach, social selling. Social selling enables banks to present its brand as trusted source of information. Through social selling activities bank's message can be posted as a personalized way to the customer. Social selling provides face for the brand message. (Wilber 2019.) According to Edelman report (2017) banking must actively build trust by communicating with human voice utilizing two-way communication. It is noteworthy that in the same report, peers were considered as credible as experts by the customers. (Edelman Insights 2017.)

Banking can utilize social selling to attract, educate and maintain the customers (Wilber 2019.) The employees can utilize social selling as a powerful and cost-effective tool to connect with communities, build relationships and gain more business. The compliance risk can be avoided with an efficient system, in which marketing unit creates brand content for the employees. The created content should provide value for customers, solve customers' real problems and disclose new insights. (Wilber 2018.)

6 SOCIAL NETWORKS

6.1 LinkedIn

LinkedIn is the world's largest professional network with over 660 million members in more than 200 countries. Its purpose is to connect the world's professionals and enable them to be more productive and successful. (Website of About LinkedIn 2019.) In Finland is ca 1,2 million LinkedIn members (Laine 2019). "If LinkedIn is utilized to its fullest capabilities, it could become the number one prospecting tool for B2B sales". LinkedIn provides tools for searching, connecting and interacting with both customers and prospects. LinkedIn allows easy access to its members' data such as where they work, who they know and how to reach them. (Belew 2014, 112.)

LinkedIn networking is based on connections, which are relationships between its members. It is structured into three layers: 1st, 2nd, and 3rd degree connections. The establishment of 1st degree connection, begins by sending an invitation, connect request to a person and that person accepts the invitation. The 1st degree connection gains direct access to information and insights, when posted or shared on LinkedIn. The 1st degree connections' contact information is also available. The 2nd degree connection has access to social seller's content and insights only, if the social seller's 1st degree connections like, comment or share the insights. The 1st degree connections i.e. push the insights through their connections. (Laine 2019; Belew 2014, 118; Shanks 2016, 59.)

The amount of 1st degree connections and the quality of connections is significant in social selling. The benefits occur, when the social seller's network members spread his or her insights among their connections and further to their connections. The social seller's insights are spread, if the 1st degree connections find them valuable and press the like button. Vice versa the 2nd degree connections' insights or posts are visible to social seller, if his or her 1st degree connections, for example, like it. Contact information of the 2nd degree connections are partly available to social seller, whereas 3rd degree connections are not available. LinkedIn also enables to follow and engage with

interesting people, groups, pages and hashtags without 1st degree connection. (Laine 2019; Belew 2014, 118; Shanks 2016, 59.)

In LinkedIn, successful social selling begins with a professional profile. With the profile social seller sells herself or himself as an expert, who can help the buyers, identify and solve their problems. The profile should express to the buyers that the expert understands their business and can add value for their business. The profile consists of main components, which are photo, overview, contact information, skills and summary. The photo should be professional because it determines whether expert is trustworthy or not. (Belew 2014, 112-117; Hughes & Reynolds 2016, 31-33; Shanks 2016, 64-65.)

In the summary section, the expert describes how problems have been solved, for whom and illustrates the results, which have helped customers. The summary could be considered as a value statement of a salesperson. The summary could include contact request, background photo and keywords. The keywords are tags, which illustrate features, functions, benefits and industry of the expert. The tags should be described from the customer's perspective. LinkedIn other sections such as experience, education, interests and volunteer experience should be filled as well. The recommendations and endorsements should be obtained from the customers. (Belew 2014, 112-117; Hughes & Reynolds 2016, 31-33; Shanks 2016, 66-67.)

LinkedIn measures social selling efforts with Social Selling Index (SSI), which consist of four main categories as follows: 1) building a professional brand, 2) finding the right people, 3) engaging with insights and 4) building relationships (Laine 2019). The Social Selling Index is illustrated as a figure between 0 -100 percent. The most advantage LinkedIn users' SSI is around 90 per cent. Visibility of LinkedIn profile is based on the quality and size of network as well as the quality and the amount keywords. (Laine 2019.)

The buyers' LinkedIn profiles disclose leads about them and their industry. The leads are illustrated as keywords, phrases or trends or information of how they measure themselves. This information can be found in their profile as skills or activities or groups, in which they have joined. LinkedIn is also a website, which is disclosed to

search engine optimization. The more traffic profile achieves, the higher Google place the profile in the search results. (Shanks 2016, 64, 67.) LinkedIn relationships are usually formed with persons who have met or interacted in real life. But this rule is not absolute, for example, same interests can be considered as a reason to build a connection on LinkedIn. (Hughes & Reynolds 2016, 39.)

6.2 Twitter

Twitter is a community and microblogging service that allows users to tweet and read each other's updates over the Internet. The messages, or tweets, are restricted to 280 characters. Twitter's mission is to enable the collaboration with creative and curious people across the globe. Twitter had about 330,000 active users worldwide in 2017. (Websites of About Twitter 2019). In Finland is active Twitter users 70,000 per week and 150,000 per month (Niemi 2019). The real-time flow of tweets allows information to spread lightning-fast around the world. Twitter's stream is made up of person's tweets that the user follows vice versa the user's tweets are shown to persons, who follows the user. (Belew 2014, 126-129; Shanks 2016, 59.)

Engagement on Twitter is conducted by liking, retweeting or commenting. Each engagement to someone tweet, attaches the user's account (@) for all to see. The usage of account (@) allows to link or connect other people to new tweet. The usage of hashtags (#) is important for drawing attention on Twitter. The hashtags can be utilized for searching from Twitter's stream. (Belew 2014, 126-129; Shanks 2016, 59.) Twitter is an open platform and one advantages of Twitter is fluent engagement with people (Hughes & Reynolds 2016, 39).

Twitter allows people to form relationships based on shared ideas and goals. From the social selling point of view, finding potential customers and influencers is easy on Twitter. Interesting content should be published on daily basis on Twitter. Building reach and network is conducted by "follow and follow-back" activities. (Belew 2014, 129, 135; Hughes & Reynolds 2016, 39). Over time, Twitter's stream might become time consuming. To overcome this matter, liking an interesting article on Twitter, saves it into the user's profile for later review and comment. (Pääkkönen 2017, 165.)

