The Employee Competencies Impacting the B2C Customer Experience in the Banking Industry

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Abstract

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This is an independent study that is based on concepts from HR and marketing. The goal for this study is to determine the employee competencies impacting the B2C customer experience in the banking industry. The banking industry was selected, for customer experience is a concept banks promote, and there is a competency framework based on which their employees are evaluated by in the collective agreement for the financial sector.

Competencies and customer experience are introduced as concepts, then the first as a framework and the latter a management method. Both have a set of challenges and a number of things in common. This research and research into research methods support the choice of qualitative research via customer interviews for data collection.

The data was collected in two phases, the first one in October 2018 and the second one in July 2019. Four interviews were conducted for each phase. The interviews took place outside different bank offices in the capital area of Finland.

Thematic analysis utilising a matrix framework was used to analyse the collected data and to produce a list of competencies that have an impact on the B2C customer experience in the banking industry. Based on the collected data, the best customer experience is the result of competent customer service that is delivered with a friendly, service-minded attitude, and the customer not having to wait for too long to receive it. The opposite of any of these has a negative impact to the customer experience.

The collected list of competencies could be mapped to the categories present in the competency framework in the collective agreement for the financial sector. In this regard the competency framework is not outdated. However, regarding competencies impacting the B2C customer experience the interaction and cooperation and quality of work were the most important categories.

Keywords
Competencies, competency frameworks, customer experience, customer experience management

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1 Introduction

This is an independent study on how the Business to Consumer (B2C) employee competencies impact the customer experience in the banking industry in Finland. The study was conducted via a series of customer interviews in order to understand what they value, experience, and expect in a customer service situation. These interviews took place outside different banks in the capital area of Finland. The aim for this study is to find out what are the employee competencies impacting the B2C customer experience in the banking industry. These are later compared to the ones that are present in the collective agreement for the financial sector.

1.1 Background

Several Human Resources (HR) processes, like recruitment, training and development, and performance management, can use competency frameworks to evaluate employee competencies. One of the goals is to find out if there is a gap between what is expected from an individual in a certain position, and what they deliver. (Pilbeam & Corbridge 2010, 69.) On the other hand, within marketing management, the term satisfaction gap is used to describe “the difference between what customers want and what they’re willing to settle for” (Peppers & Rogers 2017, 353). For customer experience management, the goal is to have an impact on the individual customer experience (Peppers & Rogers 2017, 40).

The choice of conducting this study on the banking industry was based on two reasons. Firstly, due to the availability of a competence evaluation framework via the applicable collective agreement. Secondly, for there was access to informants due to these companies having offices located outside of shopping malls or other private buildings where research could not be conducted, and the fact that these offices still exist for customer service despite the fact that many banking services are now accessible via other mediums.

1.2 The employee competencies impacting the B2C customer experience in the banking industry

To uncover connections between employee competencies and customer experience in the banking industry, and in order to compare the results to the competencies present in the collective agreement for the financial sector, the research question (RQ) has been formulated as: **What are the employee competencies impacting the B2C customer experience in the banking industry?** This RQ is divided into the following three Investigative questions (IQ) (Table 1):

1. What are the competencies most valued by the B2C customers in customer service personnel?

2. What are the competencies demonstrated by the personnel that improved the customer experience?
3. What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?

Table 1. Overlay matrix

Investigative Questions (IQs)	Theoretical Framework	Method	Results
1: What are the competencies most valued by the B2C customers in customer service personnel?	Competencies Competency frameworks	Qualitative B2C customer interviews	Chapter 4.1 Chapter 5.3
2: What are the competencies demonstrated by the personnel that improved the customer experience?	Competencies Customer experience	Qualitative B2C customer interviews	Chapter 4.2 Chapter 5.3
3: What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?	Competencies Customer experience Customer experience management	Qualitative B2C customer interviews	Chapter 4.3 Chapter 5.3

1.3 Demarcation

This thesis will study the B2C customer service personnel in the banking industry within the capital area of Finland. The focus will be on the employee knowledge, expertise, and behaviour in customer service situation. This will be explored by studying the B2C customer valuations after the service situation. The study will focus on the competencies that can be perceived by the customer in the customer service (service delivery) situation.

Conclusions will be based on the identified gaps between what employees are evaluated based on and what the customers value with regard to customer experience. Reasoning behind this is that this does not require explicit knowledge of the companies' internal HR processes, which cannot be commented on.

1.4 International aspect

This study was conducted in the capital area of Finland. Originally the hope was that the customer base would be international enough, to have a sample of non-Finns as respondents. This would have allowed comparison between valuations of different customer segments. However, all respondents were Finns and thus no such comparison could be made. Regardless, the concept of this study can be applied to many industries, or individual organisations, whose operations have a personal B2C customer service element. The early stages of this thesis work included contact with individual operators in retail, education, and the banking industry. The choice of conducting this as an independent study, was due to different barriers to information, which emerged while discussing the topic with representatives of different individual organisations.

1.5 Anticipated benefits

“Sustainable competitive advantage in the long run is seen to arise from the superior ability to identify, build, and leverage new competencies” (Pilbeam & Corbridge 2010, 67). With the combination of competency theory and customer experience, the potential beneficiaries in the banking industry would be: HR, employees, and B2C customers.

The HR department would benefit from knowing which competencies are valued by the B2C customers in their customer service personnel. This could have an impact on training and development efforts, and recruitment. With regard to the employees, the benefits would lie in the recognition and development of these competencies. The B2C customers would in the end benefit from better customer service, via competencies they value.

With regard to international operations, this is a study that can be conducted in an international setting, which will allow comparison of customer values. Knowing what the customers value and look for, regionally, and what kinds of differences can be found between regions could help in the process of recruitment of the right person, for the right qualities, for the right region. Also, in personnel development and assessment, this process helps identify the gaps between what customers expect and what they experience in the service delivery situation.

The author benefits from the competencies gained via this study as it involves combining theories from HR and marketing and conducting an appropriate field study.

1.6 Key concepts

This study is based on concepts from HR and marketing. These are further explored in the second chapter.

Competences
“The ability to perform activities within an occupation to a prescribed standard” (Fletcher 1991, in Pilbeam & Corbridge 2010, 62).

Competencies
“The behavioural characteristic of an individual which is causally related to effective or superior performance in a job” (Boyazis 1982, in Pilbeam & Corbridge 2010, 62).

Competency framework

"A competency framework is both a list of competencies and a tool by which competencies are expressed, assessed and measured" (Strebler & al. 1997, in Pilbeam & Corbridge 2010, 63).

Customer experience

Customer experience is the subjective experience a customer has. It isabout their thinking, feeling, and acting. (Walden 2017, 11.)

Customer experience management (CEM)

"Customer experience management (CEM) is the management of 'the experience the customer has' " (Walden 2017, 25).

1.7 Risks and risk management

Risks involved in this study as they relate to the research methods were regarding reliability and validity. These are presented in chapter 3.4. Within chapter 5 the process is presented as it was conducted by the author.

Another risk that was identified early on were the customer interviews. What would motivate the customer to participate to an interview? In the end presenting oneself as a thesis student and showing the interview questions beforehand was the best approach.

Time management was also recognized as a risk for there was a large amount of data to process during the course of this study. Careful planning of the writing process with clear objectives for each writing session made sure the progress was maintained.

1.8 Relevance for the banking industry

The banks that were selected for this study differ between the number of employees and customers. On the group level, the largest one is Nordea and the smallest Aktia Bank. (Table 2). Per chapter 4 of Collective Agreements Act (436/1946), they are all bound by the applicable collective agreement, that is: Collective Agreement for the Financial Sector.

Table 2. Number of employees and customers for the banks to be studied (Aktia Pankki Oyj 2018, 2; Nordea Group 2018, 6, 34; OP Ryhmä 2018, 5, 15; Säästöpankkiryhmä 2018, 9-10)

Bank	Aktia Bank	Nordea Group	OP Ryhmä	Säästöpankkiryhmä
Employees	903	30,399	12,269	1,349
Customers	350,000	9,600,000	1,800,000	477,000

Competencies

Collective Agreement for the Financial Sector, appendix 8c lists the competence evaluation categories and criteria for pay discussions. They are divided to competence, interaction and cooperation, independency and decision making, quality of work, productivity and objectives, management (supervisor / director only), and other locally agreed criteria. The evaluation is on a scale of 1 to 5 where 1 equals “Achieves clearly less than the task requires” and 5 equals “Achieves clearly more than the task requires” (Trade Union Pro 2016, 40; Appendix 1). New Collective Agreement for the Financial Sector was negotiated in March 2018, however the terms for pay discussion remained the same (Trade Union Pro 2018, 42-43; Appendix 2).

