

# **BANKING PERSONNEL'S EXPERIENCES ON A BANK'S ORGANIZATIONAL AND OPERATIONAL CHANGE**

Case Company Bank X

## Abstract

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Title of publication <b>BANKING PERSONNEL'S EXPERIENCES ON A BANK'S ORGANIZATIONAL AND OPERATIONAL CHANGE</b> Case Company Bank X		
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<p>Abstract</p> <p>The thesis was done in cooperation with Bank X. The thesis was implemented to find out how the employees of Bank X experienced the organizational and operational changes done at Bank X's five banking offices in a specific area. The purpose of the study was to find challenges which came with the change and how the change affected working motivation of the employees and how they could be improved.</p> <p>The thesis theory was limited to familiarize the reader to banking operations, organizational and operational change and to working motivations, all these to support the empirical study. The research method of the study was qualitative. The study was conducted by an employee survey and an interview with a customer relationship manager of Bank X.</p> <p>The results of the thesis indicate that the organizational and operational change went well and into a right direction from the employees' point of view. The change was experienced as a motivating factor. The team spirit, management work and working motivation were the three biggest positive factors to come from the change. The conclusions made regarding the study were that all in all the organizational and operational change went well. No major challenges have appeared, and the working motivation can be improved by making some changes to the mode of operations within Bank X's offices.</p>		
Keywords Organizational and operational change, working motivation, banking personnel		

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# 1 INTRODUCTION

## 1.1 Research Background

Case company Bank X is a financial actor in the Finnish banking market area. Bank X is separated regionally in Finland. The thesis is focused on a specific area where Bank X operates in southern Finland. Within this area there are five banking offices of Bank X. At the beginning of year 2020 these five banking offices in the area in question went through an organizational and operational change. This meant that the banking team shrank down, the form of leadership was made clearer and the focus was only in banking. The author of the thesis is working at one of these offices and performed their internship there as well.

The need for the thesis came from the case company and it is done in cooperation with Bank X. During the time of the author's internship at Bank X the need for an employee survey of the organizational and operational change surfaced. During the year 2020 the banking offices obviously went through many changes and this might have brought some challenges too. To overcome those challenges, it is important to collect data on how the banking personnel feel the change has gone through and what they feel that needs to be improved or further developed.

The planning process of a thesis starts with defining the research topic. After this there needs to be defined the objectives, goals, research questions and limitations. When the thesis perspectives have been defined it is easier to orientate to the theory section. (Saari-nen-Kauppinen & Puusniekka 2009, 11.) The start of this thesis after limiting the topic is to ponder over the thesis objectives and deciding on the research questions. After this the outline of the theoretical framework is done. The survey done to the employees of the Bank X and the interview with the customer relationship manager are both conducted in Finnish since all parties are Finnish. The survey and the interview are both translated in English by the author of the thesis. The translated version of the survey is included to the data analysis. The fully translated interview material is in the appendices. The original Finnish version of the survey is found on appendices.

## 1.2 Thesis Objectives, Research Questions and Limitations

When thesis objectives have been defined, they might be too broad for the study. At this point it is important to create limitations for the study. The theory of a thesis should not be too broad, and it must be limited to support the research questions made and, in a way, that the thesis is constructed to be clear. (Business Research Methodology 2020.)

The purpose of this study is to recognize the experience of Bank X's employees from the point of view of the organizational and operational change implemented. This is done by finding an answer to the main research question: How did the employees of Bank X experience the organizational and operational change. To support the main question there are two sub questions:

1. What sort of challenges did the change bring upon the bank?
2. How does employee motivation effect on overcoming the challenges?

This thesis is limited to a specific area in southern Finland where five of the case company's offices operates.

### 1.3 Theoretical Framework

The framework of the thesis is presented below (Figure 1). The thesis is based on these theories: banking services, organizational and operational change and working motivation.

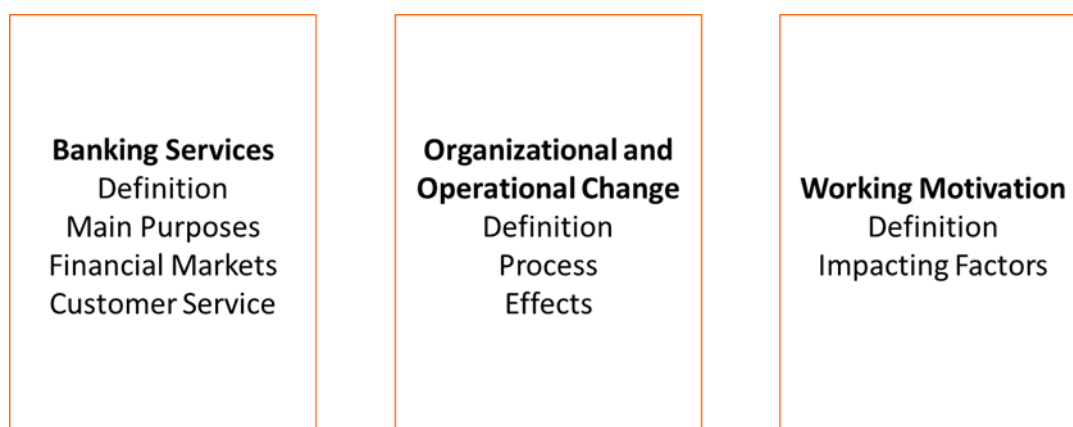


Figure 1 Theoretical framework of the thesis

These key theories introduce the reader to the main topics of the thesis.

Banking services in general is explained and the main purposes of banking. The theory also explains the main points of financial markets and customer service. The definition, process and effects of an organizational and operational change is described in the second part of the theory. Lastly, working motivations' definition and some impacting factors are described.

### 1.4 Research Methodology and Data Collection

There are two types of research approaches: deductive and inductive. Deductive approach is theory-based research where the theory tested or ensured, and the material is analysed on the basis of the research questions. Inductive approach is more material

based study where it creates new theory and the research questions are formed based on the material. (Peltola, Tuuri & Ylitalo 2008.)

Quantitative research method seeks to create numerical data which could be used to deliver statistics and to identify some patterns. Qualitative research is more to be able to understand opinions, motivations and attitudes. This method is used to answer questions that are not numerical or statistical. (James 2020.)

Plainly explained inductive research approach is connected to qualitative method and deductive approach to quantitative method. This method of separation is quite simplifying and not always correct. Qualitative research is not data-driven only even though it is based on that direction. These different ways of methods are not totally opposite to each other. (Saarinen-Kauppinen & Puusniekka 2009, 8.)

The thesis' research approach is more inductive. The aim is to create suggestions to the case company based on the material collected via survey and interview. The research method of the thesis is qualitative research.

In the thesis there will be used both secondary and primary data. The secondary data collection, published sources, includes using both written and electronic sources. The primary data will be answers from a survey and an interview, data gathered by the author.

## 1.5 Thesis Structure

The thesis is structured into three main sections: introduction, theory and empirical research, see Figure 2 below.

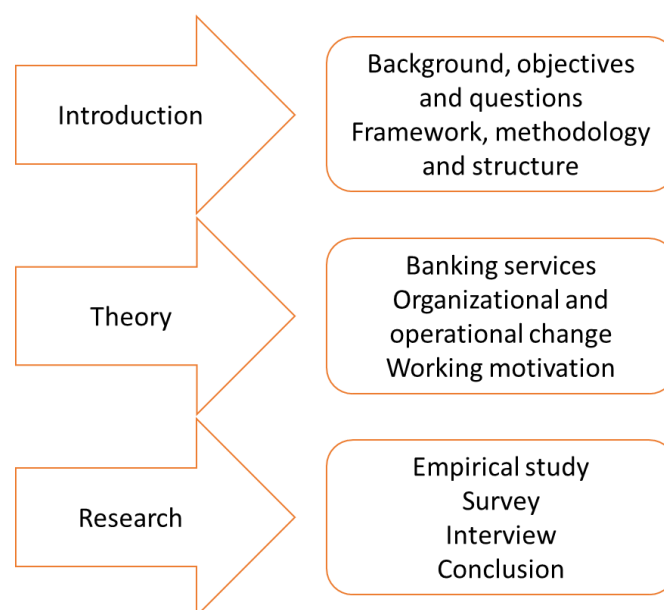


Figure 2 The structure of the thesis

The first chapter of the thesis is the introduction. This chapter introduces the reader to the topic of the thesis. From this chapter the thesis background, objectives, research questions and limitations, theoretical framework, research methodology and data collection and the structure of the thesis are introduced.

The theory of the thesis is separated into three sections: banking services, organizational and operational change and work motivation. The first part, banking services, explains the main purpose of banks, financial markets and customer service. The way this theory is related to the thesis topic is so that the reader understands the basic definition and theory behind banking in Finland. The second theory part about organizational and operational change is strongly related to the thesis topic. In this chapter the reader is introduced to the basic theory of these changes and to the complete process of the change. The third theory chapter on work motivation is important as it relates to the sub question about work motivation effecting on further development and overcoming challenges at a workplace. Here the reader is introduced to different aspects impacting on work motivation.

The research section is divided into the introduction of the empirical study and the results and analysis of the qualitative survey and the interview. Here the theory of empirical study is explained in more detailed, the reader is introduced to the research method and the data collection. In this chapter the results of the survey and the interview are analysed.



## 2 BANKING SERVICES

### 2.1 The Main Purpose of Banks

In Finland, a principle of universal banking is used which allows all banks to function in all areas of banking, including securities market and insurance market. This allows banks to act as more extensive financial institutions. (Kontkanen 2015, 11.)

The main purpose of banks and financial institutions are to take deposits, supply credit loans to individuals and enterprises, forward financial instruments for their customers and to manage their customers payment transactions and their assets. In addition, banks are responsible for managing money and currency markets. (Ylikoski, Järvinen & Rosti 2006, 10-11; Kontkanen 2015, 11.) Alhonsuo, Nisén & Pellikka (2009, 75) state that in financing actions the main purpose is to manage risks and to meet the customer's needs. In order for banks to be able to grant credits and loans to their customers the bank itself must have some wealth themselves. In order to gather wealth, banks are constantly selling, buying and forwarding financial instruments, i.e. cards and online banking ID's. (Finanssiala Ry 2020.)

Banks carry out three main actions. Firstly, banks intermediate finances, meaning that the money deposited is channelled to those who need financing. Secondly, banks intermediate payment, meaning that since almost all payments, in and out of country limits, are done by individuals and companies through banks, it is vital to make the transfer as efficiently and low cost as possible. Nowadays when customers' accounts and cards are the main habit to make money transfers, it underlines the importance of technology development in such areas. Lastly, banks offer risk management which includes sheltering services from interest and exchange risks and risk decentralization planning. Banks also have extensive information of their customers and the functions of markets, and with this information banks are able to evaluate their customers creditworthiness and estimate the risks for businesses in need of financing. (Alhonsuo et al. 2009, 83; Kontkanen 2015, 12.)