7 CONTENT IS THE KING

7.1 Content in social selling

Interesting and useful content to clearly determined audience, creates conversations and deepens connections between brand and customers. Good content is high-quality and original, while it tells a compelling story about brand. (Kotler et al. 2017, 121.) According to Kotler et al. (2017, 123-124) good content consist of information that the customers can utilize and gain personal or professional objectives i.e. the customers engage with content that is valuable for them. The customers are also asking for opinions from their friends, family as well as their peers in social or professional communities. They are acting in this way because they consider the peers credible (Kotler et al. 2017, 122.)

Hall (2017, 140) states that the purpose of content is to attract, engage and acquire customers. The content is required to offer readable, timely and emotive information. Constant sharing of quality content helps to build trust and allows customers to stay connected to the brand. Simple and understandable content enables customers both to self-educate and self-serve themselves as well as conduct better decisions for their businesses. (Hall 2017, 141.) Content is a digital bait, which delivers beliefs, points of view and high-quality expert opinions into the online channels. (Fetherstonhaugh 2010, 13.) According to Wilber (2019) content must deliver true value for the customer. Content should solve the customer's problem and answer to their questions as well as provide relevant and required information. (Wilber 2019.)

Content can have written or visual forms or both. The different forms are such as photos, videos, SlideShare, infographics, blogs, podcasts, webinars, posts, in-person events, short films or feature films (Hall 2017, 141). The core content is mainly based on a piece of research, a company or a customer story, an event or a trigger event, a market trend, a theme or a book (Hall 2017, 147). Content curation formats can be press leases, articles, newsletters, e-newsletters, white papers, case studies or user-generated content (Kotler et al. 2017, 128, 130.)

Content tailoring is personalizing the content type, the tone or the structure of a message. The social seller's tailored content should also fit to the potential buyer. The one and same, for example, a company's general article can fit to the different buyers, but it must always be personalized. Before publishing the same article again, the social seller might search for another relevant article and write a post from a different perspective. The different social networks also require different content. LinkedIn post must be more professional than, for example, a message on Facebook or Twitter. (Belew 2014, 37.)

The purpose of each message is that it gains responses from audience. The message should impress the reader in few seconds. The basic rules for writing online content are as follows: stick the theme, keep it short and front-load. The front-load is writing the most essential information into the first sentences of the message. The following sentences of message can focus on the details. (Ginty et al. 2012, 156-158; Belew 2014, 37.)

7.2 Content marketing's 8 steps

Content marketing requires pre-production and post-distribution activities before actual production and distribution. Content can be created in-house or curated from the internal or external sources. According to Kotler et al. (2017, 125) content creation should follow eight steps (Figure 9) to succeed.

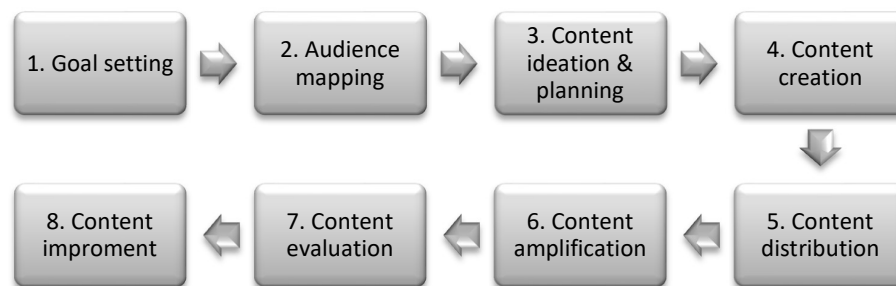


Figure 9 Content marketing eight steps (Kotler et al. 2017, 125)

Step 1: The purpose of goal setting is to help design a content strategy. The setting of goal should be aligned with overall business objectives. The goals should also be clear. The goals can be sales-related or brand-related, whereas sales-related goals include lead generation, cross-sell, up-sell or sales referral. The brand-related goals include brand awareness and advocacy approach. (Kotler et al. 2017, 125-126.) According to Hall (2017, 118) the goals of digital content should be defined as “how to reach the right customers at the right time in the right way.”

Step 2: During audience mapping step is conducted a customer profiling and description of a buyer persona. This step finds answers to two questions: who are the customers? What are their concerns and desires? The customer profiles can be segmented by geographic, demographic, job titles or interests. The description of buyer persona imagines audience in the real life. (Kotler et al. 2017, 127.) The buyer personas are tools, which create deeper understanding about buyer’s behavior, problems and needs as well as help to communicate with them more effectively. (Ginty et al. 2012, 153.)

Step 3: During the content ideation and planning step, ideas are found and further developed. In this step a content creator finds the right theme, which has relevance to customer’s live and business. Content should capture a deeper dimension than the value proposition. The content creator should identify own values and what she or he stands for? The internal voice and values should be captured and shown in the content. During this step content formats are disclosed as well. Content has important role, when building attraction and curiosity in the beginning of the customer’s journey. But content should be distributed to the entire journey. (Kotler et al. 2017, 127-129.)

Step 4: Content creation is the most important step. It demands commitment, time and consistency (Kotler et al. 2017, 129). Hughes & Reynolds (2017, 130) recommend that a salesperson creates personal content. The salesperson should not only rely content, which marketing department has produced. With personal content the salesperson can become an influencer. Influencer is the person from who is asked opinions and to whom buyers turn to obtain valuable information. Even the buyers who have never thought about influencer’s services, turn to brand that the influencer represent. The salesperson can become a thought leader in the market, because salesperson has knowledge that the buyers require. (Hughes & Reynolds 2017, 130-131.) Today, the

buyers have the power to manage their buying journeys and they decide when and how they engage with sales. Only with personal and personalized content, the salesperson can convince the buyer. (Hall 2017, 112.)

Step 5: The step five is content distribution. The three major distribution categories are: owned, paid and earned media. In social selling context content distribution is mainly conducted through owned media. Also, earned media is gained with social selling approach but it requires compelling, informative and quality content to succeed. In other words, content must earn reactions and it must be shared by social seller's community and third parties. The earned media also includes word of mouth, recommendations or advocacy activities. The main channel for content distribution is LinkedIn in social selling. (Hall 2017, 14-16, 123; Hughes & Reynolds 2017, 131-133; Kotler et al. 2017, 130-131.)

Step 6: Content amplification is key to earned media distribution. The salesperson should influence by consistent posting, commenting and content sharing. Identifying the key influencers in the industry will help content to "go viral" on Twitter and LinkedIn. The key influencers are found, for example, on Twitter. Following of the key influencers is recommended on Twitter. The following action will most likely achieve the follow-back action from them. (Hughes & Reynolds 2017, 61, 135; Kotler et al. 2017, 132.)