Customer experience

The selection of banks to be studied was based on publicly available information that the customer experience is a concept these banks are familiar with, and invest in. However, differences between focus areas between banks exist. Aktia Pankki Oyj (2018, 13) promotes customer centricity and individualistic service, no matter through which channel, it is seen as their competitive advantage. They also seek to improve customer experience via digitalisation (2018, 16). Nordea Group has made a case for customer-centricity by segmenting their operations to serve the needs of different types of customers. They see this as a way to optimize service delivery, in addition to allowing more time to spend with their customers. (2018, 8.) OP Ryhmä has put a strategic focus on improving the customer experience via digitalisation (2018, 11). Lastly, Säästöpankkiryhmä promotes their customer satisfaction, and calls a successful customer encounter the Säästöpankki experience (2018, 3). These diverse approaches likely result in different kinds of customer experiences, depending on the bank.

2 Competencies as they relate to the customer experience

This chapter will give an overview on the theoretical background for the research. Competencies will be explained as a concept and as an assessment tool via competency frameworks. Challenges of the competency concept and its use will also be introduced. This will be followed up by an introduction to customer experience as a concept and managing the customer experience. Also, the challenges of customer experience will be explored. In the end of this chapter the combination of these two theoretical concepts will be introduced.

2.1 Competencies

Competencies are an individual's attributes that make them perform well at work. They are often studied, and identified, via personnel who excel in their work. (Taylor 2014, 125.) Competency frameworks are widely used by large organisations, especially those that provide services. Some reasons behind this include developing employees with regard to skills that are needed by organisation in the future, providing shared standards, facilitating change management, and performance management. (Horton in Pilbeam & Corbridge 2010, 68-69.)

2.1.1 The competency concept

Before the competencies concept was introduced, focus was on the job to be performed. It was carefully analysed with regard to the required tasks as well as responsibilities. From this, a *person specification* was designed, which would list what was required from the employee. Competencies as a concept was first introduced by Richard Boyatzis in 1982. Boyatzis analysed the characteristics of high-performing employees in managerial positions and came up with three levels that had an impact on an employee's competency. These were: “Motive and trait”, “self-image and social role”, and “skill”. His work explored not just why employees behaved in a certain way, but also how they would in specific situations. Through his research, he theorized that there is a limited number of competencies, 21 to be precise, an individual can have and vary on, in a job context. These competencies he divided to six clusters which were: Goal and action management, leadership, human resource, directing subordinates, focus on others, and specialized knowledge. (Wood & Payne 1998, 23-26.)

Competency frameworks that utilized the Boyatzis's model in late 1990s reduced the complexity of study to observable behaviours. The number of competencies was reduced to 8-12. These could often be categorized to three clusters, cognitive (thinking), affective (feeling), and conative (acting). To define a competency, four aspects were needed: title, definition, levels of competency, and list of measurable behavioural indicators. What remained as a focus though, were the future needs of organisations with regard to human capital. (Wood & Payne 1998, 26-29.)

The development of competency frameworks from 1980s until now has been from more to less specific. Within less than 20 years from Boyatzis's study, the number of competencies had halved, and by 2016 halved again. Comparing the six core competencies of 2016, to the earlier decades, nothing new has emerged during the time. (Table 3.)

Table 3. Competencies comparison from 1982 until 2016 (Boyatzis 1982 in Wood & Payne 1998, 25; Wood & Payne 1998, 27; Rao 2016, 55)

1982	1998	2016
Goal and Action Management	Communication	Technical/functional
Efficiency orientation	Achievements/results orientation	Commercial acumen
Productivity	Customer focus	Interpersonal skills and teamwork
Diagnostic use of concepts	Teamwork	Proactive problem-solving and initiative
Concern with impact	Leadership	Communication skills
Leadership	Planning and Organizing	Positive attitude
Self-confidence	Commercial/business awareness	
Use of oral presentations	Flexibility/adaptability	
Logical thought	Developing others	
Conceptualization	Problem solving	
Human Resource	Analytical thinking	
Use of socialized power	Building relationships	
Positive regard		
Managing group processes		
Accurate self-assessment		
Direct Subordinate cluster		
Developing others		
Use of unilateral power		
Spontaneity		
Focus on Others		
Self-control		
Perceptual objectivity		
Stamina and adaptability		
Concern with close relationships		
Specialized knowledge		
Memory		
Specialized knowledge		

In HR literature the 1998 competencies by Wood & Payne are still listed. (Horton in Pilbeam & Corbridge 2010, 72; Taylor 2014, 126). The reason for this may be due to the companies using competency frameworks to reflect their values like *quality*, *continuous improvement*, *innovation*, *integrity* (Ashdown 2014, 132), *customer focus*, *commitment to excellence*, *concern for people* and so on (Rao 2016, 56). As these values are company specific, and the competency frameworks likely internal information, further generalization may take a while. Meanwhile, generic competency frameworks in literature will possibly get even more concise.

2.1.2 Developing competency frameworks

Competency frameworks can be developed using various methods. Using *repertory grid*, employees are grouped into better and worse performers by their managers. This is followed up by identifying the distinguishing differences between the groups. In a *critical incident analysis* key events related to job performance are collected and then studied via observer or participant interviews. This results in identifying success and failure factors with regard to employee behaviours. *Benchmarking* on the other hand, is used to compare the organisation to other similar, or better performing ones. This method can be used in conjunction with another one to identify success or failure factors in the current practice. (Horton in Pilbeam & Corbridge 2010, 75-76.)

Furthermore, the management can utilize the following three interconnected methods for developing a competency framework for a specific role in the organisation. Beginning with using a list of identified competencies to find out which of them differentiate the high performers from the others. Then prioritizing them according to the company needs. The second method includes defining the requirements and accountabilities for each key competency so that they reflect those demonstrated by high-performing employees. The last method involves a discussion on the capabilities associated with high performers. Here the focus is not just on what they do, but also how they do it. (Dalziel in Berger & Berger 2011, 19.)

Appendix 8C of the Collective Agreement for the Financial Sector lists the competences considered in pay discussions. It includes evaluation of employee's knowledge, skills, and experience as one of the performance indicators. This is followed up by a list of different abilities that the person should demonstrate in their work. The parties involved in the discussion according to the collective agreement are the employee and his or her supervisor. It is however stated that companies may agree to other arrangements. (Trade Union Pro 2016, 40-41; Appendix 1.)

2.1.3 Assessing competencies in the banking industry

Competencies are evaluation criteria, which can be used flexibly throughout various HR functions. Using competencies, it is possible to identify areas of excellence, as well as of development. Within an organisational context, competencies should reflect the needs and improvement of the organisation. (Wood & Payne 1998, 21-22.)

The competency framework for the financial sector has the following areas of evaluation, excluding the managerial competence:

- Competence
- Interaction and cooperation
- Independency and decision-making
- Quality of work
- Productivity and objectives

(Trade Union Pro 2016, 40.)

These competencies are evaluated using a *points-based rating scale* from 1 to 5 where 1 equals poor performance “Achieves clearly less than the task requires” (Trade Union Pro 2016, 40) and 5 equals outstanding performance “Achieves clearly more than the task requires” (Trade Union Pro 2016, 40). Using this assessment method gives an overview of how well the employee is performing. Additionally, it gives an indication of the strengths and weaknesses of the employee being evaluated. (Ashdown 2014, 154.)

Participants in this evaluation session are the employee and the supervisor (Trade Union Pro 2016, 40). There are some risks using this method. For example, using numbers may over-simplify the assessment and employees may be more focused on the quantitative than the qualitative feedback. It is also subject to supervisor’s judgement on what constitutes as good or bad performance. Finally, a scale of 1-5 leaves the grade of 3, satisfactory performance, as the safe option for the supervisor to choose. (Ashdown 2014, 152.)

2.1.4 Challenges with competencies

As explored in chapter 2.1.2. there are several techniques that can be used to identify the competencies for a role in an organisation. However, since 1990s there have also been critique and concerns with regard to these techniques. Some of them are listed here.

First, they share one specific deficiency, they are all focused on the past. What may have enabled success until now, does not necessarily work in the future. This argument warns against using past competencies to shape the future of the organisation. (Wood & Payne 1998, 29-30.) All competencies should have an expiration conditions named; circumstances under which they become irrelevant (Dalziel in Berger & Berger 2011, 15).

Additional criticism on competency frameworks, related to the previous one, is with regard to what is called *cloning*. In practice this means organisations identify their high-performing employees and then hire more just like them. This has been identified as an issue, for it reduces workplace diversity, variety of approaches, innovation, and problem-solving capabilities. The more detailed the framework, the more likely the organisation is to fall behind. (Wood & Payne 1998, 31.) The main challenge here is in identifying competencies that enable success in the future and discarding the obsolete ones (Taylor 2014, 137).