To understand the creation process of money it is essential to understand something about the balance sheet. The basic procedures of a bank appear in their balance sheet. Table 1, below, is an example of what a basic bank balance sheet consists of. Basically, the left column consists of the bank's asset and the debts of others to the bank. The right column consists of all the debts the bank has for others and the surplus of shareholders. Loans given out to customers, individuals and companies by the bank can be seen on the assets side. Deposits from customers to the bank, which the bank is basically in debt for the customer, are found from the liabilities side. The contents of a balance sheet between banks can vary a lot and real balance sheets are very complicated. The revenue is highly

dependent on the received and invested moneys interest differences, which is called interest margin. (Alhonsuo et al. 2009, 82; Suomen talousoedemokratia 2020, 4-5.)

Table 1 What a balance sheet consists of (adapted from Banking for Society 2020)

ASSETS	LIABILITIES
<b>LOANS</b> <ul style="list-style-type: none"> <li>• Mortgages</li> <li>• Consumer loans</li> <li>• Lending to companies</li> <li>• Lending to governmental bodies</li> </ul>	<b>EQUITY</b> <ul style="list-style-type: none"> <li>• Share capital</li> </ul>
<b>LIQUID ASSETS</b> <ul style="list-style-type: none"> <li>• Shares, corporate bonds</li> <li>• Government bonds</li> <li>• Interbank debt claims</li> </ul>	<b>BORROWED CAPITAL</b> <ul style="list-style-type: none"> <li>• Deposits</li> <li>• Financial instruments</li> <li>• Interbank market funding</li> </ul>
<b>OTHER ASSETS</b> <ul style="list-style-type: none"> <li>• Real estate</li> <li>• Derivates</li> </ul>	

## 2.2 Financial Markets

Finance services include many fields of banking and insurance and there is no one clear way to define it. One can have many different definitions on what finance consists of, but it can be explained as expertise services consisting of high competence in mentioned fields. To create these financial services, an organized plan is needed to ensure that the customers are being offered real solutions to their financial management issues. (Ylikoski et al. 2006, 9.)

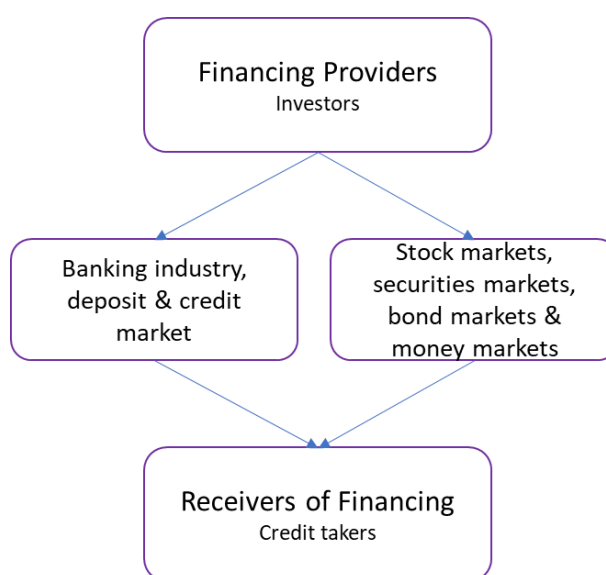


Figure 3 Functions of financial market (adapted from Kontkanen 2015, 11)

Financial markets include, as presented in Figure 3, four main aspects. At the top are the investors who are the financing providers for banking industry, deposit and credit markets and to the stock-, securities-, bond- and money markets. Further down the figure are the receivers of the finances, the credit takers. In short, the investors provide money to the stakeholders mentioned before. Then the amount of the money invested is increased. And lastly, the credit takers are receiving this invested money as a loan. (Kontkanen 2015, 11.)

The main characteristics of services in the financial markets are for example immateriality, uniqueness and the simultaneity of production and consumption. These implicate that the product or service sold by financing companies are more often intangible. As an example, a bought insurance is only benefited in a moment of crisis and even then, the insurance itself is not tangible but the financial compensation is. The uniqueness of the services is not so much reflecting on the service itself. As an example, a deposit account is basically same for all customers, but the customer service situation is always unique and, in a sense, customized for each customer. The last character of the service, the simultaneity of the production and the consumption means that the service only forms at the service moment and is consumed at the same time. This can be explained with an example of a customer who is granted a loan by the bank at the bank's office. The consumption of the loan starts at that exact moment but is used throughout the loan period. (Ylikoski et al. 2006, 14-15.)

Finance sector consists mostly of banking-, investment- and insurance services. Table 2 below indicates the four main areas: financial, securities, insurance and investment services. (Kontkanen 2015, 15.)

Table 2 Financial market participants (Kontkanen 2015, 15)

Financial Institutions	Banks	Mortgage Banks	Financial Companies	Credit Card Companies	Special Credit Institutions
Securities Markets Parties	Fund Management Companies	Securities Brokers	Custodians	Investment Banks	
Insurance Companies	Life Insurance Companies	Indemnity Insurance Companies	Employment Pension Insurance Companies	Insurance Associations	
Capital Investors	Private Equity Investors	Public Venture Capitalists			

Table 2 presents four different financial market participants. Firstly, the financial institutions include banks, mortgage banks, financial companies, credit card companies and special credit institutions. Deposit banks and credit institutions are the key actors in this sector and are included in the financial companies' section. Deposit banks are usually segregated as commercial-, cooperative- and savings bank. In addition, deposit banks may be further segregated into commercial- and local banks. Commercial banks are always limited liability companies and can act inside or outside a country limit. Local banks are usually cooperative- or savings bank and work in a more limited area such as in a province or a city. (Alhonsuo et al. 2009, 91-92; Kontkanen 2015, 15.) Two differences between limited liability- and cooperative banks are profit distribution and the decision-making systems. A limited liability company is usually seen to make its profit for its shareholders whereas cooperatives profit is more often used for its stakeholders' long-term benefit. On a daily basis these differences are usually not seen. As an exception, limited liability companies are more often using their customer ownership as a marketing technique. (Ylikoski et al. 2006, 12.)

Mortgage banks are institutions which give out covered bonds. With the money gathered from these bonds, the bank is able to grant secured loans, for example mortgages, to the public. These loans are only granted against shares in real estate or housing company, real estate mortgage or public guarantee. Mortgage banks are not used as much in Finland as they are in many other countries. In Finland, deposit banks are the main providers for mortgages. (Kontkanen 2015, 17.)

Securities market parties include all fund management companies, securities brokers, custodians and investment banks. The mission of fund management companies is to collect funds and then invest them. These funds are collected from individuals and company bodies. Fund management companies manage the investments usually in mutual funds and these funds are always owned by the customers and not the company. It is permissible for a company to practice investment money activities as long as there comes no financial disadvantage to the fund owners. Additionally, some companies are able to offer services in asset management, such as investment advice and custody- and administration advice with mutual funds. (Finanssivalvonta 2018.) Securities brokers are individuals, companies or digital platform online brokers who handle different transactions between buyers, individuals or companies, and sellers, usually companies (Investopedia 2020). These securities brokers are a fundamental channel between consumers and the financial markets. Brokers advise customers with investments and implement sales and purchases in stock-, bond- and securities market. (Encyclopedia 2020.) Custodians manage customers assets. According to what kind of a contract is done, the custodian will manage partly or wholly the customers assets and make the decisions concerning financial management. (Sijoitustieto

2020.) Investment banks' aim is to put out and sell securities and bonds from different companies. Many investment banks act as stockbrokers and offer many services to investors and give aid to companies with mergers and acquisitions for example. Investment banks differ from regular banks in a way that they do not accept deposits nor grant loans. (Maaialmantalous 2013.)

Three different company types are allowed to practice in the insurance business: limited company, private or public, mutual insurance company and local insurance association. Because of the principle of segregation one insurance company cannot practice more than one field of insurance: life insurance, indemnity insurance or employment pension insurance. (Alhonsuo et al. 2009, 93-94; Kontkanen 2015, 20-21.) There are many insurance associations around the world. Finance Finland (FFI) operates in the Finnish area. They are in close contact with other associations in European Union and in the Nordic countries. (Finanssiala RY 2019.)

Capital investors include private equity investors and public venture capitalists. Capital investments means making investments to public unlisted companies with good expected development possibilities. These investments are done mostly as equity investments or so-called interim financing in which the investment combines equity and debt financing. The idea of a capital investor is not to be a permanent holder. Their main task is to help the company in question to increase its value. After this the capital investor is planned to disentangle themselves away from the company. (Kontkanen 2015, 22.)

In 2018 there were about 255 credit institutions in Finland. However, in Finland most of these institutions are a part of an amalgamation or a banking group. There were 12 of these groups in 2018, foreign branches not included. (Backström 2019, 7.) OP Financial Group, Nordea and Danske Bank, in this order, have the largest market shares in Finland. Of these three, OP-Group is the only domestic bank (Suomen Pankki 2019). Many of the largest acting banks in Finland are international. International ownership has increased a lot in recent years. (Alhonsuo et al. 2009, 93.) For example, Nordea Bank AB, a large international bank, operates in Finland amongst other northern countries (Nordea 2020). In 2018 Nordea moved its headquarters to Finland from Sweden. This had the effect of 3.4 times growth in GDP in Finland and the balance sheets of Finnish banks combined rose nearly 180 percent. After the move, Nordea Bank AB's fusion with the Nordea Bank Plc, established in Finland, happened. (Backström 2019, 7.) Danske Bank is the third biggest banking operator in Finland and its origins are in Denmark (Danske Bank 2020).

## 2.3 Customer Service

A basic definition of customer service is the service a customer gets in a service situation. The aim of customer service is to help the customer find the needed goods or services. A more comprehensive definition is that the customer is cared for in a way that all meetings are handled in the best way possible, no matter if it concerns a long-term customer or not. (Ylikoski et al. 2006, 14.) Miettinen (Bisnode 2017) defines good customer service as a service where the customer feels that what they need is in a great importance for the company they are visiting. The customers' need to get an answer to stay satisfied is one of the most important issue to solve to maintain high quality in customer service. Another relevant element is for the representative to sense the feel of the customer encounter and be able to offer more suitable services or goods to meet the customers conscious or unconscious needs.

From a company's point of view customer service should be done as cost oriented as possible but that does not have to mean that the quality of the customer service itself would have to decrease (Hyttinen 2014). Customer service should not be that cost-oriented but more of an advantage in markets and even a necessity if the company in question wants to remain in the competition. Some might even see great customer service as one of their most critical competitive advantages. Customer service is constantly being considered more from the angle of efficiency, quality and marketability than only from efficiency figures. (Miettinen 2017.) The quality of customer service is defined by the customers themselves. Companies can and should monitor their performance in different aspects of the service, but the most important part is to listen to the customers since they are the ones experiencing the service. (Ylikoski et al. 2006, 55.) Another factor for the quality of the service is the satisfaction of the personnel in customer service. Usually personnel satisfaction is measured yearly like customer satisfaction, but it might be that customer satisfaction and quality of services could be higher if the management would focus on personnel satisfaction in a monthly basis for example. (Hyttinen 2014.)