Step 7: Content evaluation is a post-distribution step, where the success of content performance is measured. Evaluation is conducted with the help of social listening and metrics. The metrics could consist of five categories as follows: visible (aware), relatable (appeal), searchable (ask), actionable (act) and sharable (advocate). For example, visibility metrics measures, how many times the content is viewed and share metrics measures the number of shares and engagement, for example, retweets, likes, replies or mentions. (Kotler et al. 2017, 132-134.)

In the beginning of social selling the measurement should focus on share i.e. engagement or tactical metrics. The measurement should match to the social seller's objectives, role and maturity of social selling. The tactical metrics mainly measure, whether content is liked and are the person's social networks growing. In LinkedIn, tactical

metrics can be as follows: number of posts, comments, likes and shares per day. Hughes & Reynolds (2017, 113) suggest that salesperson should post one post per day as well as have at least 500 connections on LinkedIn. About 50 per cent of the connections should be customers, influencers both business contacts and prospects. (Hughes & Reynolds 2017, 111-113.)

According to Hughes & Reynolds (2017, 113-114) tactical metrics on Twitter could be number of tweets per day, number of followers, number of retweets and reach. Reach measures, how many people saw the tweet. The number of tweets (engaging) should be one per day and target number of followers is 400. Once a day, the salesperson should gain a mention and the salesperson should share the “love” by mentioning other people. Usage of right #hashtags ensures that audience notices content and retweets it. (Hughes & Reynolds 2017, 113-114.)

Step 8: Content’s performance tracking is essential. The performance tracking can be conducted by earlier mentioned metrics or selection of them. (Kotler et al. 2017, 134). The idea of performance tracking is to improve content in the future. The social seller can utilize questions such as what content is the most effective? How networks can be utilized to gain more reach? Should the format be different? (Hughes & Reynolds 2017, 150.) Content is not disposable, it can be reused by updating the point of view and retarget new audience (Kurvinen, Laine & Tolvanen 2017).

7.3 Content mapping

Content mapping can be utilized during the content creation process. Content map (Table 2) illustrates the typical message for each stage of the buyer’s journey. Content can be created by answering to map’s questions, which are illustrated in the typical message rows. The content map also describes the content stages, which are educational, research, comparison and usage. The content nature and content types are illustrated in the content map as well. (Hall 2017, 145; King 2015, 147-148.)

Table 2 Content map (Adapted. Hall 2017, 145; King 2015, 147-148)

Buying stage	Awareness	Evaluate	Compare	Purchase
Content nature	Topical	Product	Technical	Corporate
Content stage	Educational content	Research, support content	Comparison, support content	Usage content
Typical message	Introduction to ABC	How ABC solutions solves buyer's problem?	How client A benefited from ABC solution?	
	What the benefits of ABC are?		Third party validation on ABC solution	Ability serve buyer's business needs
	Why ABC matters?	The benefits of ABC solution	Why can't live without ABC solution?	
	How ABC method helps solve problem?		Customer references	Available support
	Why doing ABC is good idea?	Five must-haves in ABC solution		
	Who should care about ABC?	Best practices in implementing ABC solution		
Content types	Information briefs, Video, Infographics, Industry articles, Blog, posts	Product literature, Webinars, Case studies, Testimonials	Analyst reports, Webinars, Case studies, Comparison, SlideShare	User forum content, Tutorial, Forums, Blogs

Content calendar helps maintain consistency of publications. Through consistent information audience receives a clear understanding about the social seller; what is the expertise and in what industry. The basic calendar includes the buyer personas, core themes, buyer's stage and a content tactic i.e. content type. (Belew 2014, 40; Hall 2017, 145-146; Shanks 2016, 137.)

8 RESULTS OF DEVELOPMENT PROJECT

8.1 Research results

The research results are illustrated in this chapter. The study's primary data was collected with semi-structured interviews, internet-mediated observation and internal benchmarking. The five interviewed persons represented four perspectives: social selling user, customer, marketing and management. The interviews were conducted one-to-one between 20.11.2019 – 11.12.2019. Four interviews were held in Pori as face-to-face meetings and one was conducted as a telephone interview. The duration of each interview was one hour. The main interview questions were as follows:

- The organization's expectations for an expert's activities on social media
- How social media activity can benefit customers and the organization?
- What are OP Länsi-Suomi's customers' buying behavior and processes like?
- What is the customer's expectation for expert's acting on social media
- How the customer purchased banking services?
- In which phases of the sales process can social selling be utilized?
- What is social selling and its purpose?
- What kind of a mindset and knowledge does social seller require?
- How to begin social selling and what is a social selling process?
- What is content marketing?
- Where to obtain ideas for content creation?
- How to produce good content?
- Recommended sources for content?
- What are the risks of acting on social media?
- How to grow the size and quality of social networks?
- Co-operating with marketing and trends of social media
- What are the tips for a bank expert to overcome the fear of publishing on social media?

Internet-mediated observation was conducted between 16.12.2019 – 17.12.2019 for two LinkedIn and Twitter accounts. The accounts were selected based on management's suggestions. The observed tweets and posts of social selling users were published on social media between 8.10.2019 – 17.12.2019. The number of tweets was 21 pieces and the number of posts was 20 pieces between 8.10.2019 – 17.12.2019. Seven tweets and posts were selected for detailed analysis. The tweets and posts were selected based on the highest number of comments, likes and views. The observed social media accounts were those of social selling users, who were also interviewed. The interviews and observation were followed by internal benchmarking. Internal benchmarking identified gaps in knowledge, practices and processes between social seller users and the author. Data was also collected by participating in a lecture on 2.10.2019 organized by Aalto University.

8.1.1 Benefits and risks in social selling

According to the results, the customer and employee experience go hand in hand in OP. If the employee experience is excellent, results are a growth in productivity and the best customer experience. The results of the interviews indicated that management encourages employees to be more active in social channels and develop their competence in the usage of social media. According to the results, the usage of social media is one part of today's expert know-how and skills. The employee can fit social media activities into personal work and manage them within the organization's policies.

The organization expects that the author will be an enthusiastic social media user in the future. It is desired that the author spreads learnings among employees and, by her own example, encourages others to act on social media. According to the results of the interviews, the organization's customer promise, "we are for our customers", should occur on social media just as it occurs at a branch office. The results of research disclose that the case company aims for an increasing presence of personnel on social media. The personnel's online presence among customers is considered beneficial. According to the results, an expert's opinions and solutions should be visible on social media.