Yet another concern is that the techniques used in developing competency frameworks will provide characteristics that differentiate the high-performing and poorly performing employees, but do not provide the whole picture to the competencies under scrutiny. For example:

- All identified differences are not necessarily relevant
- Sometimes there are no differences even though the competency is important
- High-performing employees may not have all competencies needed (in the future)
- The differentiating characteristics may not be relevant for performance

(Wood & Payne 1998, 30.)

Poorly designed competency frameworks are as much of an issue as aforementioned ones. If there are too many competencies the system will be impossible to manage. If the competencies, specifically behavioural indicators are poorly written, possibly misleading, hard to measure, or discriminatory, the framework is useless for its intended purpose. (Wood & Payne 1998, 31.) A competency framework should match the role and the organisation's needs, not be a wish list for nice to have attributes for everyone to possess (Dalziel in Berger & Berger 2011, 15).

While well-designed, up-to-date, competency frameworks are useful, they require observation, updates, and resources to remain so (Wood & Payne 1998, 32). Organisation's goals with regard to using competency frameworks should be in promoting the attributes that are needed in the future. And, instead of having teams of clones, having people with skillsets that complement each other's weaknesses with strengths. (Horton in Pilbeam & Corbridge 2010, 85.)

The competency framework for the financial sector has not been updated at the very least since 2016. It may well be outdated for the current needs of the signatory organisations. Chapter 2.2. will give an overview of the concept of customer experience, one that the banks that were selected for this study all promote. In chapter 2.3. the relationship between competencies and customer experience will be elaborated.

2.2 Customer experience

Customer experience is the subjective experience a customer has. It is about their thinking, feeling, and acting (Walden 2017, 11). Cognitive, affective, and conative, the same three clusters as 1990's competencies. Customer experience is not the same as customer satisfaction, it is not about efficiency, but memorable experiences that have an impact on the customer's behaviour. However, having stated that, it comes about with a set of challenges.

2.2.1 The concept of customer experience

DEM approach divides customer experience to three layers: *drives*, *experience*, and *memory*. Drives relate to the customer needs, motives, current, and earlier experienced emotions, as well as the urgency of their current need. The customer may or may not be aware of these drives. However, they can be adjusted by the experience the customer has. These adjusted drives, which are memorable in one way or another become new drives and affect the customer's future decisions. Hence, the *feedback* connects the loop. (Figure 1; Walden 2017, 18-20.)

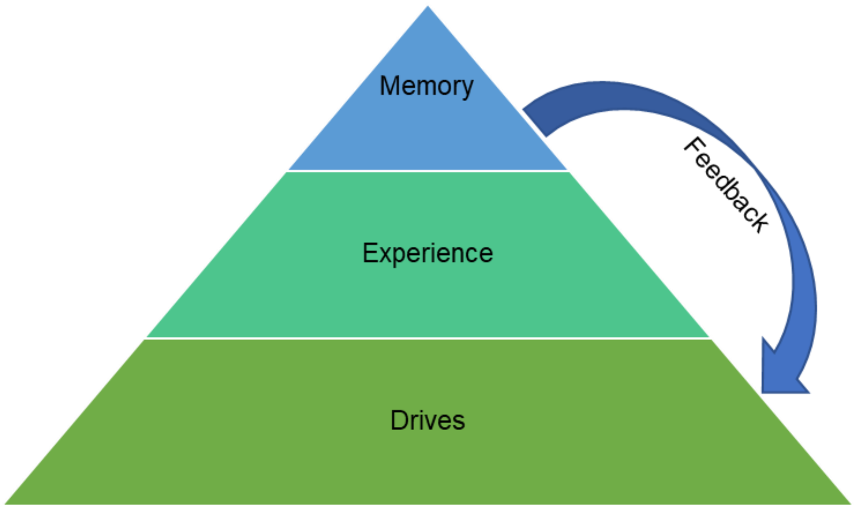

Figure 1. DEM approach based on Walden's model (2017, 18)

Thus, Walden (2017, 21) defines customer experience being: "in the moment, qualitative, phenomenological, subconscious, sensory, affectual, emotional, and rational: the 'how' of things as received by the mind of the consumer, sometimes a personal and memorable moment that affects behaviour; other times less resonant but experientially important nonetheless." If it has no impact on the customer drives, it does not count as an experience (Walden 2017, 21).

Customer satisfaction on the other hand is the result of a customer's evaluation of the service encounter as it compares to what was expected. The range here is from *negative disconfirmation* where the service did not meet the expectations, to *positive disconfirmation* where the expectations were exceeded. The neutral ground in between is *confirmation of expectations*, where the customer received the service as expected. The scale allows companies to measure the overall customer satisfaction levels. (Figure 2; Wirtz & Lovelock 2018, 54.)

Figure 2. Expectancy-disconfirmation model (Oliver & Sharpe 2010 in Wirtz & Lovelock 2018, 53)

With regard to customer experience and customer satisfaction the experience is at the positive and negative ends of the scale. Thus, it might give an indication of success or failure of a service encounter as an experience. However, it will not provide any new insights.

Sometimes service encounters are designed and acted out like a drama, where each participant has a role to play. There are certain expectations from both the service staff, and the customer. Companies may employ personnel to act not according to their individual personalities, but instead a prescribed way that reflects the company values. Customers on the other hand have their individual expectations from the service encounter and act accordingly. Service quality is dependent on the interaction and having both parties' expectations of the encounter met. Expectations may change over time though. Based on the experienced or perceived norm, they may become higher or lower. (Palmer 2014, 94-96.)

2.2.2 Customer experience management (CEM)

CEM can be described as managing the experience a customer has. This approach, while it encompasses care for consistency and control of the service, is centred on the customer. The goal of CEM is thus to identify opportunities to provide customers with individual experiences, which are relevant and memorable. (Walden 2017, 25-26).

Walden argues that customer experience management is not about brand efficiency, for that does not facilitate creation of memorable experiences for the customer. Neither is it a tool that can be used to produce customer experience. It is not about the sum of all experiences, for customers do not consider everything in their judgement, just the things that are relevant for them at the time. Nor is it: about setting targets, attitudinal metrics, only about interaction, customer service, or applicable for every company. (2017, 21-25.)

Every company needs to start from somewhere, *Subjective asset management* (SAM) is a framework that can be used for exploring the layers of benefits a customer receives at each stage. (Figure 3; Walden 2017, 37.) At the *efficiency* stage, the focus is on differentiating the company via operations' efficiency. Product or a service that works will not cause loss aversion; however, neither will it bring any added value to the customer. (Walden 2017, 42-43.) From the customer's perspective the *excellence* stage brings more value to a product or a service. It is about quality and design using existing marketing tools. (Walden 2017, 49.) Beyond the excellence stage lies the *drive*, or motivational layer as a differentiating factor. Here the focus shifts to individual and memorable, experiences that are designed via deeper research and understanding of customer needs. This innovation process involves continuous research and development though, for the customer needs and expectations do change. (Walden 2017, 52-54.) Lastly, due to *commoditisation*, companies move between these layers in a cyclical manner. Once efficiency, excellence or experience becomes trivial there is a need for further innovation. (Walden 2017, 38-39.)

Figure 3. Subjective asset management (Walden 2017, 37-38)

2.2.3 Challenges with customer experience

There are several challenges that have been identified with regard to customer experience. Some of them are measurement, research and value-added.

Measuring customer experience can be challenging. Customers do not sum their experiences like human calculators. Fixed surveys may provide an indication of the service efficiency; however, they do not offer an insight to what the customer drives are. They may in fact completely miss the experience a customer has just had by forcing the focus on pre-determined areas. (Walden 2017, 125.)

While trying to research something subjective, measurement scales may be an inefficient method to use. There are alternative ways to studying customer experience. To understand drives, depth interviewing customers using rep grid or other similar techniques is suggested as one. (Walden 2017, 139)

Customer emotions and their importance in experience design is hard to debate. Discarding the emotional factor leads to focus on functional and efficient, not something that is emotionally engaging. What something feels like is an emotional response and emotions affect behaviour. They lead customers to the decisions they make, either consciously or unconsciously. (Walden 2017, 153-156.)

2.3 Conclusion - the relationship between competencies and customer experience

Exploring the concepts of competencies and customer experience in isolation there may seem to be little common ground. However, looking into them together provides a different picture.

Competencies, as well as customer experience, can be categorized and studied by how a person thinks, feels and acts. While there are various research methods on competencies and customer experience, for both interviews are suggested as one and using a rep grid is another one. (Figure 4.)