Figure 4. Different aspects effecting on customer service (adapted from Ylikoski et al. 2006, 56)

As stated in Figure 4, customer satisfaction builds up from four main categories: features of the service, additional services and customer benefits offered, customer service and service environment. Customers satisfaction on the features of the service offered is extremely important since the way how the customer feels the services are offered is a great impact on the whole experience. When customers are offered additional services suitable for them and when they receive certain benefits from the services bought, it is highly valued by the customer even though it might not be much inconvenience to the company itself. When the customer is deeply taken into consideration and given time to, the customer feels cared for and actually sees how their business or problem is at great importance to the company they are dealing with. Cared service environment shows that the company wants to give out a great impression of them and it seems to the customer that they care enough to invest on the comfort of the customer. With all these factors successfully fulfilled during a customer meeting the customer is highly satisfied and possibly the company has made a long-term customer relationship. (Ylikoski et al. 2006, 56-57.)

### 3 ORGANIZATIONAL AND OPERATIONAL CHANGE

#### 3.1 Definition of an Organizational and Operational Change

“Development is not a project, it is a process” (Ranta 2005, 27).

Organizational and operational change is a reformation of workplace mode of operations. It is a process of learning new. (Työterveyslaitos 2020a.) According to Pahkin & Vesanto (2013, 4) organizational change can be defined as a structural change effecting on the whole organizations' functions. In general, organizational change has a wide impact on the organization and the personnel, their titles or status. Mills, Dye & Mills (2009, 4) defines organizational change as “alteration of a core aspect of an organization's operation”. These core aspects include i.e. structure, leadership and personnel. The alteration of these aspects can be anything from restructuring a department to the change of operation in the whole organization.

Behind an organizational change there cannot be one clear theory there since the process is always personalized to the organization in question (Kuusela & Kuittinen 2008, 65).

#### 3.2 Organizational change as a process

Organizational researcher Marshak (1993) explains the process of organizational changes using metaphors of “fixing”, “development”, “transitions” and “transformations”. The metaphor for “fixing” uses a machine instead of an organization. In this metaphor the organizational change is happening by improving the performance of components. This requires an examination of by fixing what components develops and enhances the whole organization. The metaphor for “development” helps to understand change as a process containing many different phases. As an example, the creation of teams: “forming, norming, storming and performing”. The creation starts from forming the team, then the idea is to create norms for this team, after this the phase of “storming” can mean the resistance of change and then lastly performing the deed that the team was created for. The “transitions” metaphor shows change as a trip towards new. There is no going back and during the trip there are “rest stops” which leads to the final change, whether the final destination is known or to be revealed during the trip. The idea behind the metaphor of “transformation” is the change of organization into new where it is closer to process thinking. Transformations in organizational change usually refers to a process where a company changes their modes of operation and structure. (Puutio & Heikkilä 2018, 14.)



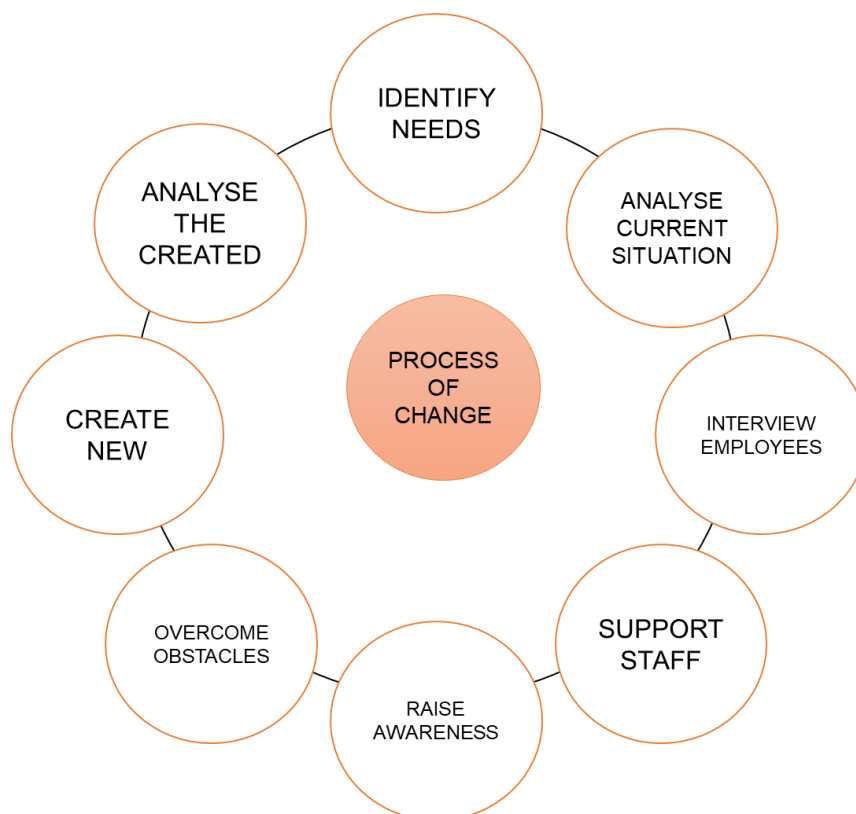


Figure 5 The process of organizational change

As stated in Figure 5, at the beginning of an organizational change one needs to identify the need for development. The process of identifying takes time and it should not be rushed. During this time the goal for the change shapes up and slowly matures. The current state of the organization is being analysed carefully so that it can be seen where the organization stands in reality. Without a realistic idea about the organizations' state the change process can fail. When personnel are being interviewed of what they would change within the organization, the management can get a clear view of what might need to be changed. At this point it is crucial to raise awareness about the upcoming change within the organization. After the identifying and analysing it is time to focus on those issues that could be rectified. It is essential to be able to recognize and overcome those obstacles that makes the change difficult but not impossible. After this it is time to create a new mode of operation. To give enough support to the staff ensures the continuous change and prevents returning to old modes of operation. From this forward the process is at a stage where there can be seen outcomes of the change. The change keeps going when these outcomes are analysed and maybe some changes needs to be developed even more. Throughout the process the support from the management to the personnel is vital. This way everyone within the organisation has great tools to handle all the change. (Ranta 2005, 27, 43, 47, 61-62.)

As an example, the change process of a municipal organization starts with the recognition of relevant actors, relations and opportunities for action in the operating environment. This way it is easier to understand how different actors inside the organization can change their mode of operation and which actors are in a key position for the change. (Kuusela & Kuittinen 2008, 58.)

To change functional and strategical routines inside an organization can effect positively to the change. If a company has stuck to their routines for ages and no change to these routines has been brought to the personnel, they can have a really strong resist against any organizational changes. (Kuusela & Kuittinen 2008, 59.)

A continuous positive process needs a balance between human- and fact centric modes of operation. If a company during a change process leans more towards one of these modes, the process destabilizes. (Ranta 2005, 27.)

### 3.2.1 Communication

Social interaction is not the tool to make an organizational change to happen, but it is vital for the change to succeed (Kuusela & Kuittinen 2008, 63). When management trusts their personnel and guides them towards self-organization and continuous development the whole organizations operates more efficiently and flexibly (Puutio & Heikkilä 2018, 213).

The importance of communication during an organizational change is highly important from both points of view: the employees and the employers. The communication between the employer and the employee must be working both ways. It is important for personnel to understand why the change is happening at the moment and towards what goal is the organization pursuing. The answers to these questions are the responsibility of the employer and the management. When going towards something unknown it is important to receive information on “why?”, “how?” and “what then?”. If the employees’ do not understand the reasons and do not know the effects of the change on their own everyday work life the employee might start rejecting the change. This effects on the employees’ working motivation, work well-being and the results of their work. (Puutio & Heikkilä 2018, 222; Työterveyslaitos 2020a.)

### 3.2.2 Effect on Working Community and Employees

When a working community is functional, changes rarely has a negative effect on it. When the community works as one during a process of change the development can be done more effectively. From the change and development, the community tries to take all advantage of it. In open communication inside a working community the understanding and

knowledge only thrives. A functional working community avoids hierarchical layout. All employees are met as they are. All are heard and appreciated. An equal working community ensures the possibility to think and operate together. When all these aspects are in order and the goals of the change are understood the change can enrich the whole organization. (Mylläri & Tolonen 2018, 2.)

### 3.2.3 Work Well-Being and Motivation

According to studies of organizational change there is a negative effect on employees' health and mental well-being. Organizational change usually increases the amount and demand of work. This can raise the level of stress and employee insecurity. These changes usually increase the amount of sick leaves. There has also been seen a connection between this and the risk of cardiovascular diseases, mental health issues and burnout. These same results have occurred on both company downsizing and expansion or merger. In case of a merger not only those employees who are laid off are the ones under the risk of these health and mental issues but also the ones staying to work through the change. (Pahkin 2019; Työterveyslaitos 2020b.)

The way employees' experience organizational change is highly dependent on three main aspects: how much does the change effect one's workload, how the action of the change is experienced and on how the situation before the change was at the workplace. Those employees' who already before the change has issues with well-being or mental health are in a greater risk for decrease in overall well-being at work. Those who have stronger personal resources and feel more supported by the management are usually experiencing the organizational change more positively. In these situations, the change might affect in a positive way to the work well-being. (Työterveyslaitos 2020b.)

One's own experience of the change is highly important when well-being and mental health are considered. Feeling the change as a negative experience usually lowers motivation level and the level of well-being. When employees are included to the decisions made during the change the satisfaction and motivation of employees is much higher. The management should take the employees' opinions to consideration. This way employees can feel heard. This way employees are more involved and committed to the organization during and after the change. When employees are not heard at all it usually leads to the feeling of not being valued and that every decision is made for the employees' and not with them. (Tiedon silta 2015; Työterveyslaito 2020a.)

## 4 WORK MOTIVATION

### 4.1 Definition of Work Motivation

Motivation can be defined as a psychic state which controls a person's ability to achieve their goals with their vitality, activity and diligence to operate. Mitchell (1982) defines motivation to be an individual phenomenon connected to the force which makes an individual to act. Motivation can be seen as a force for individuals to seek their goals. Motivation effects on how intensively one works, which tasks one chooses and the quality of one's work. (Sinokki 2016, 60-61.) This motivating force can be explained as a desire leading an individual to pursue their needs and wants (Studyandexam 2020). The word motivation comes from Latin word *movere* which mean movement. Later on, motivation as a word has expanded to mean a system of factors guiding and thriving behaviour. Behind the word motivations is motive. Needs, desire, rewards and sanctions are connected to motive. Motives are the ones setting up and maintaining one's direction of behaviour. (Ruohotie 1998, 36.)