The organization encourages employees to bring out their personalities more actively through online channels in the future. The actions on social media strengthen the image of employees and the organization. The strengthened images can be gained by sharing the expertise and professional reviews on social media. The results of the research indicated that social media presence and acting on social media benefit customers. Social media channels provide better opportunities to serve the customers and to provide solutions to the audience. The research results indicate that the reachability of employees increases due to online presence. For example, the customer can contact the employee through a social media channel. The results also indicate that the customer chooses the channel that best works for communication. The reachability of employees is important for OP Länsi-Suomi.

The research results indicate that OP Länsi-Suomi operates in trust business i.e. its brand and all actions are based on trust. The research results provide the following considerations to avoid, for example, reputational risk on social media. Firstly, the social media user should not “speak out of turn”. The social media user should consider content and comments twice before publishing. Secondly, the social media user must clearly indicate that he or she represents OP Länsi-Suomi when interacting on behalf of the company on social media. Considerations towards published content and comments should also be conducted from a different perspective i.e. is the content’s narrative relevant and meaningful to be published on social media? The expression of personal opinions on social media is recommended even boldly, when required.

8.1.2 B2B marketing communications

The results of the interviews indicate that the employees’ personal offline brand could be considered as a foundation of OP Länsi-Suomi. Therefore, the brand of OP Länsi-Suomi can be built with social selling activities through personnel as well. The results indicate that regular social selling activities raise awareness and increase the visibility of the expert on social media. An active social media presence increases the visibility of the employer as well. Social media channels provide opportunities to attract the interest of customers. According to the interviews, online presence also facilitates the maintenance of customer relationships. Online channels can be used to inform

customers about events, new products and features. Important views, professional reviews and topical matters can be published on social media as well. According to the results, customer communication should reach all customers as widely as possible.

The research results demonstrate that calling the customers is a good approach when interaction with the customer is regular. The research results indicate that personal selling should be active, state clear solutions, close the sale and conclude contracts. The results emphasize on serving existing customers on social media due to the market leader position. However, the results illustrate that social media presence can promote new customer acquisition. Social media presence through the expertise can create brand impressiveness (appeal). Online channels can be used to express brand image: “we help you, you can turn to us”. Social media provides new customers channels to contact the bank, explore the brand and the “faces” behind brand.

8.1.3 B2B customer’s buying journey

The research results demonstrate that B2B customers can conduct the buying process (Figure 10) by themselves without a salesperson. According to the results of the interview, the B2B customer's buying process began with searching for options on the Internet. The search began after a need for banking services was identified. Based on the results of the Internet search, the customer began to quantify the options.

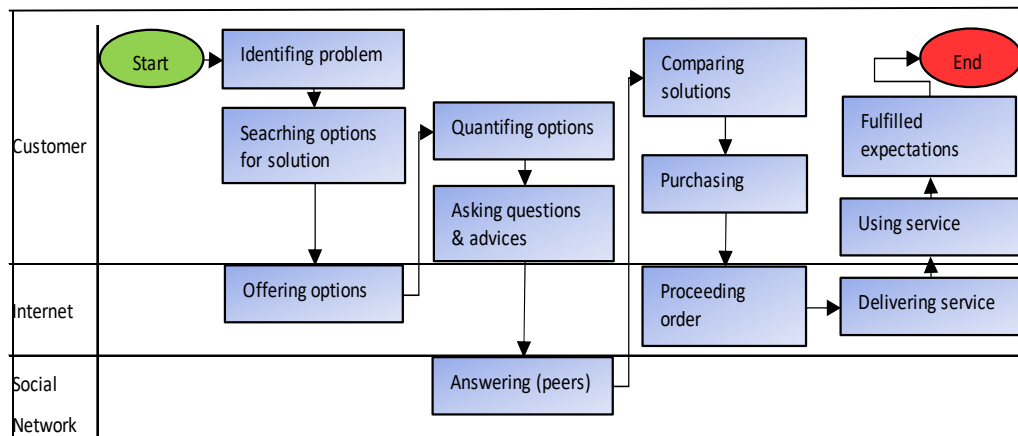


Figure 10 Mapping the customer’s digital journey

The customer asked advice from peers in the social media group. All advice was provided to the customer by peers on social media. The customer conducted a comparison of the products, and then a purchase decision. The customer conducted the order through a digital purchasing path and the banking service was delivered, at once. The usage of the service began and the customer's expectations were fulfilled. Through the digital journey, the B2B buyer became a satisfied customer. The customer service was provided to the customer via a chat service.

The results of the research indicate that OP Länsi-Suomi's customers are present on social media. The customers seek information by themselves on social media. The customers conduct more product comparisons by themselves based on online information. The customers turn to their peers for help and advice on social media and follow different social media groups. The customers are more aware and familiar with the products of OP Länsi-Suomi. However, the customers seek assurance and confirmation for their own views and thoughts from a salesperson. The customers require clarifications in a form of solution from a salesperson. The research results demonstrate that content should be distributed to all stages of the B2B buyer process.

8.1.4 Social selling #social

According to the results, social selling is an independent tool to help people, not related to time or place. Social selling can be used to acquire new information and to build connections with people. Social selling is a tool to sell "yourself" as well. Social selling is a shapeable and adaptable tool. Everyone can establish their own social selling routine and set their own goals for performance. Some individuals integrate physical appointments with it, some do not. Social selling is interaction between people, not interaction between corporates. People are interesting, not corporations. However, social selling requires corporations in the background. The word "social" is often forgotten in the social selling context. Using social selling is to support and help sales.

Social media channels offer up-to-date information about, for example, prospects, customers and their events, actions as well as competitors. Social media enables out-of-box thinking, an opportunity to expand an individual's viewpoints and views over different industries. Social media channels can be used to show interest in customers as well as to be visible among them. The results also illustrate that getting to know a person, even if never met, can occur in social media channels. According to the results, social selling does not mean advertising a chosen topic. Social selling is about raising a new idea or lifting or reflecting a topic, which the social selling user finds interesting. The idea or lift or reflection might help an online reader immediately or later.