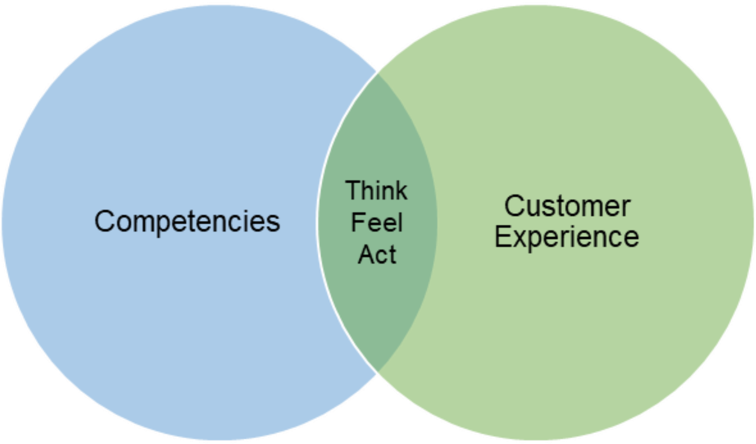

Figure 4. Venn diagram of competencies and customer experience

Developing a competency framework, it is important to focus on the observable behaviour, the same goes with managing the customer experience. An experience that is not memorable, will not have an impact on the customer drives, and thus future behaviour. That is why, to improve customer experience, employee behaviours that have a positive impact on it need to be identified.

Both concepts also have similar issues with focusing on the future needs of the organisation. Competency frameworks get outdated and customer experience becomes commoditised, over time.

3 Research methods

Research method chosen for this study is qualitative research. The data is collected using series of semi-structured interviews and analysed using thematic analysis. This chapter provides justification for the chosen methods.

3.1 Qualitative research

While the theoretical frameworks for both competencies and customer experience research suggest qualitative approach, this is further justified by research literature. Quantitative research is usually associated with research techniques and analysis which uses or produce numeric data. It is used for exploring predetermined variables and their relationships. Qualitative research on the other hand is associated with non-numeric data collection or analysis. It can used to study subjective experiences about a phenomenon, and it allows comparison of informants' opinions. (Saunders, Lewis & Thornhill 2016, 165-166.) Additionally, Yin (2016, 9-10) lists five distinct features with regard to qualitative research some of which also support the choice of using this method. First, qualitative research is aimed at understanding and representing people's perceptions and given meanings of real-life events. It can also be used to describe people's actions and thought processes via specified concepts, or in order to develop new ones. Finally, it recognises the impact of contextual conditions on human behaviour but does not attempt to control them out.

3.2 Data collection

For the data collection, semi-structured interviews are used, for they are less rigid than structured interviews and more focused than unstructured interviews. Semi-structured interviews are conducted using listed themes and questions. However, depending on the interview some of the questions may be omitted or new ones asked. The ideal method for saving this data is using an audio recording device. (Saunders & al. 2016, 391.)

The research is conducted in two phases. The first phase tests the interview framework and the research process approach. After the first round of interviews, the interview framework is reviewed for its suitability and revised as necessary. (Figure 5.)

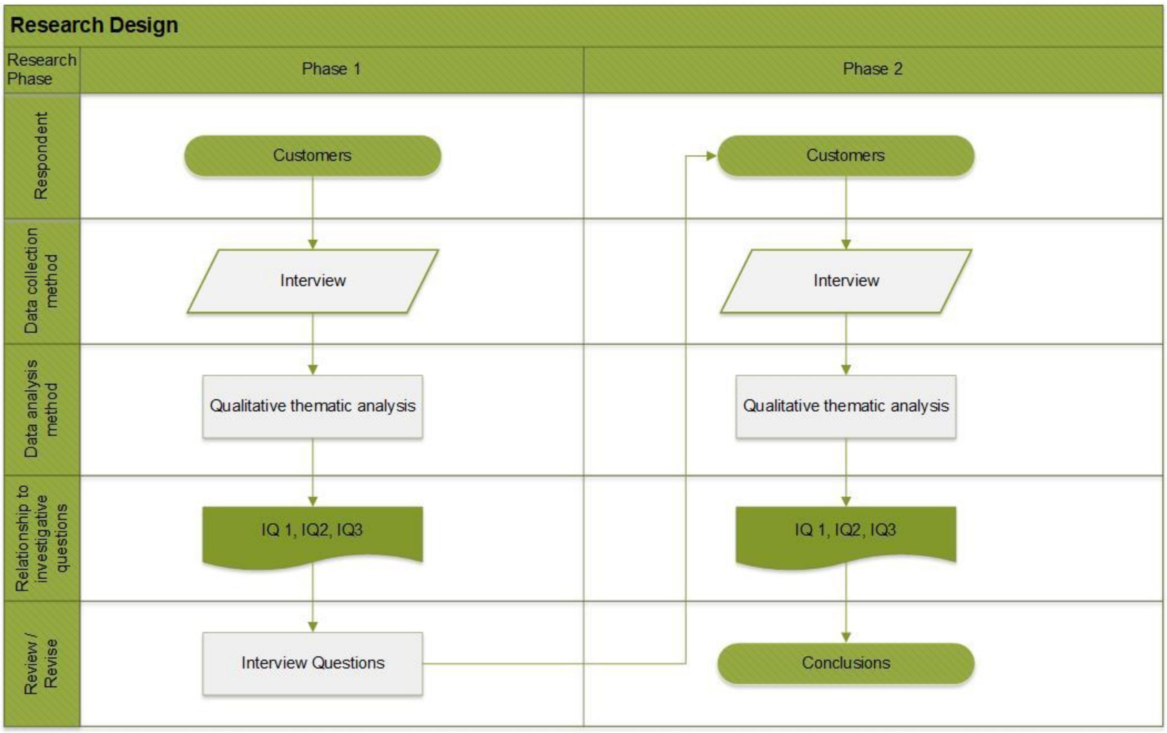

Figure 5. Research design

3.2.1 Process

The respondents should be customers that have just experienced the customer service in a bank. This way the customer experience is still fresh in their minds. They should be approached outside of the bank office, for otherwise it cannot be confirmed that they would qualify. The number of interviews conducted depends on the customer's willingness to participate in the first place. The number of locations selected for interviews are four.

To encourage respondent participation, the interview questions are presented beforehand. The interviewer also presents a proof of her student status. Confidentiality must be assured and clarified that this is an independent study for which none of the banks are a commissioning party. Finally, the respondents receive a cover letter with the author's contact details for further enquiries (Appendix 5).

3.2.2 Interview framework

Evaluative research is used to study for example the success of organisational strategies and initiatives. It can be used to evaluate, among other things, service delivery processes. The data collection is focused on the 'what' how' and 'why', in order to finding an evaluative understanding of the phenomenon. It also allows comparison between different groups via questions that have 'which', 'when', 'who', or 'where' included. The result is focused on understanding how and why certain strategy may be effective, or not. This is then compared to the theory on the subject. (Saunders & al. 2016, 176.) Interview framework used in this study is included as Appendix 3 in Finnish and Appendix 4 in English.

3.3 Data analysis

Thematic analysis is an often-used approach to analysing qualitative data, for it can be applied to a great variety of qualitative data. To organise the data into themes that can later be analysed, a matrix framework can be used. (Bryman & Bell 2015, 599.)

Themes are categories that can be identified from the source data. They relate to the focus of the research, RQ and IQs. They build on codified transcripts and research notes. Finally, they give the researcher understanding of the collected data, that allows practical application of the theories behind it, via research foci. (Bryman & Bell 2015, 600.)

To identify themes there are several matters to look out for. Beginning with recurring topics, *repetitions*. Also, *metaphors and analogies* as a way of expression. *Similarities*, as well as *differences* between respondents' views on the matter. And, *linguistic connectors*, using words that express causal connections. One can also look out for what is not being said, *missing data*. Lastly, any *theory-related material* from the initial research to the topic. (Ryan & Bernard 2003 in Bryman & Bell 2015, 599, 601.)

Designing and utilising a matrix framework should follow some basic principles. First, an indication of the source of data, like the interview question number. Also, the language used should be as far from the transcript as possible, and it should not contain too many quotes. And finally, use of abbreviations is encouraged when necessary. (Ritchie & al in Bryman & Bell 2015, 599.)

With regard to this study, these were the principles that guided the preparation and use of the data analysis framework (Table 4). The aggregate results are presented in the fourth chapter.

Table 4. Matrix framework for the data analysis

Thematic Category (IQ's)	Respondent	Interview question
What are the competencies most valued by B2C customers in customer service personnel?		Mitä asioita pidät tärkeinä pankissa asioidessasi?
	Interviewee 1	
	Interviewee 2	
	Interviewee 3	
	Interviewee 4	
	Emerging themes and frequency	
		Mitä henkilökunnan osaamisalueita arvostat henkilökohtaisesti eniten?
	Interviewee 1	
	Interviewee 2	
	Interviewee 3	
	Interviewee 4	
	Emerging themes and frequency	

3.4 Reliability and validity

The role of reliability and validity as a measure of research quality in qualitative research is debated. Reliability concerns with replicability of the research design and the extent to which it produces the same findings. Validity is about the appropriate measures, accurate analysis, and generalised findings. (Saunders & al. 2016, 202.)