Motivation can be divided into internal and external motivation. Internal motivation works in a way for humans to act from joy and pleasure whilst external motivation is coming more from reward or even fear of sanction. (Sinokki 2016, 62.) They differ from each other in terms of motives and rewards that inspire and direct behavior (Terveysverkko 2020). Even though motivation is usually divided as internal and external motivation they cannot be kept totally separated. They are more often acting together than separately. Different motivating factors are constantly influencing on individuals' behaviour. For example, a person is motivated to achieve the post of employee of the month. The external motivation is the reward and appreciation they get when elected and the internal motivation is the self-satisfaction from the feeling of success. (Ruohotie 1998, 38-39.)

Working motivation is described as an impulse for an employee to pursue an end goal. Meaning that the employee is motivated to perform their work in a way they either get the promised money or the emotional satisfaction, which ever motivates the person more. (Assignment Point 2020.) Working motivation is affected by leadership, working community and the characteristics of the job but also by personality, life stage and other aspects affecting on personal life. According to Juho Wiskari (2009) motives are the ones building up working motivation. These motives consist of human pride and obligation and making the commitment to the job more emotional. (Sinokki 2016, 80-81.)

Both internal and external motivations have an effect on how motivated a person is at their job. As stated before, internal motivation comes from psychological needs and values. The satisfaction comes directly from doing the job and not from the reward for the job done.

External motivation comes from the salary or sanction. External motivation is more of a short-term motivator and perishes off much quicker than internal. (Sinokki 2016, 98.) Since internal motivation is more long-lasting and permanent motivator it is considered to be more effective (Ruohotie 1998, 38-39).

For working motivation to rise the work must be challenging enough, the goals and rewards should be achievable and the working environment sufficient enough. According to Locke & Latham (1990), in order for one's performance at work to be at its best, the goals must be set to be challenging enough, clear and understandable. (Sinokki 2016, 88.) Rewarding at work is highly important but it cannot be the only source for motivation. Meaning of the work, possibility to have an influence and the atmosphere between colleagues are extremely important motivators. (Berlin 2019, 127.)

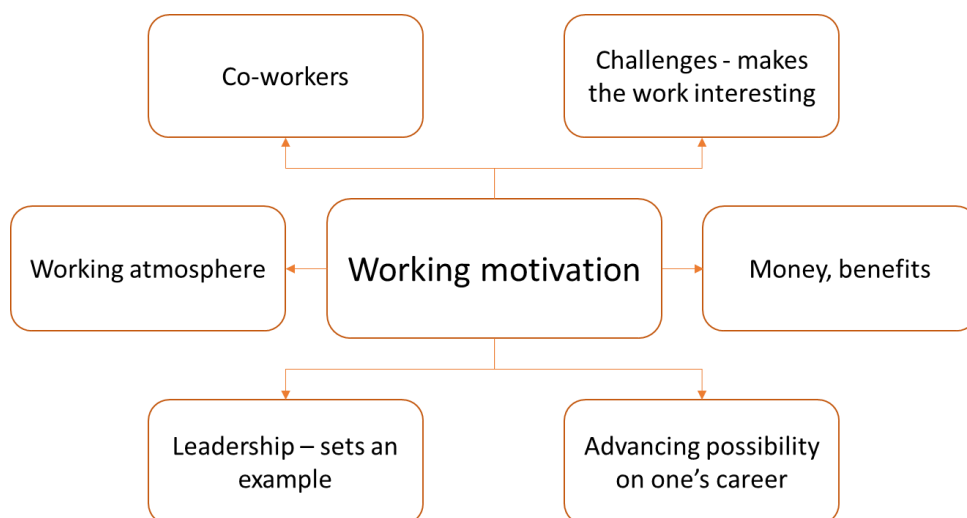


Figure 6 Influencing factors on working motivation (adapted from Sinokki 2016, 81; Jacoby 2017)

Many different aspects influence employee working motivation, see Figure 6 above, such as leadership, working environment and atmosphere, co-workers, benefits and rewards, challenges and opportunities of advancement (Sinokki 2016, 81; Jacoby 2017).

In the following chapters these topics are discussed in more detail.

## 4.2 The Impact of Leadership

One of the most important tasks for a manager is to inspire and motivate its employees. A good leader should know that motivation and wellbeing of employees creates loyalty and commitment. (Sinokki 2016, 90, 190.) The mission for managers is to find suitable personnel, keep them by motivating and guide them with encouraging them to achieve good outcomes. Good leadership ability is good personnel management. This includes training the

personnel, motivating and encouraging to accomplish results and to authorize and give responsibility for the personnel. The idea is to develop the employees' level of competence in such so that the need for management has made unnecessary. (Ylikoski et al. 2006, 153.) It is the managers duty to offer its employees possibilities to advance on their careers. The working motivation is much higher when employees are working towards something, like a promotion. Also, if incentives are offered, it raises even more the level of motivation. These incentives needed not to be expensive or luxurious but something to show the managements appreciation. (Jacoby 2017.)

As many as there are employees there are different motivators and styles to motivate. People who are extremely motivated by achieving are more often needing more challenges and independency and might even feel the help from the manager to be disrespectful and disturbing. Then again, some people are more reluctant to have responsibility and challenges at work and are comfortable doing simple and easy day-to-day jobs. It depends on the individual's personality on what they find interesting and motivating. An important issue is for the job description to match with the employee's values and sources of interest. This way a person is much more easily motivated and committed. (Sinokki 2016, 86-87.)

A good supervisor is seen as well as heard. If the management is only a name in an email and not at all familiar with the employees, it might have a negative impact on the employees working motivation since it might raise a question: who are we doing this for? Better communication shows that the employees are valued and more appreciated. A leader should always act as an example for its employees. One cannot expect for the work to be done with good quality if the example is to slack on work tasks. (Jacoby 2017.) According to Anni Hallila a supervisor at work must know their team in a way that they recognize individuals' strengths and is able to lead and motivate employees (Mehiläinen 2020).

There also can be a negative impact of leadership in working motivation. If a manager is untrusting towards their employees, unclear on communication or acting in an unfair way it can have an extremely negative impact on the motivation of employees. For example, in many working teams the leader is evaluated through the work of the team and not how the leader did their job. If in a case like this the leader is acting in a non-motivational way described before the employees might resent the whole teams work. The resentment would be because the leader would get much of the appreciation without earning it in any way. (Forsyth 2006, 14.)

### 4.3 The Impact of Working Environment and Atmosphere

#### 4.3.1 Environment

Working conditions and environment has a great impact on personnel's efficiency and productivity. Working space, equipment available, ergonomics and even air conditioning all has an effect. Many companies have had positive outcomes on motivation and productivity when there has been made radical changes on working environment. For example, many offices have invested on open working spaces rather than office cubicles. (Forsyth 2006, 35.)

It is the employer's duty to ensure a safe working environment. The management should always have a risk assessment on safety of working conditions, physical and mental. The design of the environment needs to be safe proofed in case of any hazards. In cases such the employees must be prevented on having mental or physical health endangered. There always must be a way for the management to prevent and fix deficiencies and also to guide through work-related problems. This way the safe and healthy working conditions are ensured. (JHL 2020.)

There are many issues effecting negatively to the working environment which effects negatively to employee motivation. These issues can be injustice, non-appreciation, workplace bullying, sexual harassment and violence. All these factors create an unsafe working environment. The management is responsible for actions preventing and interfering such issues. (Airo, Rantanen & Salmela 2008, 152-153.)

#### 4.3.2 Atmosphere

The atmosphere at a working place is quite difficult to delimit. At its best the atmosphere makes employees push through their limits and perform better. A good atmosphere is encouraging and safe. When so, it increases job satisfaction, motivation and commits employees to the company. If the management seems untrustworthy it can create an extremely negative influence on the atmosphere. A management who does not act transparently can be experienced as untrustworthy. For example, management does a well-considered decision on who to promote as next supervisor. If they do not give good enough reasons and show how considered the decision was, it can seem as unfair to those who did not get promoted. Situations like this can create highly unmotivating atmosphere. (Ruohotie & Honka 1999, 119-120.)

In a wellbeing working community every mode of operation furthers the wellbeing and motivation amongst the employees. According to research even 30% of financial success is

dependent on changes at a working atmosphere. Therefore, working atmosphere has an impact on productivity in addition of work wellbeing and motivation. A good working atmosphere is built on respect and appreciation for colleagues, good manners and honesty. Everyone at a working place is responsible of furthering good atmosphere. (Sinokki 2016, 191-192.)

Some people feel that it is important to have both formal and informal interaction at a workplace. These people enjoy situations of interaction, they are concerned of the wellbeing of the working community, they are usually innovative, and they have a positive influence on the atmosphere at a workplace. (Sinokki 2016, 87.)

The relationship between colleagues have a great factor on how the atmosphere at a working place is. It is considered that there can be seen as many working atmospheres as there are people in a working community. A social support between colleagues has a positive impact on working motivation. The need for social interactions within the work community is important. People usually get satisfied when they get and give help to and from others. There is a satisfied feeling when one can help solve a co-worker with a work-related problem. Trust between co-workers is important and if lost it creates considerable issues in the atmosphere. A sense of belonging to the work community can be an internal source of motivation for some. When cooperation within a working community is successful it creates a sense of security and it has a positive effect on productivity. (Ruohotie & Honka 1999, 122; Sinokki 2016, 193-194, 237.)

According to Johanna Haavisto (2020) toxic atmosphere at work has a negative effect on energy, working productivity and might cause exhaustion. Work exhaustion, more commonly known as a burnout increases the risk of depression and sleep problems. When this is the case it increases the amount of sick leaves and the risk of incapacity of work. A poor working atmosphere is due to many different reasons. These reasons can be lack of communication or interaction, poor leadership or even bullying. When the atmosphere is toxic the cooperation between co-workers does not work and it could create a feeling of unsafety at a workplace.

#### 4.4 Rewarding

Rewarding can be divided into intangible and tangible rewards. More often when spoken about rewarding one only speaks of the tangible, financial rewards. When considered rewarding from a company's point of view the intangible rewards are more motivating. (Kauhanen 2015, 119.) In Figure 7 below, tangible and intangible forms of rewarding are separated. Tangible rewards are at the top and intangible ones below. This is one way for



companies to assure that their rewarding is equal and covers all aspects needed for it to be fair. The tangible rewards consist of salary, performance bonus, initiative- and special fees and other benefits. The possibility to advance, train, influence and participate, the amount of appreciation and the performance of employment, i.e. short-term or long-term employment ship are included in the intangible rewards. (Hakonen, Hakonen, Hulkko-Nyman, Ylikorkala 2014; Kauhanen 2015, 119.)