8.1.5 Social selling process

The research results demonstrate that an individual's visibility on social media depends on the level of activeness. The process of social selling requires activeness from its user and distribution of at least one post per week on LinkedIn. A social selling routine is formed only by "acting" in social media channels. The results suggest that the rhythm of the social selling process should be one post per week and daily usage of Twitter and LinkedIn. Any comments received on personal posts should be responded immediately. The replies should also include thanking. The results of the interviews indicate that one post achieves likes and comments for about one week and the post is visible, on average, for one day on LinkedIn.

The results indicate that social selling activities such as liking, commenting or sharing posts with personal comments should be conducted daily. The results of the interviews illustrate that personal comments should add value to the customer. Commenting should occur whenever the posts fit to the values of the person. The idea of social selling is to help people, whether they are customers, colleagues or others. Therefore, liking and commenting as well as sharing posts are important activities. These activities also enable the posts to spread more broadly on LinkedIn. It is noteworthy that all of the person's LinkedIn connections (1st degree) will not receive the published posts at once. LinkedIn delivers the posts forward only if the posts achieve reactions.

The results of LinkedIn observation demonstrate that, on average, one post per week is published on LinkedIn. The other activities, likes and comments, are executed on a daily basis. On average, the number of likes was five per day. The number of comments varied daily. The level of activities, such as likes, is more stable and regular weekly and monthly on LinkedIn than on Twitter. The results indicate that the number of shared posts decreased when the user published personal posts. The internally benchmarked LinkedIn accounts were created about four and five years ago.

The results of the Internet-based observation illustrate that tweets on Twitter were published, on average, every four days i.e. two per week, retweets every 10 days, and two to nine likes or comments were made per day. However, there were differences in activities on a monthly level. The research results illustrate that the observed users had created the Twitter accounts about five to six years ago. On average, the number of followers and following is in several thousands.

8.1.6 Beginning of social selling

The results of the interviews illustrate a few suggestions, how to begin acting on social media. One of the respondents concluded that conducting a personal decision, “I’ll begin acting on social media”, is essential. Another respondent emphasized as follows: “begin acting, and then act, act, act”. The research results also demonstrate that an appropriate publishing rhythm should be determined for the publications. The person’s rhythm could be every week or every other week or once a month. According to three respondents, the maintenance of the chosen rhythm is important. Having a consistent rhythm has several positive impacts on performance. The impacts of regular performance were described as follows: “the more regular acting on social media is, the easier it becomes”, “you learn by acting”, “act and the barriers of acting are reduced”. On the other hand, the regular acting on social media impacts on “staying in the minds of customers”.

The respondents expressed that “lowering the bar for acting and following a procedure test, measure, learn” and initiating the social media activities step by step and stating out loud: “I’ll begin activities on social media” will help to begin social selling acting.

In the beginning of social selling it could be useful to consider, what is the main social media channel for acting and the goals of actions. More than half of the respondents suggested that the easiest activity to begin is as follows: “choose a theme of interest and share internal content with personal comments”. The results of the interviews indicate to avoid pure sharing of content when beginning activities on LinkedIn. This action will lead into a situation that profiles a person as a “distributor”, with no personal views or opinions. In addition, the reactions to the shared posts are in few.

A better approach is to add a few rows of personal comments into the post and publish this kind of posts on a regular basis. In the long term, this is the right approach. Personal comments are not required to be on master's thesis level, the shared information is expected to help the audience. External sources for content curation could also be utilized, such as interesting articles from other LinkedIn members or organizations. The curated posts must include personal comments as well. A good tip is to save interesting articles, whether internal or external to LinkedIn, and utilize them later.

Despite that content is shared with personal comments, the expert can face a challenge in the beginning. The distributed content might not gain likes or comments or shares on social media. The results also demonstrate that being afraid of posting, for example, bad content, is unnecessary. If the post does not receive reactions, it will not gain visibility on LinkedIn. It is important to remember that published content is not a TV ad, which millions of people may notice. It is one-time use content. Preparing a post for two weeks and carefully considering each comma are not necessary. According to the research results, active posting requires 15 minutes a week on LinkedIn, once it has become a routine. The research results illustrate that social selling can proceed in the beginning as follows:

- begin acting regularly
- determine topics that are interesting to write about and fit your own values
- delimit topics that are not discussed in the posts
- write posts that will benefit the audience

To enter the comfort zone of social media activities, the person's mindset could be as follows: "speak" with your own mouth, like in hobbies. Another approach could be to find and grab an interesting post and comment it on social media. The subject of the post does not need to be related to banking or the person's field of the expertise. A social mindset could be achieved by considering that social media is a forum to exchange thoughts and ideas or a blog platform to disclose your own voice.

8.1.7 Social networks

According to results of the interviews, social media channels, Twitter and LinkedIn, are utilized for different purposes. These differences should be acknowledged and after that determine, which channel is more appropriate, both or neither of them. LinkedIn is a professional channel and more business-oriented. For example, Twitter is a suitable channel to practice activities, to respond quickly and to be spontaneous on social media.

The results demonstrate that the profile image should be professional on Twitter and LinkedIn. The same photo should be utilized on LinkedIn and Twitter. The background image should also be in the profiles. The background image narrates something important for the person. The LinkedIn profile should not include nonsense, such as holiday pictures or the word "develop". The profiles describe who the person is, what the person does and reflect the person as a human. LinkedIn's summary part is recommended to be in Finnish. However, content that is published on the profiles is the most important and the most laborious part. Profile updates are needed if changes occur in data.

8.1.8 Growth of social networks

According to the results of the interviews, the growth of networks is conducted by publishing posts that receive likes and comments from 2nd degree connections on LinkedIn. These 2nd degree connections should then be shifted to 1st degree connections on LinkedIn. A post that receives 2nd degree connection's like or comment can be considered a good post as well. There are also other approaches to growing social

networks. Someone can choose to connect with every person, for example, according to LinkedIn's proposals. Some people invite everyone to their own network even if they have not met. Some people connect only with people they have met, some limit to Finns. According to the results, the people invited to the networks could consist of all types customers and/or people. However, the focus is on customers in the Satakunta region. The results of the interviews demonstrate that joining in on conversations on social media by commenting is an effective way to grow social networks as well. The research results indicate that networks can also be increased by challenging the audience and opening a conversation.

8.1.9 Content in social selling

According to the results, content marketing is described as storytelling, which includes a dramatic curve. The dramatic curve consists of three parts, which are: the beginning, the middle and the end. The front-load is important, because the beginning of a message is usually read, not necessarily the entire content. The LinkedIn post's first three rows determine whether the reader will continue reading or not. In the beginning of a post, there could be a question, and the post could include an image to attract attention. Content should have a good ending. Current social media trends include content marketing and video.