With regard to the reliability of a qualitative study, it may not be present in the strictest form of how the word is interpreted. This is mainly due to it being about unique perceptions of unique participants, at a point in time. Thus, the same research may provide different results with other participants, at another point in time. However, when the process is described in detail, it allows a similar study to be conducted. (Saunders & al. 2016, 205.)

Issues regarding data quality that relate to semi-structured interviews include the aforementioned reliability or dependability, different types of bias, cultural differences, generalisability or transferability, and validity or credibility. (Saunders & al. 2016, 396.)

Related to the reliability of the study are concerns for *interviewer bias*, where the appearance, behaviour, or comments made by the interviewer influence the way interviewees respond. Other forms of interviewer bias include the wording of interview questions, and interpretation of responses. *Interviewee bias* on the other hand arises from the interviewee's perceptions of the interviewer. Here interviewees agree to respond, however, they may withhold information they deem sensitive. Which leads to an incomplete picture of the matter. Lastly, *participation bias*, due to the time it takes to participate in an interview, may reduce the number of people who are willing to respond. Which in turn may lead to bias in the collected data. (Saunders & al. 2016, 397.)

Cultural differences may become a concern when the interviewer and the interviewee have different cultural origins. (Saunders & al. 2016, 397.)

The generalisability or transferability, to which extent the research results can be applied in other settings? With regard to qualitative research, the outcome may be based on a small number of cases, thus it cannot be statistically generalised. Instead, the findings are well suited to develop and test theories. (Saunders & al. 2016, 398.)

Validity or credibility, to which extent the researcher has managed to access interviewee's knowledge and experiences, and the ability with which the intended meanings are inferred

(Saunders & al. 2016, 398). Within the Results -chapter the collected data is presented by interview question and by phase. The results are then summarised by IQ and at the for the RQ.

3.4.1 Risks

The process of conducting semi-structured interviews is not easy to master. Listed here are some things to consider while on the field:

- Speak less than the interviewee
- Allow interviewees to express their views in their own words
- Maintain neutral body language and intonation
- Maintain the relationship via good rapport
- Use an interview guide with keywords as a reference
- Analyse while interviewing to select appropriate additional questions

(Yin 2016, 144-147)

The author acknowledges these as risks for the lack of practical experience one has in conducting semi-structured interviews. Having noted these beforehand allowed certain amounts of preparation before the interviews and reduced the interviewer bias that may have resulted otherwise.

3.4.2 Suitability of the data collection method

As the focus of this research is in identifying the competencies that serve the future needs of an organisation’s B2C customer experience efforts the approach taken is qualitative. Furthermore, the future needs cannot be evaluated using the past competencies. That is why interviewing customers, as opposed to using a survey, is the best way to obtain data about their observations and perceptions of the service delivery situation.

In the end eight interviews were conducted in three out of four selected locations. For the fourth one, no willing interviewees were obtained. Possibly because it was the most public place and having two exits had a number of potential interviewees leave the other way. Next chapter explores the results of these interviews.

4 Results

The data was collected in two phases, first one in October 2018 and the second one in July 2019. The data was collected and analysed in Finnish and translated to English for this chapter. Citations within this chapter are translated from the Finnish interview transcripts. Results are presented here phase by phase and then as a summary of findings for each IQ. This chapter is concluded with a list of competencies that have an impact on the B2C customer experience in the banking industry.

4.1 Competencies most valued by the B2C customers in customer service personnel

The first IQ is: What are the competencies most valued by the B2C customers in customer service personnel? To understand customer values with regard to the service encounter first on a more general, and then on a personal competency level this IQ was divided into two interview questions that were: “Which things do you find important while visiting a bank office?” and “Which employee competencies do you personally value the most?” (Appendix 4.)

4.1.1 Phase 1 results

For the first interview question respondents stressed the importance of service. As one of the respondents said: “Of course the good customer service, once you go there, is most important.” Explicitly mentioned were personal service, good customer service and the quality of service. Additionally, speed of service encounter and speed in general were important to the respondents.

For the second interview question respondents generally valued all the employee competencies. They found important that the personnel were competent in their own responsibilities and were able to complete the given task during a single visit to the bank.

4.1.2 Phase 2 results

For the first interview question most of the respondents found the general competence of personnel the most important thing while visiting a bank office. The second most important things were related to the customer service, service minded attitude, and non-forced attitude. Equally important was the friendliness of the service personnel. Speed of the service was also mentioned once.

With regard to the most valued competencies, again the general competence was mentioned by most of the respondents. One interviewee said: “Of course the competence, that they know what they are doing.” Service minded attitude and behaviour were also valued. In addition to these information flow from bank to the customer, flexibility, and availability of guidance were mentioned as being valued by the respondents.

4.1.3 Summary of results

Based on the thematic analysis the competencies most valued by the B2C customers in customer service personnel can be divided into general competencies and service or behaviour-related competencies. Of the former valued were the overall competence, communication skills, speed, flexibility and ability to give guidance. Regarding the latter, valued were service in general, service-minded attitude and behaviour, and friendliness.

4.2 Competencies demonstrated by the personnel that improved the customer experience

The second IQ is: What are the competencies demonstrated by the personnel that improved the customer experience? To understand what customers experienced during the visit to the bank and what made it for them a memorable encounter this IQ was divided into two interview questions that were: “How would you describe this visit to the bank?” and “What is your recollection of the customer service encounter during this visit?” (Appendix 4.)

4.2.1 Phase 1 results

For the third interview question respondents described their visit to the bank by the way the encounter went. What was mentioned here was that it went well and the thing that had brought the customer to the bank was done for most of the respondents. With regard to this, it was also mentioned when the opposite had happened, and the customer did not finish the business during the visit. Other than that, the waiting times were mentioned, as well as friendliness of the customer service personnel, and that an employee had sought help to complete a task. One respondent stated that: “It went quite well. Usually this bank has good service, usually.” Implying a general satisfaction to the service in the bank in question.

For the fourth interview question, respondents’ recollection of the recent customer service encounter was again described by means of the outcome. Respondents that had received the service they sought said so and had generally positive recollection of the encounter.

On the other hand, the respondent who had not concluded one's business characterized the customer service as pointless.

4.2.2 Phase 2 results

For the third interview question, most respondents described the visit to the bank in positive terms like pleasant and relatively fast, pleased, and having better result at the end. However, some also described the things that were lacking like not having a smooth service encounter, having an interrogation-type of a meeting, or service feeling forced.

Recollections of the service encounter followed the same pattern. On the positive side mentioned were the politeness of the personnel, and satisfaction of the service encounter. On the negative side the recollection for one of the respondents was: "I feel a little bad about this. Kind of feeling bad, let us say." The respondent was still feeling distressed thinking about the experience, as was said later on.

4.2.3 Summary of results

Based on the thematic analysis competencies demonstrated by the personnel that improved the customer experience can be divided into general competencies and service-related ones. Furthermore, the results were divided into positive and negative themes, negative ones being those that impact the customer experience in a less than pleasant manner.

On the positive side general competencies that improved the customer experience were ones that allowed the personnel to finish the task at hand, asking for help, and being relatively fast. On the negative side speed is also noted when a customer must wait. Also, the customer communications were noted as something lacking.

With regard to the service, on the positive side good service, friendliness and politeness were noted. Negative experiences resulted from an interrogation style -encounter, customer service feeling forced, or pointless, and having the customer feel bad at the end. Other than that, a broken ATM also contributed towards a negative experience.

4.3 Competencies that should be developed in the B2C customer service employees in order to improve the customer experience in the banking industry

The third IQ is: What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience? To understand what customers felt was lacking in the service encounter and which elements contribute to a memorable experience this IQ was divided into two interview questions that were: “Which employee competencies do you think should be developed?” and “What makes visiting a bank a memorable experience?”(Appendix 4.)

4.3.1 Phase 1 results

For the fifth interview question the respondents felt that the employee competencies that should be developed were behaviour or attitude and functional competence. Regarding the employee behaviour, respondents mentioned service-minded attitude, personal contact, and customer service. As for the functional aspect, the employee induction, and them being able to complete the task at hand were emphasized.

For the sixth interview question regarding the memorability of the experience most of the respondents highlighted the service received. “Service service service!” Exclaimed one of the interviewees. One respondent found the end result most memorable part of the experience.

4.3.2 Phase 2 results

For the fifth interview question some respondents felt the competencies that should be developed were more wholesome service minded attitude and keeping an eye out for the customer for a smooth service encounter. Better reaction times and organisational skills were also mentioned. One respondent felt that the customer service can feel abrupt at times from the customer point of view. However, this question was also described as being difficult to answer, for the personnel was so competent in customer service.

With regard to the memorability of the experience, answers were divided into positives and negatives. One of the positive comments was that everything has gone well, always or most of the time. Another one was that the reception and customer service is friendly, making it nice to visit a bank. Having guidance and instructions when needed was also appreciated. On the negative side, having a disrupting fellow customer, forced customer service, or horrible queues, also resulted in a memorable experience.