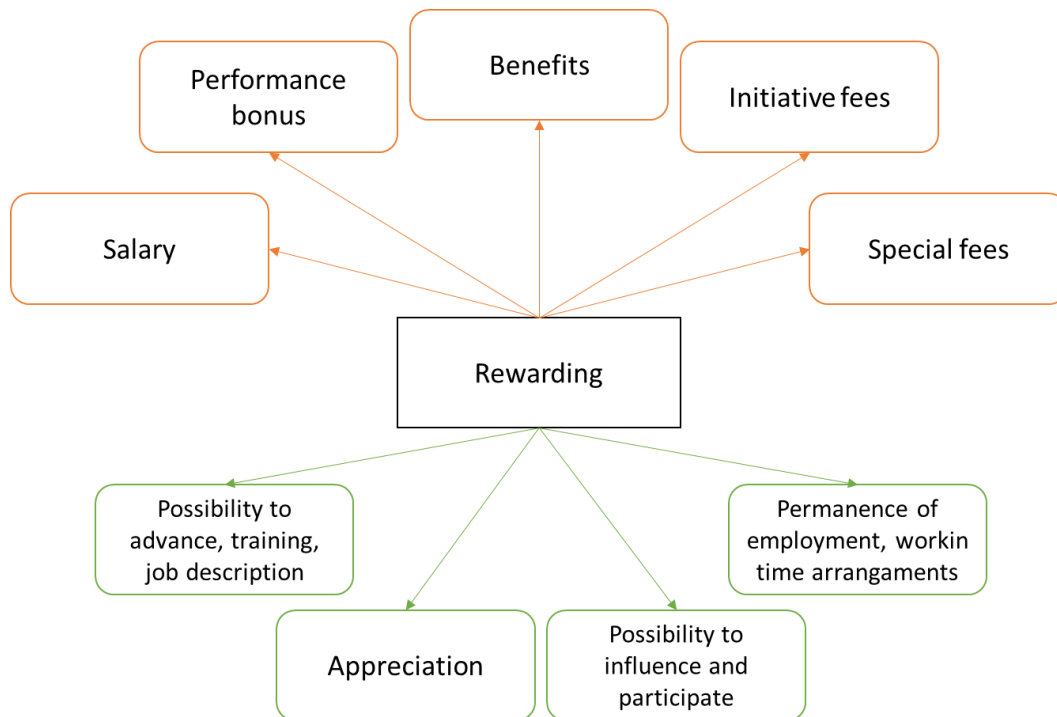


Figure 7 The totality of rewards (adapted from Hakonen et al. 2014)

#### 4.4.1 Tangible Rewards

Salary is in a key role for appreciation, motivation and confidence. Salary and other rewards are a clear note of appreciation at work. It has a great impact on working motivation, and it might even be an essential factor on performance. Some people are reluctant to admit that salary is one of the most motivating aspect of their job. This might be because it is more socially acceptable to motivate oneself with the content of the work or to be able to work for the help of others. Still, there is no data confirming that salary would increase feeling relevant at work. Nine people out of ten are willing to decrease their salary even 23 percent to increase the relevance of their work on a daily basis. For some people salary is a necessary reason for working. It is for many the only means to meet the costs of living. (Berlin 2019, 118.) Salary as a motivating factor at work can be efficient. Many are not satisfied with their current salary and hopes it to be higher. Current salary is hardly a motivational factor. The

possibility of increase in salary is the motivator for many. Salary should be considered as a part of bigger rewarding system and not the only reward. (Forsyth 2006, 39.)

According to Berlin (2019, 119) rewards at work are inspirational and feel fair when they are leveled with the demand and the amount of the work. A too small salary can be a huge down fall on motivation. On the other hand, high salary might not be enough to compensate the possible lack of other internal sources of motivation such as possibility to develop and advance at work or the lack of gratitude received.

In addition, for basic salary, many companies pay bonus fees. These usually include performance bonus, initiative fees, special fees and other benefits. Performance bonuses consists of personal qualities such as extra language skills and other multi-skills for example. Other benefits generally include insurances (travel and health for example), supplementary pension and sports and cultural vouchers. The idea of these additional benefits is that they are tax-free for the employee. (Kauhanen 2015, 128.)

#### 4.4.2 Intangible rewards

According to Kauhanen (2015, 119, 122) intangible rewards can be divided as career and social rewards. Career rewards include for example the job itself, possibilities to advance and get trained and working time arrangements, i.e. flexible working hours. Also, another motivating factor is if the company has a positive attitude towards part time entrepreneurship (Berlin 2019, 126). "Thank you's", recognitions and status symbols are included to social rewards. At a working environment these rewards should be just and unbiased, only this way they act as a motivation for the working community. (Sinokki 2016, 88-89.) These intangible rewards are not seen in salary and they all cannot compensate money problems. Of course, flexible hours, ability to develop one's capabilities or continuous recognition are quite substantial rewards and uplift the motivation even higher. (Berlin 2019, 126.)

Intangible rewards are often mixed with good leadership and the line between these two is quite flyaway. A great leader knows how to motivate and reward. Every company should have their own structured rewarding system which then would be followed. This way the rewarding would consist of both intangible and tangible rewards. (Berlin 2019, 127.) According to Hyttinen (2014) managers should continuously reward personnel on good outcomes even on daily basis. This way personnel stays satisfied and their work quality high and this positively reflects on the company itself.

## 5 EMPIRICAL RESEARCH AND DATA ANALYSIS

### 5.1 Empirical Study

An empirical study is based on the experience of the research subject. The results of an empirical study is being collected by concrete findings on the subject, then by analysing and measuring it. The compiled research material is in the centre of the study in empirical study method. (Jyväskylän yliopisto, 2015.)

The empirical study of the thesis is designed to support the main and sub questions of the thesis. The study includes a survey for banking employees and an interview with the customer relationship manager.

The questions for the survey were formed in a way to support the research questions. When the author of the thesis constructed the survey, she thought of the suggestions that needed to be done in the end of the thesis. With the data collected from the survey it is simple to form conclusions and give further development suggestions to the case company Bank X. Six of the questions were closed questions. This means that they only had two choices from which the respondent had to choose. Rest of the questions were open but leading questions. Meaning that there were space to write an own answer to the leading question.

The interview questions were mostly pre planned. This way the interviewer had a ready structured direction of the interview and the results this way can be thought to be better. Some questions during the interview were of course spontaneous too.

### 5.2 Results and Analysis

#### 5.2.1 Survey for the banking employees

The survey for the employees of the five banking offices of Bank X was conducted from 16<sup>th</sup> of July to 15<sup>th</sup> of August via Google Forms. This survey included 22 questions from which 21 were compulsory to answer. The survey was published in the organization's internal communication channel, a closed group consisting of banking personnel. There were 12 respondents to the survey. This covers over half of the banking personnel. The amount of the respondents is good since not all of the employees only work in the bank but also amongst other tasks in Company Y. Basically, almost all of those employees who work mainly at the bank responded.

Almost all questions were answered by every respondent, except for one question where there was one empty response. This is taken into account when doing analysis but since

there were 11 other responses to the question, it can be concluded that this does not affect to the conclusion made based on the responses.

Question 1: What kind of effects has the organizational- and operational change has had?

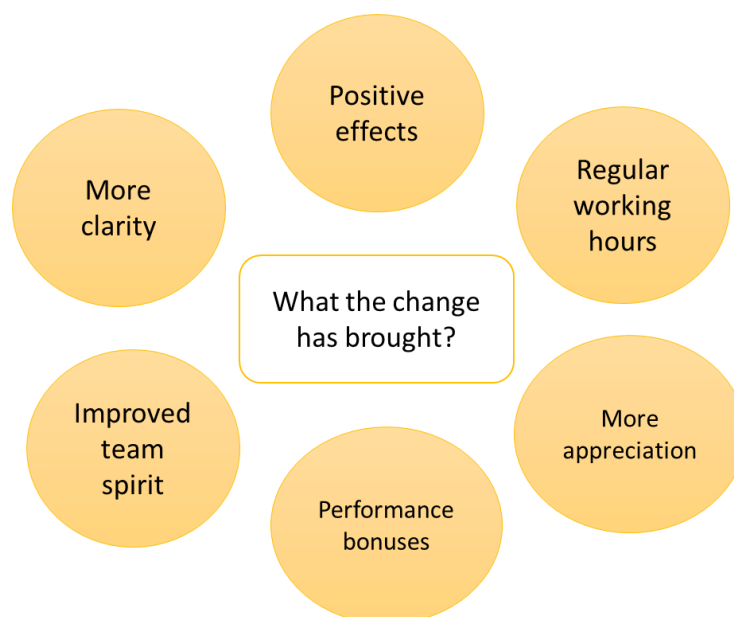


Figure 8 Main effects from the change

In the first question responses were quite alike. The main words (Figure 8) that came up in almost all responses were focus, orientation, team spirit, professionalism, appreciation, clarity. Many respondents stated that after the change in the job description there has been more clarity and the fact that all banking personnel can now only focus on the banking job. This is important since banking is serious and it requires much knowledge. To keep up with the needed level of knowledge requires time, which has been given after the change.

*Positive effects. Now one can truly focus on work on banking and dive into it with time when one doesn't need to worry about what's going on outside the bank. Working hours have steadied to a day-time job which is also positive. The change brought a new motivator for the job: Performance bonuses to the salespeople.*

*The quality of service has improved. More focus on customer encounters. Focus on sales outcomes. Clarification of job description.*

Many felt that the regularization of working hours has been a positive effect to the change, but few respondents pointed out the fact that now one needs to plan their everyday life accordingly with the opening hours of the bank. It can be seen that many are extremely happy with the regular working hours. This brings more motivation to the job. Some respondents stated that the level of service has increased at the banking offices in question

since there is more time to focus on customer relations and encounters. The feedback from customers has been positive since there are fewer customer service representatives working at the banking offices. This way customers are able to have more personalized service. Few respondents pointed out that after the change the banking teams shrank down, and it has increased the team spirit within the bank offices. Although this has been good change, it also brings the challenge of replacing sick leaves since there are not that many extra employees.

Question 2: And how have you experienced those changes in your own work?

Many respondents felt that these changes has of course had a great impact on their work. Many felt that all the changes have been positive. Only few negative points came up. In these responses many were similar to the first questions answers. Positive points that came up in many responses were as such: being able to be better at one's job, more focus on customers and sales, more energy for the job, mental and physical health has increased, regularity with the working hours, less burdensome and more focused sales targets. Again, in this question most of the respondents are extremely satisfied with the changes brought to the banking job. From the responses there can be seen real job satisfaction and great well-being at work. These aspects most certainly has a positive effect on motivation and this way to the results of the work. When reading these answers, between the lines one can see that the change was really needed, and those who really have a passion for the job continued and their experience of the job has only been better and better.

*Doing the work more focused. My own coping has improved when the working environment stays the same. I get to focus on only one thing during the day. More clear and anticipatory work rhythm*

*I have experienced the changes as good things. Banking requires a lot of time, focus and knowledge, which now we have time to focus on. The performance bonuses are a motivating factor, but they are almost impossible to reach if one does full-time work.*

There has been of course some negative effects of the change too. Some experience the regularity of the working hours, that are basically the office hours of 10 to 18, quite burdening since it takes the whole day. After the change the bank took up a system of performance bonuses. This way when a banking service representative makes good sales during a month, they have a possibility to get some extra to their salary. This has been experienced as a motivating effect but many feels that the limit to the bonus is too high and when working full time at the bank it is nearly impossible to reach the needed limit. One extremely burdening experience during this year of the change has been the pandemic of the COVID-19 virus. During the regulations and recommendations to stay home, the number of customers

decreased heavily. This meant for the banking personnel to have to work outside the bank doing some other work and not the work they had signed up for (banking).