Based on the interviews' results, an interesting and compelling content is a narrative of personal experiences in the context of real life. Personal experiences can be described either from a personal or the customer's perspective. However, the results clearly emphasize that the customer's voice is more appealing and "speaks" better to the audience. For example, an in-person interview or event with the customer in the format of video could present the customer's voice in the best possible way. On the other hand, content that is created from the social seller's point of view captures a human and authentic approach into content. The authentic approach enables the social seller to speak with their own "voice", which, according to the results of interview, is essential in social selling activities.

The results indicate that the creation of personal content is proposed. Pre-defined topics or interesting themes constitute the foundation for content planning. During content planning, a clear vision of a topic is created. Content can be based on an article but linking an article to the content is not obligatory. After content planning, posts should be published with a determined rhythm on social media. Content planning should be conducted in 15 minutes. The results illustrate that one content style could be “an expert statement”. The results illustrate that one and the same article can be utilized again. The research results illustrate that the usefulness of content varies, for example, according to the interests of the person and the needs of the company.

The research results present that internal content sources are of high quality. The use of external content is also considered useful. However, the results illustrate that external content should support the sector, in which the employer operates and the role of expert. The results emphasize that whether content is internal or external, it should always include personal reflections in the form of comments. The results indicate that content that supports local entrepreneurship and business growth is important. Content can also be related to the customer’s industry.

Ideas for content production could be created with colleagues. LinkedIn connections can also be asked, what would be interesting and important topics for them. The results indicate that the maintenance of a notebook or list of topics is useful. The list could include customers’ topical questions i.e. topics of which customers inquire information. The ideas can also be generated by observation, for example, a stream of social networks. According to the results, the usage of keywords in the content is recommended. The results demonstrate that different formats and types of content should be tested. Testing helps to find the best approach to reach own audience on social media. More than half of the interviewees stated that the usage of questions in content increases audience engagement. According to the results, available free tools are suitable for measuring content performance.

According to the results, the most important matter to consider during content creation is: “how does the post benefit its reader? How does it look like to the reader?” This matter can be illustrated by comparing two posts, which have different beginnings: “I graduated, I’m so proud of myself...” or “Did you know, according to the study’s

learnings social selling content...”. The first post focuses on the writer, whereas the second post focuses on the reader. The second message delivers benefits to audience i.e. delivers learnings from the study and novelty value for the audience. The results also indicate that interaction can be created through comments. For example, asking “What is your opinion about matter x?”.

The research results demonstrate that a good message is short and succinct. The message should take a stand and include a personality. A compelling message is written in a relaxed manner, and at the same time, it adds value and is easily approachable. The message should also answer to questions “why” and “what”. A message that makes everyday life easier for customers is ideal. The results also indicate that a simple and plain message that focuses on ordinary matters is good.

The results highlighted that content can be divided into series when the message is short. In other words, a single source or content idea can be utilized in multiple posts. The distribution of posts in form of series enables a social seller to help the reader several times. The social seller also reminds the reader of himself or herself more often. In addition, the social seller achieves more visibility on social media. The results state that in the end, reactions such as likes or comments determine whether the message is read, good or valuable to the reader.

The results of Internet-mediated observation demonstrate that short posts obtained the most reactions; likes and comments on LinkedIn. The posts consisted of one to seven sentences and the format of the posts varied. The formats were plain text, text and image, and text with video. All posts were understandable, simple and readable. The writer’s “voice” could be recognized from the text of the posts. The topics of the posts were not directly related or did not directly emphasize OP’s products or services. The topics were more related to e.g. job descriptions, the poster’s own interests and experiences. The messages of the posts illustrated reflections, questions, statements or announcements and more than half of the posts had the call to action (CTA).

Three of the LinkedIn posts provided a solution and advice to a specific situation, which had occurred in real life. The purpose of the posts was to help the reader to improve their performance in that situation, act differently in the future. These three posts can be considered as educational. On the other hand, these three posts “hit” emotions if reader recognized personal behavior not being according to the posts’ solution. The content stage of one post was research, whereas one post was support content and included customer references. Two of the seven posts could be considered to increase awareness and the curiosity of the audience, whereas the nature of the posts was educational and research/support, and the content types were testimonials and opinion in brief.

The research results illustrate that a LinkedIn post, which received the most reactions in total number of likes and comments, included plain text. It began with a question and a citation. It informed a solution to the topic’s situation. The post was short, included about six sentences and related to a real life situation. The post with the second highest number of reactions aimed to help the reader. The post had a statement style and it delivered an opinion as a tip. It was short, included four sentences and an image, but not question. The post was topical, published in series and related to job duties. The research results illustrate that the length of one post was one sentence. The sentence was in a question form, and the post did not include an image or video. This post received almost as much reactions as the post with a video.

The research results demonstrate that videos can achieve a broad reach on LinkedIn. A video in one post received several thousands of views. But the total number of reactions didn’t rise to the same level as the plain text post. The post, which had a video published on LinkedIn received the most views. The post, which had a video that was linked from another platform to LinkedIn, or the video’s link was in the comment field, received less views. Overall, posts without a video received the same amount of reactions as the plain text posts or posts with an image. The research results demonstrate that content, which was curated, included several topics and sources. The curated content included personal comments. All LinkedIn’s own posts that received comments were either liked and/or replied.

The results of Twitter observation illustrate that five of the tweets included text and images and two of tweets were plain text. Three of the tweets mentioned location, were related to company events and included a question. The style of five tweets can be considered as an expression or a statement. One tweet was formal and informative, and one tweet was entirely phrased in the form of a question. Four tweets included a hashtag and their topic was not job related. In two tweets, another Twitter user was attached (@) to the tweet. All tweets that received comments were either liked and/or replied. The tweets that included personal comments but were based on news articles or were fact-oriented received the least reactions.

8.2 Gaps in social selling performance

The internally benchmarked process was social selling. The internal benchmarking proceeded by analyzing the results from the interviews and Internet-mediated observation. The internally benchmarked gaps were identified by answering the following: how much knowledge, where practices and when processes should be improved by the author.

Knowledge of social selling is related to the usage years of LinkedIn and Twitter. Knowledge is also related to the amount of independently acquired information as well as information gained through personal activity on Twitter and LinkedIn. The research results demonstrate that the gap is wide in the usage years of Twitter and LinkedIn. The gap is three to five years. However, independently acquired information narrows the knowledge gap. The knowledge gap is narrower due to the books, which the author has read, e.g. *Social Selling* by Laura Pääkkönen. The author has also listened to several podcasts and webinars about the topic.