4.3.3 Summary of results

Based on the thematic analysis competencies that should be developed in order to improve the customer experience can again be divided into general competencies and service-related ones and positive and negative themes.

Regarding the general competencies giving guidance, getting things done, organisational skills, reacting to the customer needs, and overall outcome were noted. Speed was also regarded as something that should be developed via notion of horrible queues.

Service-related competencies to be developed were friendly service, service in general, friendly welcome, service-minded attitude, willingness and competence to serve, customer service, personal contact, keeping an eye out for the customer, and service via phone. From the negative side it was noted that the service can be abrupt or feel forced, and that leaves room for improvement. Additionally, having disturbing fellow customers counted towards a negative experience.

4.4 The Employee competencies impacting the B2C customer experience in the banking industry

The research question is: What are the employee competencies impacting the B2C customer experience in the banking industry? To answer the RQ thematic analysis was used to compile a list of competencies that have an impact on the B2C customer experience in the banking industry by means of the three IQs and six interview questions. The results were first analysed in Finnish and the final list of competencies were then translated to English. Based on the results competencies presented here are divided into general competencies and service-related ones and further into positive and negative themes (Table 5). The analysis framework is included as Appendix 6.

Table 5. Competencies that have an impact on the B2C customer experience in the banking industry

<table>
<tr><th>Thematic Category (IQ's)</th><th>Positive</th><th>Negative</th></tr>
<tr><td>What are the competencies most valued by B2C customers in customer service personnel?</td><td rowspan="3">Competencies
Getting things done (11)
General competence (9)
Communication skills (4)
Speed (4)
The basics (2)
Flexibility (1)
Giving guidance (1)
Online services (1)
Asking for help (1)
Organising work (1)
Reacting (1)
The outcome (1)

Service
Service (8)
Service minded attitude and behaviour (4)
Service competence (1)
Willingness to serve (1)
Good service (1)
Customer service (1)
Personal contact (1)
Keeping an eye out for the customer (1)
Phone service (1)
Friendliness (3)
Friendly service (3)
Friendly welcome (1)
Politeness (1)</td><td rowspan="3">Competencies
Waiting (1)
Horribly long queues (1)
Customer communications (1)

Service
Abrupt customer service (1)
Interrogation (1)
Reluctancy (1)
Reluctant service (1)
Pointless (1)
Bad feeling (1)

Other
Disturbing customers (1)
Broken ATM (1)</td></tr>
<tr><td>What are the competencies demonstrated by the personnel that improved the customer experience?</td></tr>
<tr><td>What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?</td></tr>
</table>

Looking at the final list of competencies one can see that there is a wider variety of general competencies than service-related ones that have an impact on the customer experience. Of these getting things done and general competence are most impactful. Communication skills and speed of the service are also listed, as a positive and negative influences on the customer experience. (Table 5.)

With regard to the service-related competencies, the service that the customer receives and how it makes them feel is the most impactful competency in a positive and in a negative way. Service minded attitude and behaviour as well as friendliness of employees contribute towards a positive experience. The behaviour of employees contributes towards a negative customer experience via reluctancy or abruptness of service. The customer may feel like having been interrogated, the service having been pointless, or have a bad feeling in general. (Table 5.)

Based on the collected data it seems that the best customer experience results from getting competent customer service delivered with a friendly, service-minded attitude, and not having to wait for too long to receive it (Table 5). These results are further discussed, in relation to the ones that are part of the collective agreement for the financial sector, in the Conclusions -chapter 5.3.

5 Discussion

This chapter begins with the practical process of obtaining the qualitative data and ethical viewpoints of this research. It is followed up by conclusions made by evaluating the collected data in relation to the competencies that are present in the collective agreement for the financial sector. The chapter ends with suggestions for further research and evaluation of the thesis process and own learning.

5.1 Trustworthiness

The data was collected outside of offices of the selected banks that had been identified to have offered bank services for the B2C customers without an appointment at the time. Additional criteria were that these banks were located outside of shopping malls or had an exit to the streets. Interviews were conducted in two phases, the first one in October 2018 and the second one in July 2019.

During the interview days the author waited outside of the bank premises for customers to exit. Upon their exit she approached them, introduced herself as a student of Haaga-Helia who was working on her thesis and asked them if they would participate to an interview. Following this she offered to show proof of her student status and showed the list of interview questions assuring the interview would only take a couple of minutes. Having done this, the respondents were assured the confidentiality of their individual answers and were asked for their permission to record the interview using a normal mobile phone. Potential respondents had an opportunity to, and many did, leave before any interview questions were asked. The respondents were not offered any concrete incentives for participating, thus the data that was collected is due to the good will of these anonymous participants.

During the interview the recording device was held by the author between herself and the respondent. Both the author and the respondent held the list of questions and the interviewer read them aloud. None of the respondents had any additional questions regarding the interview questions and few of them hesitated while answering them. Once the interview was done and the recording ended, the author gave each participant the list of questions and a cover letter to take with them. The cover letter included the author's and her assigned academic advisor's contact details, and instructions how to find the finalised thesis (Appendix 5). Respondents were then thanked for their time and contribution and asked if they had any questions regarding the thesis or anything else. As this was after the interview recording, these comments can be considered private and outside of the scope of this thesis. Thus, one can only say that the feedback was good and encouraging.

After the interviews were conducted and before the next interview date the interview recordings were transcribed. These transcripts were then analysed and broken down into themes. As all interviews were conducted in Finnish, the thematic analysis was also done in Finnish and only translated for the Results-chapter (Appendix 6).

5.2 Ethical viewpoints

Banks were chosen for having expressed interest in their customer experience. As this is an independent study where none of the banks were a commissioning party the data is not presented by bank but by research phase. Results are not compared to an individual bank, but the competency framework from the collective agreement for the financial sector.

Interviewees participated to the study of their free will and anonymously. The author did not ask for their name or other identifiable information. In the interview transcripts the time and location of the interview is written down. Transcripts of individual interviews are not published as part of this study; however, they are presented to the assigned thesis advisor upon request.

The respondents were given an opportunity to contact the student and her thesis advisor, in case they had any questions or concerns. Upon the publishing of this thesis not one of them have chosen to do so.

5.3 Conclusions

Reflecting the results of this research to the “Evaluation form of competence and performance in English” (Trade Union Pro 2016, 40; Appendix 1) it was possible to map the competencies that had an impact to the customer experience to the categories presented in the collective agreement for the financial sector. Thus, the evaluation form in and on itself may not be outdated. However, when it comes to the customer experience, certain aspects of competence and performance are relatively more important than others. (Table 6.)

Table 6. List of competencies that impact the customer experience mapped to the evaluation form in the collective agreement for the financial sector (Trade Union Pro 2016, 40; Appendix 1)

Evaluation criteria in the Collective Agreement	Impact on the customer experience Positive	Negative	Think/Act/Feel
Competence	Getting things done		Act
	General competence		Act
	The basics		Act
	Speed	Waiting	Act
Interaction and cooperation	Keeping an eye out for the customer		Act
	Phone service		Act
	Flexibility		Feel
	Friendliness		Feel
	Politeness		Feel
	Communication skills	Bad customer communications	Think
	Giving guidance		Think
	Asking for help		Think
Independency and decision making	Reacting		Act
	The outcome		Feel
Quality of work	Service	Pointless	Act
	Service competence		Act
	Willingness to serve	Reluctancy	Act
	Customer service		Act
	Service minded attitude and behaviour	Abrupt customer service	Feel
	Good service	Reluctant service	Feel
	Friendly service	Bad feeling	Feel
	Friendly welcome		Feel
	Personal contact	Interrogation	Think
Productivity and objectives	Organising work		Think

When it comes to what customers value, what they experienced, and what they wish to see developed with regard to employee competencies interaction and cooperation and quality of work were most important categories. To have an impact on the customer experience these are the categories where there are opportunities to move beyond the efficiency stage to excellence and drive (Figure 3).

5.4 Suggestions for further research

The process described here is not limited to the banking industry. It can be repeated in many settings where there is personal customer service element. With regard to the results of this study, the competencies identified here can provide a starting point on a larger scale research where customer's valuations of them is studied.

If one was to dive deeper into this topic, it would be possible to improve the B2C customer experience via employee competencies. This would require further study on for example what constitutes as good customer service as there were numerous different entries under this category even within the results of this study. Customer valuations could then be compared to the employees' view on the matter and identified gaps be studied. Relevant efforts could then be suggested for closing these gaps via training and development for example. Results could also have an impact on the recruitment process if used as one of the selection criteria for prospect employees. This would naturally have to be an internal affair, for it would require access to customers and employees of an organisation.