Onko kokemus muutoksesta ollut positiivinen vai negatiivinen sinulle?

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Figure 9 Question 3: Has the experience of the change been positive or negative to you?  
Positive/Negative

In Question 3 all respondents answered that the change has been positive (blue color on Figure 9). The reason for the non-variation in this question might be since the choice to stay and work after the organizational- and operation change was entirely to the employees themselves. The fact that all respondents feel that the change has been positive shows that the change was needed.

In Question 4 the respondents were asked to justify their previous answer.

*Extremely positive. This has brought more motivation and satisfaction towards the job. This has also increased our team spirit since our teams are now smaller, the situation has clarified.*

*We can now focus to the main aspect and this has improved the customer service at the bank.*

Here many were extremely satisfied with the fact that they now have a lot more time to focus to the banking itself, and not be obliged to "run around" the workplace doing whatever needed. In many responses the word focus came up. Many feel that they were able to invest more to themselves and to the needed training at work. The level of coping at work has increased and many respondents highlights the fact that the working hours are now more regular (daytime work), which makes the planning of everyday life easier. After the change the general level of customer service and the commitment to the work has increased

according to the respondents. One respondent highlighted the fact that after the change, the atmosphere at work has bettered. Also, the want to do the job and the desire to do sales seems to be increased amongst the respondents.

Koetko muutoksen lisänneen haasteita työarjessa?

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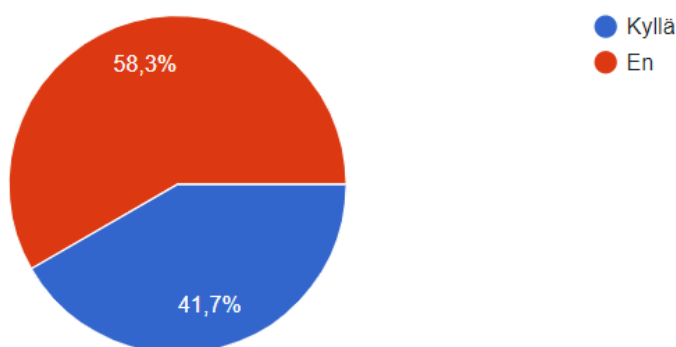


Figure 10 Question 5: Do you feel that the change has increased the challenges in the workflow? Yes/No

In Question 5, see Figure 10 above, 58.3% (seven respondents) answered that they do not feel a significant increase of challenges in the workflow and 41.7% (five respondents) feel that the amount of challenges has increased.

In Question 6 the respondents were asked to justify their previous answer. First the answers from the respondents who answered “Yes” will be analyzed here and then after that the answers from the respondents who said “No”. In Figure 11 there are few responses from both points of view.

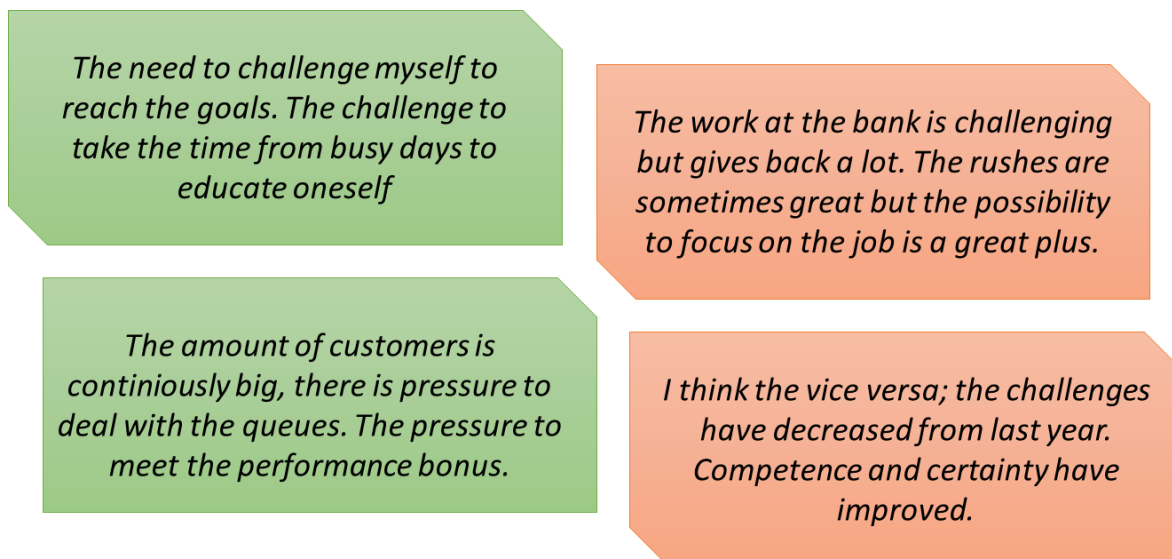


Figure 11 Responses to Question 6 (green column "Yes" and red column "No")

There were five respondents to answer yes, the challenges have increased. Even though these respondents feel more challenges now, many seem to see them as positive new challenges. One claims that even though there is much more time to educate oneself after the change, still the amount of information needed to know is extensive. Some feel that now that they are totally focused on banking, the amount of time to get oneself more educated and to take care of other needed chores at work is now limited and even quite hard to manage. The pressure to meet the results set by the bank is in almost all of these five responses, the need to meet these results brings more challenges. After the change the bank rewards performance bonuses to the banking employees if they meet a certain level of results in their own work. Many of the respondents feel that this makes a great pressure to the workflow.

Seven of the respondents answered no, they do not feel increase in the amount of challenges. Many claim that the change has more over clarified things in the banking area. To have the time to educate oneself at work increases the level of competence and certainty. Many brought up the fact that regular working hours eases the everyday life and clarifies the workflow during weeks and months. Although, one responded felt that the regular working hours are extremely monotonous. In these responses too, the personal results set by the bank and the possibility to receive performance bonus comes up. Here the possibility doesn't seem to bring pressure or anxiety but more over the possibility and the positive force driving towards better performance at one's own work. Some feel that now after the change the "permission" to only focus to banking releases the challenge of "being wherever needed".



Onko pankkityö mielestäsi kehittynyt positiivisesti muutoksen jälkeen?

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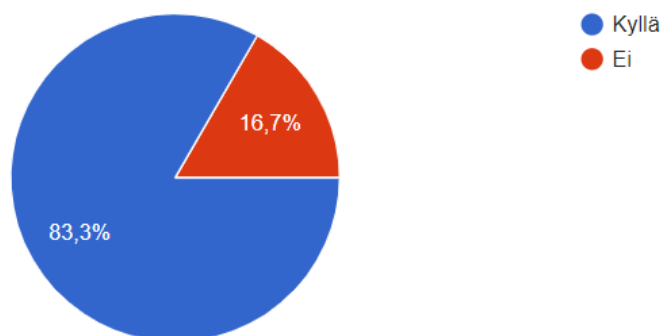


Figure 12 Question 7: Do you feel that the work at banking has developed positively after the change? Yes/No

Figure 12 shows that in Question 7 83.3% (ten respondents) of the respondents felt that the banking work has developed into a positive direction after the change whereas 16.7% (two respondents) felt that it has not.

In Question 8 the respondents were asked to justify their previous answer. Those respondents who answered “Yes” feels that the positive effects come from the time to focus on banking and to invest more to the customer encounters. Also, from the responses there can be seen that the level of motivation has increased much higher, there is a greater opportunity to upkeep one’s level of competence and to focus more to making sales. Many feel that due to the change the level of customer service and satisfaction has positively increased and now there is more opportunity to offer the best services to the customer in question. One response stated that every banking team in the area included to this thesis research seem to have increased all their sales after the change. This can be since now all who work at the banking teams really want to be there and they have made the choice to stay. Also, the mode of operation amongst the banking managers (team leaders) has been more focused and simply better after the change.

*The amount of training has increased. Deepening the knowledge of every customer service representative. The quality of customer service has improved and steadied more since the knowledge has increased.*

*The direction is towards a more professional actions and this is the correct direction for it.*

*Now that we work full-time at the bank there is a possibility to develop more the quality of our own work and we can focus in a more developing way to the sales.*

Those two who feel that the change has not brought positive development states that since the number of customers and the ongoing pressure to unload the banks queues and still meet the performance bonus level is high. One respondent feels that the change should have brought better salary and more suitable job title with it.

Oletko kokenut muutoksen tuoneen negatiivisia vaikutuksia työhön?

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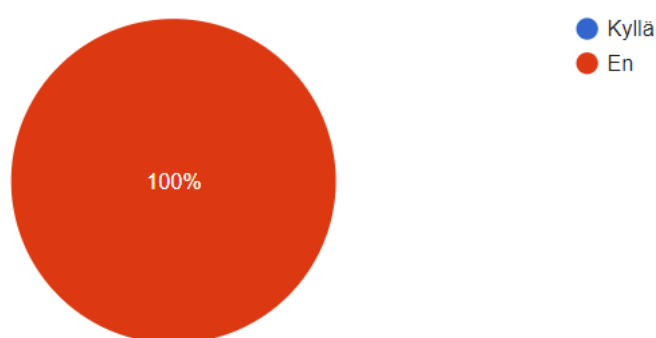


Figure 13 Question 9: Have you experienced that the change has brought negative effects to the work? Yes/No

In Figure 13 the responses to Question 9 can be seen. All respondents have answered “No” (red color). According to this question all respondents feel that the change has not brought any negative effects to the banking work. This is not totally in accordance with Question 7 about positive development after the change. There, two respondents said that the change has not made positive development, but here all say that it has not brought negative either. From this it can be concluded that those who feel that there has not been positive development with the change, the reason for that answer has not still made a negative effect, moreover neutral.

In Question 10 the respondents were asked to justify their previous answer. Figure 14 below shows some responses showing how there has not been negative effects from the change. Here many answers only said “no negative effects” or “all positive effects”. Few respondents opened up their opinion more. One stated that as a positive effect the banking employees can focus on the banking only, but the negative effect is all the long queues and the lousy salary. One feels that since banking work is demanding even in the level of legal sector (all the legislation on banking industry) it is important to be able to really focus on the job. And

here in this question again the clarity of the work came up. Many feel that the change truly clarifies the job description.