The research results illustrate that the gap in practices is broad and several improvements are required. The most important practices, which were identified and require improvements in social selling, are as follows:

- 1) adopt a mindset to not be afraid to publish personal views and opinions on social media

- 2) deliver practical solutions for real life challenges and problems
- 3) create personal content with a clear and short message and publish it regularly
- 4) improve the ability to react spontaneously
- 5) adopt a mindset to share information
- 6) adopt a mindset to engage with customers, colleagues and other people daily on social media
- 7) increase the 1st degree connections on LinkedIn
- 8) improve the ability to view a post with the eyes of the reader/customer and recognize that it truly benefits the reader/customer

The research results demonstrate that the gap in processes is broad and several improvements are required. The engagement process (i.e. liking, commenting and content sharing with comments) requires regularity and frequent posting. The educational process (i.e. publication of personal content) requires a weekly routine. The development process (i.e. growth of networks) requires goals and systematic activities as well. The identified gaps in practices and processes are the author's weaknesses. The author's strength is knowledge of social selling, although the author's presence and actions are behind in years on social media. According to the research results, management encourages active and regular activity on social media and co-operation with marketing.

9 DEVELOPMENT PROPOSALS

9.1 Improved knowledge

The development proposals aim to improve the author's knowledge of social selling. The development proposals illustrate, how to close the gap in knowledge between the author and the internal benchmarked social seller users.

The proposal to improve social selling knowledge is to study Sani Leino's podcasts. Sani Leino has produced 20 podcasts, of which the author has studied two. Another proposal is to obtain and maintain knowledge on an ongoing basis by participating in free webinars. The webinars are organized twice a year. The author has connected with the Finnish social selling pioneer and a social selling coach on LinkedIn. These connections enable achieving social selling skills "live". The author also follows international social selling persons and groups on Twitter and LinkedIn. The supportive actions to gain more knowledge are proposed as follows: participation in content marketing webinars or paid social selling courses and the study of social selling videos on YouTube.

9.2 Improved practices

The development proposals aim to improve the author's social selling practices. The development proposals illustrate, how to close the gap in the practices between the author and the internal benchmarked social seller users. The proposals for social selling practices are described as follows:

- 1) The proposal to not to be afraid of publishing on social media can be adopted by considering that being yourself or expressing your own thoughts and views on social media is nothing to be afraid of. Until now, personal views have already been expressed at the branch. Courage is gained by considering that a LinkedIn post is one-time use and the post is "live" max 24 hours. If the post does not receive likes or comments, nobody noticed it. In addition, a new post

is not delivered instantly to all 1st degree connections on LinkedIn. On the other hand, if a post does not receive likes or comments, acting should not stop.

- 2) The proposal to deliver practical solutions for real life challenges and problems requires the maintenance of a list, for example, of frequently asked questions. It requires ongoing monitoring of internal sources, customers' social networks as well as observation of external sources. After monitoring and observation, it requires reacting and acting i.e. distribution of content.
- 3) The creation of personal content with a clear and short message requires learning the basics of content creation. The regular publication of posts requires a decision, which day the posts are distributed weekly. The basics of content creation are as follows:
 - begin the post with a question
 - front-load the post
 - deliver one solution or one idea or one reflection in the post
 - include max. seven sentences in the post
 - include a call to action and a hashtag in the post

Images or videos are not compulsory in the post. Time spent in the writing of the post should not be more than 15 minutes. Writing in a succinct manner can be practiced on Twitter.

- 4) The proposal to improve the ability to react spontaneously could be practiced on Twitter because it is fast-paced in nature. Its stream achieves new tweets and topics all the time. Commenting can be conducted in a more relaxed manner on Twitter than on LinkedIn.
- 5) The proposal to adopt a mindset of sharing information on social media could be improved by considering that social media is the same kind of a channel than meetings, emails or calls. The sharing of information is already conducted daily offline. In online channels, information is only shared and communicated

in written format on social media. Video production enables us to communicate in the same way than e.g. in the meetings. The bar for sharing personal information should be low, but the message should add value for the buyer and help the B2B buyer during the buying journey. The more broader information spreads, the more help it will provide offline and online to people.

- 6) The proposal to improve engagement with customers, colleagues and other people requires communication on social media. Social media should be considered as a communication channel as the other channels of communication. Communication already occurs through phone, email or appointments at the branch on a daily basis. For example, an appointment begins with communication, when persons meet each other. During the appointment, the persons interact, exchange thoughts, comment and ask questions. The engagement only occurs in different ways and formats in social media channels.
- 7) The proposal to grow the social networks, i.e. close the gap in the amount of 1st degree connections on LinkedIn, could be improved as follows:
 - begin to post personal content and share content with comments
 - invite persons who have reacted to the posts to your network
 - begin to comment the posts of others and accept their invitations
- 8) The proposal to improve the ability to view a post with the eyes of the reader/customer and recognize that it truly benefits the reader/customer could be conducted by listening to customers offline and online. Another approach to consider is, for example, how the customer's invoicing process is improved due to the post's message? Is the process, for example, more efficient when the post's solution is implemented? In addition, mapping a few B2B buyer's journeys could enable the delivery of valuable posts. The focus should be on conversation levels: attraction and curiosity.

9.3 Improved processes

The development proposals aim to improve the author's social selling processes. The development proposals illustrate, how to close the gap in the processes between the author and the internal benchmarked social seller users. The development proposals to improve the processes are as follows:

- develop a schedule for social selling process
- set goals for increasing network on Twitter and LinkedIn

The social selling schedule (Table 3) is developed by dividing the social selling process into activities. The activities are liking, commenting, sharing content with comments, and publishing personal content. It is proposed that likes and comments are performed on a daily basis. These activities require regularity and high frequency on LinkedIn and Twitter. It is proposed that publishing personal content and sharing content of other persons is performed on a weekly basis. The same post could be published on LinkedIn and Twitter. It is proposed that activities are conducted in 15 minutes per day, in the morning and afternoon. Content creation requires an additional 30 minutes weekly. It is proposed that content should not be shared without comments.