5.5 Evaluation of the thesis process and own learning

The approach taken from the beginning was a structured and linear one. However, it took a lot longer than the author had anticipated. Along the way it was important to set and follow up on timely targets. These followed the structure of the thesis that had been prepared very early on. Each chapter was a project to be completed before moving on to the next one, in this way there was a measurable progress that was happening on paper. Additional help in this process was having a conceptual overview of the thesis at hand, the what, how, why, and so what the thesis was about (Figure 6.). Having it gave perspective and validity to the study as a whole, while current focus may have been in a single chapter. At the end the author would not have wanted to do it in another way.

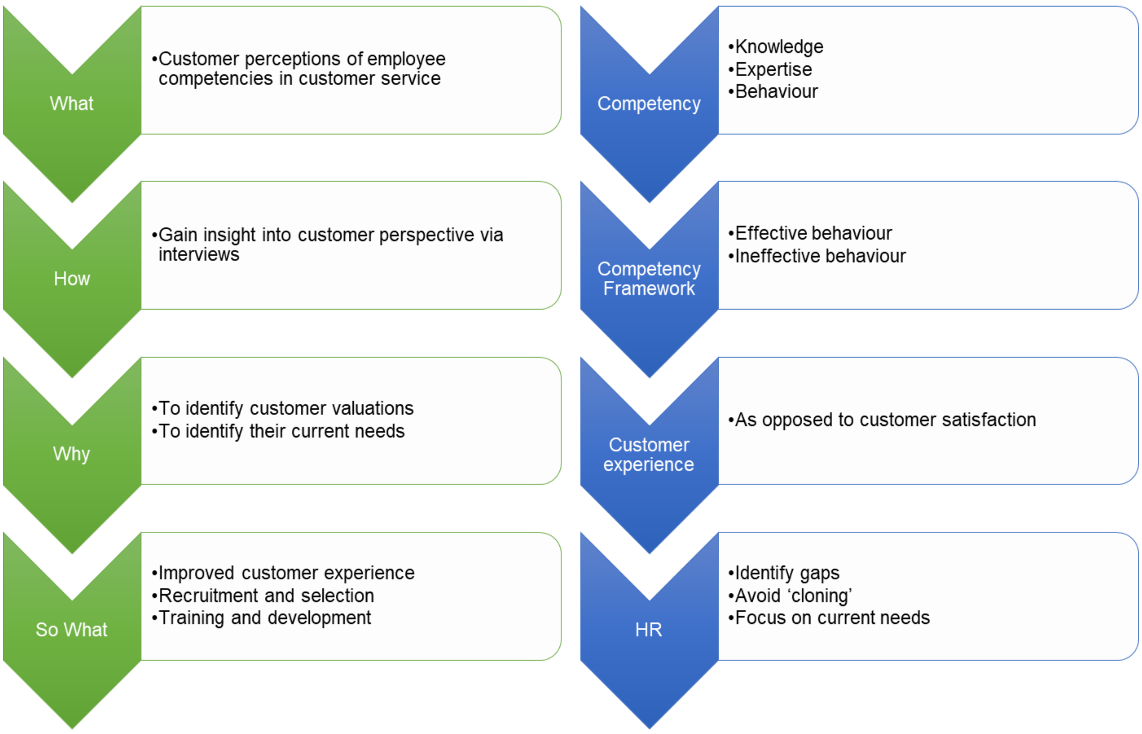

Figure 6. Conceptual overview of the thesis

For the author's own learning it was interesting to examine and combine the two concepts that provided the theoretical backbone for this study. Additionally, conducting qualitative interviews was an experience. With regard to the interviews, the first lesson was in handling rejection. However, with tenacity and perseverance enough people were approached to gain access to the data that is presented in the Results -chapter.

Last but not least, having a notebook for recording random insights was an invaluable asset. Sometimes when writer's block threatened, it was there to provide ideas. Other times it served as a sketch book for drafting out tables and graphs, some of which are present in this study.

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Appendices

Appendix 1. Evaluation form of competence and performance in English

Name of employee: Name of supervisor:

	1: Achieves clearly less than the task requires	2: Achieves slightly less than the task requires	3: Fulfils the requirements of the task in every respect	4: Achieves slightly more than the task requires	5: Achieves clearly more than the task requires
Competence • Sufficiency of knowledge, skills and experience • Ability to find new working methods • Ability to improve and keep skills up to date					
Interaction and cooperation • Ability to communicate in different situations • Ability to create cooperative atmosphere and build trust • Ability to influence, negotiate and sell in different situations • Ability to give and receive feedback					
Independency and decision-making • Ability to take initiative and make decisions that the task requires • Ability to adapt to change • Ability to work systematically and independently					
Quality of work • Good quality work • Ability to improve					
Productivity and objectives • Ability to work according to objectives • Ability to work actively and productively					
Management (supervisor/ director only) • Ability to organise and set objectives Ability to manage employees • Ability to motivate, reward and encourage • Ability to communicate openly and efficiently • Ability to improve the organisation´s productivity					
Other, locally agreed criteria (describe)					
Total score / average score::					

(Trade Union Pro 2016, 40)

Was consensus reached in evaluating employee´s competence and performance? Yes ☐ / No ☐
Opinions of both parties
Date and signatures Supervisor Employee

(Trade Union Pro 2016, 41)

Appendix 2. Evaluation form of competence and performance in Finnish

Toimihenkilön nimi: ___________________________

Esimiehen nimi: ___________________________

	1 Alittaa selvästi toimen vaatimuksia	2 Hieman kehitettävää toimen vaatimuksiin nähden	3 Kaikin puolin hyvätoimen vaatimuksiin nähden	4 Ylittää hieman toimen vaatimuksia	5 Ylittää selvästi toimen vaatimuksia
Osaaminen *Tietojen, taitojen ja kokemuksen riittävyys tehtävässä *Kyky löytää uusia toimintatapoja *Kyky kehittyä ja pitää osaaminen ajan tasalla					
Vuorovaikutus ja yhteistyö *Kyky viestiä erilaisissa tilanteissa *Kyky luoda yhteistyön ilmapiiriä ja rakentaa luottamusta *Kyky vaikuttaa, neuvotella ja myydä erilaisissa tilanteissa *Kyky antaa ja vastaanottaa palautetta					
Itsenäisyys ja harkinta *Kyky työn edellyttämään aloitteellisuuteen ja harkintaan *Kyky sopeutua muutokseen *Kyky suunnitelmalliseen ja itsenäiseen työskentelyyn					
Työn laatu *Kyky laadukkaaseen työhön *Kyky parantaa suoritusta					
Tuloksellisuus ja tavoitteellisuus *Kyky työskennellä tavoitteiden mukaisesti *Kyky aktiiviseen ja tehokkaaseen työskentelyyn					
Johtaminen (vain esimiestehtävissä) *Kyky organisoida ja asettaa tavoitteita *Kyky johtaa henkilöstön osaamista ja työskentelyä *Kyky motivoida, palkita ja innostaa *Kyky viestiä avoimesti ja tehokkaasti *Kyky parantaa organisaation tuloksellisuutta					
Muu paikallisesti sovittu arviointiperuste. Mikä?					
Pisteet yhteensä / pisteiden keskiarvo					

(Trade Union Pro 2018, 42)

Onko yhteisymmärrys pätevyyden ja suorituksen arvioinnista ja sen perusteluista?

Kyllä _____
Ei _____

Osapuolten näkemykset:

____
____
____

Allekirjoitukset ja päiväys:

Esimies ________________________ Toimihenkilö ____________________

(Trade Union Pro 2018, 43)

Appendix 3. Interview form in Finnish

Thematic Category (IQ's)	Questions	Additional questions
What are the competencies most valued by B2C customers in customer service personnel?	Mitä asioita pidät tärkeinä pankissa asioidessasi?	
	Mitä henkilökunnan osaamisalueita arvostat henkilökohtaisesti eniten?	Entä vähiten?
What are the competencies demonstrated by the personnel that improved the customer experience?	Kuinka kuvailisit tätä asiointikertaa pankissa?	Entä henkilökunnan osaamisen kannalta?
	Mitä sinulle jäi mieleen tämänkertaisesta asiakaspalvelusta?	Mikä oli mielestäsi parasta pankin asiakaspalvelussa?
		Muistatko aikaisempaa kertaa jolloin olisit saanut hyvää asiakaspalvelua?
What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?	Mitä henkilökunnan osaamisalueita pitäisi mielestäsi kehittää?	Ja kuinka tämä vaikuttaisi pankkiasiointiin kohdallasi?
	Mikä tekee pankissa asioinnista muistiin painuvan kokemuksen?	Entä huonossa mielessä?
		Entä hyvässä mielessä?
Demographic	Ikä	
	Sukupuoli	

Appendix 4. Interview form in English

Thematic Category (IQ's)	Questions	Additional questions
What are the competencies most valued by B2C customers in customer service personnel?	Which things do you find important while visiting a bank office?	
	Which employee competencies do you personally value the most?	And the least?
What are the competencies demonstrated by the personnel that improved the customer experience?	How would you describe this visit to the bank?	How about with regard to employee competencies?
	What is your recollection of the customer service encounter during this visit?	What do you think was best about the customer service in this bank?
		Can you remember another time when you have received good customer service?
What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?	Which employee competencies do you think should be developed?	And how does this affect your visits to the bank?
	What makes visiting a bank a memorable experience?	How about in a bad way?
		How about in a good way?
Demographic	Age	
	Gender	

Appendix 5. Cover letter

Viivi Liljeberg
Haaga-Helia University of Applied Sciences
DP International Business

Saatekirje

1(1)

Hyvä vastaanottaja.