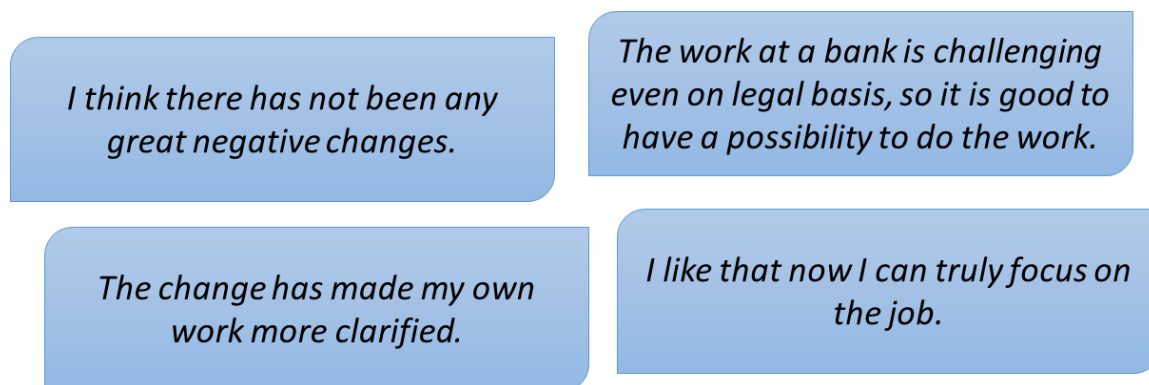


Figure 14 Responses to Question 10

Question 11: In what way would you develop our banking operations? Justify your answer.

Here many respondents had excellent development ideas. Many seemed to have same sort of ideas also. The main points of these ideas are collected to Figure 15, found below. The hope for a more maneuver between bank offices in the area came up in some responses. The motivation for these travels between offices could come from mileage allowance. When banking personnel in this specific area would be able to travel back and forth, it would give more experience and it would also increase the team spirit within the whole area.

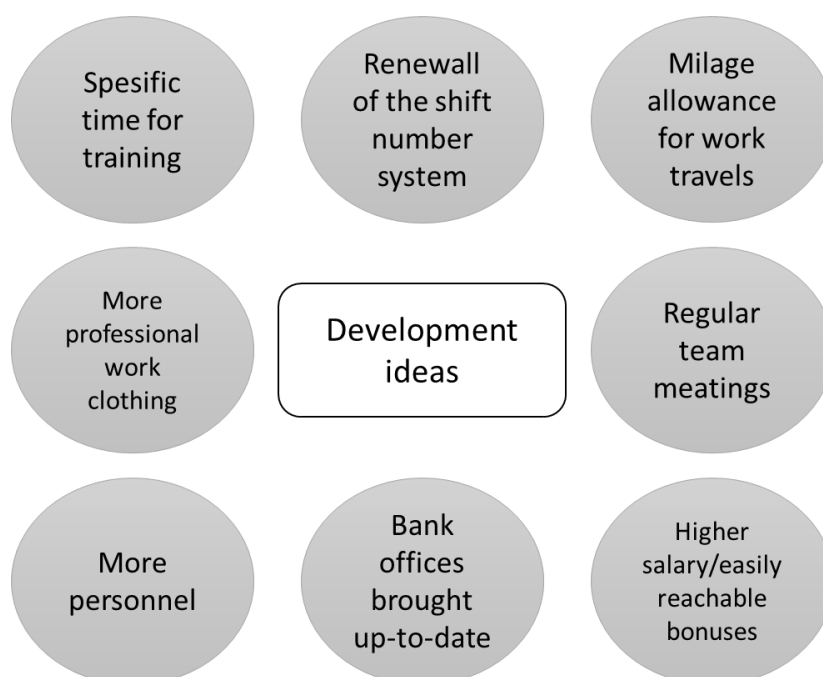


Figure 15 Development ideas for the banking offices and mode of operation

Many states that the salary is not in accordance with the level of expertise the banking personnel must have. Also, with the fact that the performance bonus is so hard to reach, it does not increase the motivation. Many felt that since the basic salary is small the performance bonus should be more reachable. This way the banking personnel would feel more appreciated. It is clear that many respondents are not at all satisfied with the performance bonus.

*In my opinion the performance bonuses are too unreachable and even if you manage to reach it, you only get a small amount back. I would feel more motivating would be to lower the level to reach to the performance bonus. In addition, work travelling between offices would be more sensible if there would be a compensation for it. Also, we should develop more our customer contacting in a way that we would contact customers in other matter than only loans.*

Some notified that it would be a good development idea to totally separate the bank from the company it is tied with within this area in question. This way all banking personnel would be doing only what they desire at work, banking. If this would be done, the bank offices could have totally own working schedules. One suggested that the bank offices should be brought up to date. At this moment, in one bank office there are two to three service desks with no real walls covering the bank secrecy that is needed. One respondent hoped for more service desks within all offices and another presented the need for more personnel. And the need for the time to educate and training during working hours came up in some responses. At the moment almost all training (i.e. video trainings) is done whenever there are no customers.

*The division of customers on queues to quick and time-consuming customers, one addition to the salespeople so more personnel. Meetings between the team regularly.*

One respondent had a development idea where the system of shift numbers would be changed. The idea would be to have a shift number for different needs of the customer. In the response there were an example of a shift number for only withdrawals/deposits and other more time-consuming matters would be serviced only by an appointment made online. Here can be seen the need to be able to plan more carefully the workday. One other respondent had a similar idea where the shift numbers would be divided as services of quick and easy and the ones consuming more time. Few responses pointed out that banking personnel should have their own work clothes since now the clothes that banking employees wear is the same that other employees at the workplace not doing banking. This can be quite confusing to the customers. It would give out a more professional picture to the customer if banking personnel would be dressed less casually. One respondent pointed out

the need for team meetings within the banking teams on a regular basis. The whole team never is at the same time at work and it would be crucial to be able to bring out upcoming things this way and also the concerns and all that comes to mind. There is a lot of talk about focusing on appointments made by the customer to deal with bigger banking issues/needs. This is good according to many but the way how the banking personnel could increase the amount of appointments made is still unclear.

Millä tavoin organisaatio- ja toimintatapamuutos on vaikuttanut omaan työmotivaatioosi?

12 vastausta

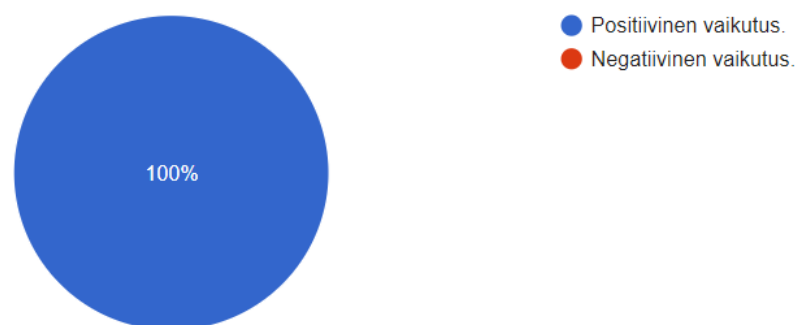


Figure 16 Question 12: In what way has the organizational- and operational change effected your working motivation? Positive effect/Negative effect

To Question 12, see Figure 16 above, all respondents chose “Positive effect” (blue color). All feel like the organizational- and operational change has had a positive effect on their working motivation.

In Question 13 the respondents were asked to justify their previous answer. Here all respondents seem to be satisfied with their job description and after the change many have had the experience of their working motivation increasing. The responses included many similar experiences of enjoying the banking job and that the level of stress has decreases since the change. This has made many employees feel that they would never go back to the time before the change. This is an extremely positive effect of the change.

*You know what to do. We have clear and consistent tools to perform at work. The job description is challenging and there is a continuous joy of learning new.*

*My motivation for doing has increased when there is a possibility to be rewarded for it.*

*I like this work and the regularity of it.*

*I like doing work at banking and I enjoy doing it. Now I can do it even more. We have a great banking team and also the work of the team leader has increased motivation.*

Again, the regularity of the work has increased motivation, the new smaller banking teams and team leaders increase motivation and also, the motivation to reach goals, the new performance bonus, has also clearly increased. Since the teams are smaller and do more co-operation between each other it is easier to share information and experiences between the teams. The needed time to focus on the work and to the customers has been brought to the job after the change. From these responses it can be clearly seen that all of them are extremely satisfied with their situation at work and feel motivated.

Question 14: In what way do you feel motivated at work?

Almost all respondents said that the best motivation is the customers and the feeling of success.

*Customers are the best motivation. When you get to help people and encounter with wonderful cases from one day to another. The success when you make sales and when others on your team succeeds. The attention from the team leader when you have done good and the development ideas for creating new goals.*

*When a customer gets interested and excited when I take some issues to the table. I also motivate from positive customer encounters. Also, our motivating and encouraging team leader is always there for our joy in everyday banking life.*

*I am a competitive person so the competitions between offices lights me up.*

Making sales, getting the customer to realize their benefit and making the customer interested and excited came up a lot in the responses. It can be seen that many get their motivation from their customers and the feeling of truly helping the customer. Great customer encounters motivate many of the respondents. Also, many stated that after the change they have had much more attention from their team leader which has been experienced great and truly motivating. There is quite a lot friendly competition between the banking teams in the area in question. Some feel that this competing is motivating and thrives to do better results. As stated before, to be able to focus to the job and do what one really enjoys doing is the best motivation for some. Rewarding and getting appreciated motivates many.

Question 15: What motivates you the most?

This question is quite similar with Question 14. The idea here was to find out what motivates the respondents in general, not just at work. The responses were similar with the one before. The things that mostly motivates the respondents are customers, succession on sales,

encounters with the customers and the competitions between teams or within the teams. Also, the feeling when the customer leaves satisfied, then one can know that the service was appreciated by the customer and they got even more than what they came for. Besides customers and success, what motivates most is rewarding, team spirit, team leaders and reaching goals. From here it can be seen that the respondents are doing the things that motivates them. Every time a happy customer brings motivation it increases the level of service the next customer gets. It is important for the team leaders to keep up their team spirit and perhaps come up with some little competitions within the team to motivate employees.

*Competitions and reaching goals.*

*Seeing the results of your work as a direct feedback from customers. To upkeep the needed knowledge. Sharing own knowledge*

*Customers who are genuinely interested, and own successes.*

*Working community.*

Question 16: And what lowers the level of your motivation?