Table 3 Proposed schedule of social selling on LinkedIn and Twitter

	Likes	Comments	Shares with comment	Personal content
LinkedIn	3 daily	1 daily	1 weekly	1 weekly
Twitter	3 daily	1 daily	1 weekly	1 weekly

The goal to increase the size and quality of networks are determined for Twitter and LinkedIn, separately. These two social networks are different in characteristics and utilized for different purposes. The tactical metrics for performance is proposed to be the x number of connections on LinkedIn and the x number of followers on Twitter. Tactical metrics, which measure content, are proposed to be the number of likes, comments and shares on LinkedIn. It is proposed that the tactical metrics of content are monitored daily and the growth of networks weekly.

10 CONCLUSIONS

The purpose of this study was to improve a bank expert's performance on social media. The author's acting on social media is based on a social selling approach. The study identified the social selling activities as well as the most important theories and concepts for the author to accomplish the goals of this study. The theories and concepts were transformed into practical development proposals. The study aimed to improve the author's knowledge of social selling, its nature and purpose as well. The goals of this study were to begin a regular and active acting on social media, increase the size and quality of the bank expert's social networks and strengthen the bank expert's professional image on social media. The study's development proposals suggested, how to begin and maintain systematic activities on social media.

The theoretical part of this study was constructed with literature, academic articles, different Internet sources, reports and a webinar. The theoretical part of the study provided tools to accomplish the study's research. The main theories were B2B marketing communications and content marketing. The main concepts were social selling process and strategy. B2B marketing communications provided knowledge on how value is communicated to customers and how the salesperson connects with customers in the era of digitalization. Content marketing clarified the creation process of content and provided understanding on how to create an educational and valuable message in the social selling context. The concepts of a social selling process and strategy provided a framework for social selling performance.

The empirical part of this study was conducted by five semi-structured interviews, Internet-mediated observation and internal benchmarking. The interviews represented management, marketing, customer and social selling user perspectives. Internet-mediated observation was conducted for two Twitter and LinkedIn accounts. Internal benchmarking identified the gaps in the author's social selling performance compared to the social selling users.

The study indicated that the case company encourages acting on social media, and the use of social media is one part of the author's work. The results also illustrated that competence development is one element of excellent employee experience. According to the study, active and regular social selling activities are expected to increase the author's visibility on social media. The study indicated that visibility and awareness on social media require performance, which is executed daily and weekly according to a proposed 3-1-1-1 social selling schedule. Social selling activities and the implementation of the schedule require 15 minutes per day and an additional 30 minutes per week from the author. The proposed schedule ensures consistent performance of the social selling process.

The study concludes that a growth in social networks is expected, when the social selling activities are performed according to the schedule. The proposed development practices will support social selling performance. The growth of social networks is gained online by distributing good content that attracts 1st degree connections and further 2nd degree connections to like and/or comment on the author's posts. On the other hand, increasing the quality of social networks should also be conducted in offline encounters, which include appointments, meetings, calls and events. The offline approach will ensure connecting with OP Länsi-Suomi's customers.

Another online approach to grow a LinkedIn network is to react to colleagues' posts when they have liked and/or commented on customers' posts. The author's reactions could be a connection invitation or commenting on posts or liking. The research results revealed that the social networks of the author's colleagues are larger than the author's, and colleagues' activities are on a higher level than those of the author's. The author's LinkedIn network mostly consists of colleagues, which supports this approach, and the author is a member of key account management teams and serves the same customers. This approach also covers three important factors of social selling, which are helping people, building connections and sharing information.

Social selling is about helping people, building connections between people and sharing information. Helping people might occur, for example as follows: the author's comments deliver new lift or reflection to the customers to develop, for example, their payment transaction process. Another benefit is that liking the posts of customers and colleagues allow their posts to spread broader in the social networks. Likes and comments support building connections with the customers, for example, by showing interest in their events. On the other hand, social media channels enable topical and professional information to spread more broadly among customers and, vice versa, the customers can reach OP Länsi-Suomi's employee on social media. Reachability is important for OP Länsi-Suomi and social media offers additional channels for communication and interaction with the customers. Sharing information through social connections enables OP Länsi-Suomi to build the company's brand as well.

The study identified that one activity of social selling is the publication of personal content. Content creation requires the proposed social selling practices, a mindset of "speaking with one's own voice" in written format as well as a mindset of a customer. The content creation practices that were discovered in this study emphasize real life solutions, short messages, questions, one insight in one post and a benefit approach. According to the study, the easiest way to begin social selling is to share internal content. The curated content requires personal comments, which can be structured according to the content creation practices.

The author's strategic goal of social selling is to serve customers on social media. To accomplish this goal, the author should increase the size and quality of her networks, distribute content, and observe customers' online presence. The study indicated that OP Länsi-Suomi's customers are on social media and acquire information online and that active and regular social selling increases the visibility of the author. Increased visibility and awareness provide opportunities to educate customers because they are in the beginning of the buying journey. In other words, the author's task is to create content that will answer to a question, for example, why solution ABC matters? In order for the author to achieve the strategic goal, the study suggested tactical metrics for content and for growing social networks.

The study captured the most important concepts of social selling for the author. The study also narrowed the gaps between theory and practice. The author created actions, which will support her to begin acting on social media systematically. What if the author will not implement the proposed social selling activities? In that case, the author will continue active personal selling activities, which state solutions and close the sale. On the other hand, the customers continue searching information from several online sources, self-educate and combine asymmetric information by themselves.

What if the author implements the social selling activities? Assume that the size of the author's social network has increased to 500 LinkedIn connections, of which 50 percent are customers. Assume that one digital service achieves new features in February 2021. The author conducts a usage video of new features with a marketing unit. A video is produced based on the proposed content creation practices. 20 of the author's colleagues and 30 customers like the post and the video receives 100 views from customers in a month. In order to obtain the same reach (130 customer views and likes) with offline activities would require approximately four phone calls per day to customers in one month. After this assumption, the study concludes that social selling activity helps sales as well as customers' access to, for example, up-to-date information.

The study developed social selling practices and processes based on the weaknesses and strengths of the author in social selling performance. The author's colleagues can utilize the identified practices and processes as modified. However, the study suggests that content creation practices can be utilized as such by the colleagues. The risks of social selling are avoided by focusing on real life solutions, delivering ideas for customers to grow their business and utilizing internal sources of content. The study concludes that social selling is a tool, which provides opportunities to strengthen the professional image of the author on social media. The study also concludes that social selling activities will benefit OP Länsi-Suomi and further development suggestion is a social selling plan for the sales unit.

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