Kiitokset tähän haastatteluun käyttämästä ajastanne. Kaikki vastauksenne käsitellään nimettöminä eikä auki kirjoitettuja haastatteluja tulla julkaisemaan osana valmista opinnäytetyötä. Valmis opinnäytetyö julkaistaan sivustolla http://www.theseus.fi/ ja sen löytää nimelläni.

Mikäli haluatte olla minuun yhteydessä opinnäytetyöhöni tai tähän haastatteluun liittyen, sähköpostiosoitteeni on viivi.liljeberg@myy.haaga-helia.fi.

Ohjaajani Haaga-Helian puolelta on lehtori Anita Pösö. Häneen voi olla yhteydessä sähköpostitse osoitteella: anita.poso@haaga-helia.fi.

Hyvää syksyn jatkoa toivottaa:

Viivi Liljeberg

Opiskelija

Haaga-Helia Ammattikorkeakoulu

Dear recipient.

Thank you for taking the time to participate in this interview. All your answers will be handled anonymously, and the transcripts of individual interviews will not be made public in the finalized thesis. The finalized thesis will be published in http://www.theseus.fi/ and it can be found with my name.

In case you wish to contact me regarding my thesis or this interview, my e-mail address is: viivi.liljeberg@myy.haaga-helia.fi.

My supervisor in this study from Haaga-Helia is Senior Lecturer Anita Pösö. She may be contacted via e-mail: anita.poso@haaga-helia.fi.

Wishing you a nice autumn:

Viivi Liljeberg

Student

Haaga-Helia University of Applied Sciences

Appendix 6. Thematic analysis

<table>
<tr><th rowspan="2">Thematic Category (IQ's)</th><th colspan="2">Themes by interview questions</th><th colspan="2">Themes by investigative questions</th><th colspan="4">Overall themes and frequency</th></tr>
<tr><th>Positive</th><th>Negative Themes</th><th>Positive</th><th>Negative Themes</th><th colspan="2">Positive</th><th colspan="2">Negative</th></tr>
<tr><td rowspan="2">What are the competencies most valued by B2C customers in customer service personnel?</td><td>Osaaminen
Osaaminen (3)
Nopeus (3)
Varkkopalvelut (1)
Viestintä (1)

Palvelu
Palvelu (6)
Ystävällisyys (2)</td><td></td><td rowspan="2">Osaaminen
Yleinen osaaminen (6)
Osaaminen (3)
Viestintätaidot (4)
Nopeus (3)
Perusasiat (2)
Joustavuus (1)
Opastus (1)
Verkkopalvelut (1)

Palvelu
Palvelu (6)
Palveluasenne ja käytös (3)
Ystävällisyys (2)</td><td rowspan="2"></td><td rowspan="6">Osaaminen
Asiat saatiin hoidettua (11)
Yleinen osaaminen (9)
Viestintätaidot (4)
Nopeus (4)
Opastus (3)
Perusasiat (2)
Joustavuus (1)
Verkkopalvelut (1)
Avun pyytäminen (1)
Työn organisointi (1)
Reagointi (1)
Lopputulos (1)

Palvelu
Palvelu (8)
Palveluasenne ja käytös(4)
Palvelutaito (1)
Palvelualttius (1)
Hyvä palvelu (1)
Asiakaspalvelu (1)
Henkilökohtainen kontakti (1)
Yleinen pelisilmä (1)
Puhelinpalvelu (1)

Ystävällisyys (3)
Ystävällinen palvelu (3)
Ystävällinen vastaanotto (1)
Kohteliaisuus (1)</td><td rowspan="6">Competencies
Getting things done (11)
General competence (9)
Communication skills (4)
Speed (4)
The basics (2)
Flexibility (1)
Giving guidance (1)
Online services (1)
Asking for help (1)
Organising work (1)
Reacting (1)
The outcome (1)

Service
Service (8)
Service minded attitude and behaviour (4)
Service competence (1)
Willingness to serve (1)
Good service (1)
Customer service (1)
Personal contact (1)
Keeping an eye out for the customer (1)
Phone service (1)

Friendliness (3)
Friendly service (3)
Friendly welcome (1)
Politeness (1)</td><td rowspan="6">Osaaminen
Odottelu (1)
Hirveet jonot(1)
Asiakasviestintä (1)

Palvelu
Palvelu voi töksähdellä(1)
Kuulustelutyyli (1)
Nihkeys (1)
Nihkee asiointi(1)
Turhaa(1)
Huono olo(1)

Muu
Häiritsevä asiakas(1)
Rikkinäinen ottoautomaatti (1)</td><td rowspan="6">Competencies
Waiting (1)
Horribly long queues (1)
Customer communications (1)

Service
Abrupt customer service (1)
Interrogation (1)
Reluctancy (1)
Reluctant service (1)
Pointless (1)
Bad feeling (1)

Other
Disturbing customers (1)
Broken ATM (1)</td></tr>
<tr><td>Osaaminen
Yleinen osaaminen (6)
Viestintätaidot (3)
Perusasiat (2)
Joustavuus (1)
Opastus (1)

Palvelu
Palveluasenne ja käytös (3)</td><td></td></tr>
<tr><td rowspan="2">What are the competencies demonstrated by the personnel that improved the customer experience?</td><td>Osaaminen
Asiat saatiin hoidettua (6)
Avun pyytäminen (1)
Melko nopea (1)

Palvelu
Hyvä palvelu (1)
Ystävällisyys (1)</td><td>Osaaminen
Odottelu (1)
Asiakasviestintä (1)

Palvelu
Kuulustelutyyli (1)
Nihkeys (1)

Muu
Rikkinäinen ottoautomaatti (1)</td><td rowspan="2">Osaaminen
Asiat saatiin hoidettua (10)
Avun pyytäminen (1)
Melko nopea (1)

Palvelu
Hyvä palvelu (1)
Ystävällisyys (1)
Kohteliaisuus (1)</td><td rowspan="2">Osaaminen
Odottelu (1)
Asiakasviestintä (1)

Palvelu
Kuulustelutyyli (1)
Nihkeys (1)
Turhaa (1)
Huono olo (1)

Muu
Rikkinäinen ottoautomaatti (1)</td></tr>
<tr><td>Osaaminen
Asiat saatiin hoidettua(4)

Palvelu
Kohteliaisuus(1)</td><td>Palvelu
Turhaa (1)
Huono olo (1)</td></tr>
<tr><td rowspan="2">What are the competencies that should be developed in their B2C customer service employees in order to improve the customer experience?</td><td>Osaaminen
Asioiden loppuunvienti (1)
Työn jouheva organisointi (1)
Reagointi (1)

Palvelu
Palveluhenkinen asenne (1)
Palvelualttius (1)
Palvelutaito (1)
Asiakaspalvelu (1)
Henkilökohtainen kontakti (1)
Yleinen pelisilmä (1)
Puhelinpalvelu (1)</td><td>Palvelu
Palvelu voi töksähdellä(1)</td><td rowspan="2">Osaaminen
Opastus(2)
Asioiden loppuunvienti (1)
Työn jouheva organisointi (1)
Reagointi (1)
Lopputulos(1)

Palvelu
Ystävällinen palvelu (3)
Palvelu (2)
Ystävällinen vastaanotto (1)
Palveluhenkinen asenne (1)
Palvelualttius (1)
Palvelutaito (1)
Asiakaspalvelu (1)
Henkilökohtainen kontakti (1)
Yleinen pelisilmä (1)
Puhelinpalvelu (1)</td><td rowspan="2">Osaaminen
Hirveet jonot (1)

Palvelu
Palvelu voi töksähdellä (1)
Nihkee asiointi (1)

Muu
Häiritsevä asiakas (1)</td></tr>
<tr><td>Osaaminen
Opastus(2)
Lopputulos(1)

Palvelu
Ystävällinen palvelu (3)
Palvelu (2)
Ystävällinen vastaanotto(1)</td><td>Osaaminen
Hirveet jonot(1)

Palvelu
Häiritsevä asiakas(1)
Nihkee asiointi (1)</td></tr>
</table>