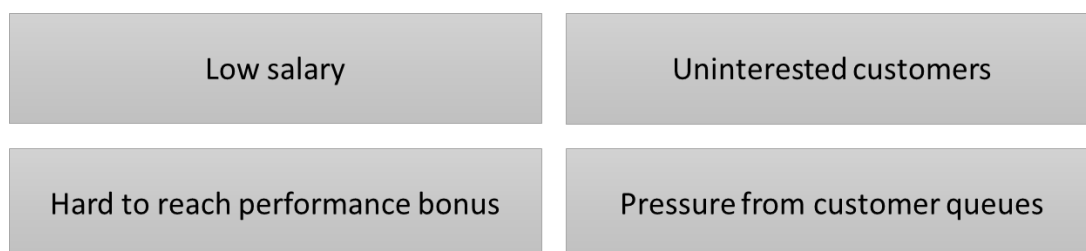


Figure 17 Factors lowering respondents' motivation

The aspect lowering the motivation of the respondents were quite similar with each other. In Figure 17, see above, there are the main points collected from the answers. Here again the fact that the hard and consuming work does not present itself in the salary. The performance bonus is unreachable and lowers motivation. One respondent pointed out that the bonus system should be developed in a way where the employee could get some bonuses of other services as well and not just from credit sales for example. Another point that came up in many responses is the customers who do not show interest in anything the sales representative says or the customers who act disrespectfully towards the employees. One respondent feels a lot of pressure coming from the queues of the bank and the fact that during rush there is not so much time to truly focus on the customer on hand. One pointed out how unmotivating it is when day after day the same customers come to make only a withdrawal or deposit and are not even a bit interested in any other services offered. Since

the pandemic COVID-19 the banks working schedule has been unbalanced in a way that the employees do not know their working shifts that many weeks ahead. This created some uncertainty and stress to some respondents which was shown as a decrease in motivation.

Question 17: The banking teams condensed due to the organizational- and operational change. In what ways has this effected to the workflow and to the mood of doing at work?

From all responses it was clear how all felt that this has been a great change. Great, close and competitive teams seem to satisfy all respondents. Many respondents pointed out that since the change all the team have been more supportive and motivating. Also, since the smaller teams the sharing of information has gotten easier. Now since all employees are doing the banking job because they want to, the feeling at workplace is totally different. After the change the teams in the area in question do much more cooperation. Due to this the employees from different teams have gotten to know each other much better. This brings richness to the knowledge of the whole areas team.

*A close, supportive, helpful and teaching, all working together team. We know each other better; we know each other's ways of working and we can teach each other and share the mental pressure from difficult customer encounters.*

*Mostly well. I have got a great team around me and I feel like I can trust them. We share the challenges and the successes.*

*Positive effect, the work is now clearer, and it is easier to function in a smaller team where everyone wants to do banking and focus to the fullest on it.*

From these responses it can be clearly seen how important it is to have functional teams. The amount of motivation it brings and how it decreases stress and mental burden. Some feels that when the teams are smaller the work is more clarified, and it is easier to function when all are there doing what they enjoy.



Organisaatio muutoksen mukana muuttui myös tiimien johtamismalli. Oletko omassa työssäsi tyytyväineen siihen tuen määrään, jonka saat vastaavaltasi?

12 vastausta

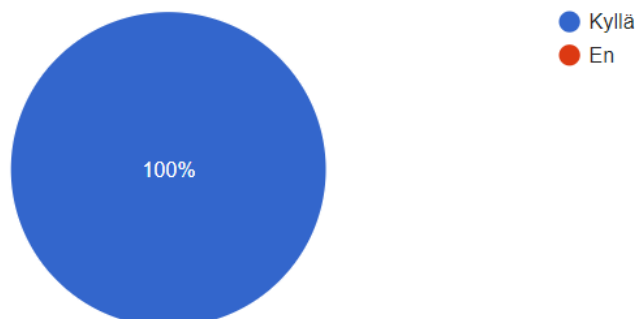


Figure 18 Question 18: With the organizational change, the team management model also changed. In your own work, are you satisfied with the amount of support you receive from your team leader? Yes/No

Question 18, see Figure 18 above, considered how the respondents feel about their team leader's support. All respondents answered "Yes", they are satisfied with the amount of support received from the team leader. From this it can be concluded that after the change the team leaders have taken their job seriously and they care about their banking team members.

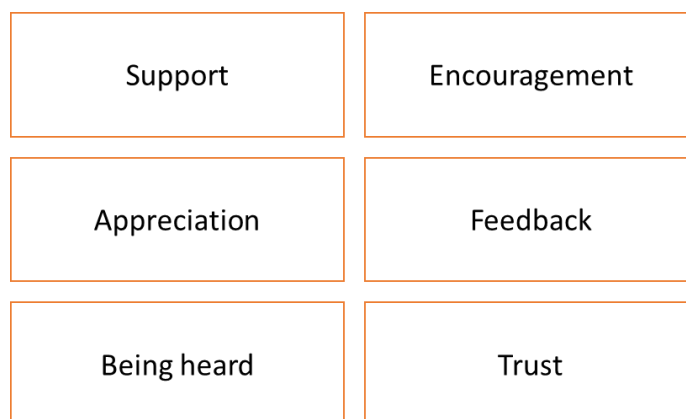


Figure 19 What the respondents' feel they receive from team leaders

In Question 19 the respondents were asked to justify their previous answer. Since all respondents were happy with their situation with the team leader all responses had only positive aspects shared. See Figure 19 above, there are collected some main points from the responses about the aspects the respondents receive from their own team leaders. Many stated that the work of the team leaders has bettered a lot due to the change. Now the team

leaders have much more time to focus on their team members' work and well-being. From the responses it can be seen how important it is to receive encouragement, support, appreciation and feedback from the work. All respondents appreciate the work of their team leaders and the fact that they are being heard and helped with anything needed is clearly important to the respondents. Many pointed out how important it is to receive good and constructive feedback and how one can learn much from these. One respondent stated how a trusting relationship between themselves and the team leader has grown even in a short time period. For being able to trust one's supervisor is vital a working place. From this it can be concluded that team leaders have created a safe and supportive working environment around their teams.

Question 20: To what have you been satisfied with the work and the working model of the banking managers?

*The days when the team leader is present, then we receive information on the work we have done and the results of it.*

*Receiving personal feedback and the monitoring of the work done increases motivation. Up to date information sharing.*

*The team leaders focus on teams, team spirit and encouraging to reach the goals! In addition, it is the best to be able to follow the results of the work during the month.*

*The trust they have for the employees.*

From the responses it can be seen that many are satisfied with the way how the leaders regularly contact all their team members, has discussions with them and sends out up-to-date sales results along the ongoing month. This makes the respondents feel that they are cared for. Many appreciate the way that the team leader knows the challenges and the strengths of the employees and how they encourage to overcome challenges. With the team leader working with the sales results, information sharing and increasing the team spirit it gives the impression of trustworthy and supportive managing. People-oriented leadership is important and is shown in these responses. The need for a supportive and helpful leader has been fulfilled after the change. Due to the change the pressure to meet the goals has increased and it seems appreciated that the leaders also encourage and "push" employees towards these goals and keeps up the positive energy at the workplace.

Question 21: How do you hope it to change or develop in the future?

Here many respondents answered that they have no development ideas for the team leading to change. Many of these seemed to be really satisfied with the current situation.

*Our relationship surely deepens even more, and I hope that we can together find some development points from my own working methods to overcome new challenges.*

*The team leaders should more share the knowledge between teams, different teams have different methods of working and we could learn a lot from each other.*

Some respondents hoped that the team leader would be more present and available face to face. One pointed out that it would be good if the team leaders would do the working shift schedules.

In Question 22 the respondents were asked if they wanted to sign up for a prize draw amongst all respondents as a thank you for responding. This question was not compulsory and from the answers to this question there will be no analyzing.

### 5.2.2 Interview with the Customer Relationship Manager

This interview with the customer relationship manager of Bank X was conducted on 9th of September at 15 pm via Microsoft Teams meeting. The customer relationship manager here is referred as the interviewee. The author of the thesis, the interviewer asked ten open questions. All questions were answered extensively. The interview in total is found on appendices (Appendix 3).

During the interview the interviewee was asked to explain the whole process of the change, how it began, how long did it take in whole, what was the receival like and what challenges came in the way. The interviewee stated that they had orchestrated the whole change process alone by themselves. The needed level of focus and challenge of the process, the interviewee felt that it is important to be done properly at once. The interviewee alone planned the process, kept the personnel informed and implemented the change.

*I implemented the change myself since I saw that this change was at a level where it is needed to handle properly, and I would know surely all the time where we were with it. I could personally listen to the personnel and throughout the process I visited the offices telling about the change myself and talking with the banking personnel who wanted to continue after the change.*

At first, the interviewee told how the whole process started with the information coming from personnel, who felt that the current situation was quite burdening. The employees were not working only in banking but performed other job tasks inside Company Y. This took focus from the banking. The important thing to the interviewee was to “ensure the quality” within the bank. Since many other Bank X offices had already gone through some organizational

and operational changes, it was easy to take reference from those changes. The interviewee felt that the change was only way to better quality, help employee coping and meet the needed level of sales.

*I listened to the personnel and received reference to the fact that the work was quite burdening since they had to perform many different tasks during the day which cumulated in a way that the focus for banking wasn't totally 100%.*

*One of the most important points was that I wanted to ensure the quality of the banking since these banking functions have continuously developed to a wider direction and deeper towards sales which already requires special expertise which we wanted to centralize more.*

Since many Bank X offices had been through the similar change process, the interviewee, who was responsible for the change in the area in question, researched a lot of the functions and the changes made in other banking offices. According to the interviewee all had done their own sort of solutions as did the interviewee too. The interviewee sorted out what kind of leadership, everyday functions and organizational form were suitable for the banking offices going through the change at that time.

*We did a lot of research with other areas functions and earlier changes but in the end I built an operating model suitable for us from my point of view which we began to implement in a way I saw how the leadership and functions in everyday life would be best suitable and in which form of organization.*

The timing of the process, according to the interviewee, was about three years. This is the time that the interviewee has had their position within the Bank X. Below figure 20 shows what was done and when. During the first year the interviewee monitored the situation. At the beginning of the second year the interviewee had recognized the problematic areas of functions and started planning the change. The third year went by with implementing the change into action.

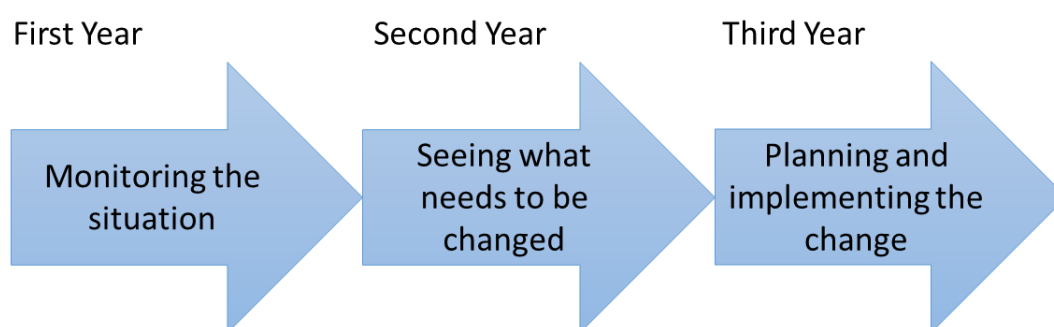


Figure 20 Timing of the change

According to the interviewee the phases of the change were three stepped, see Figure 21 below. The process of the change is quite similar of the process described by the organizational researcher Marshak (1993), referenced by Puutio & Heikkilä. Marshaks metaphor of change being like a development describes well the situation the interviewee went through with the change.

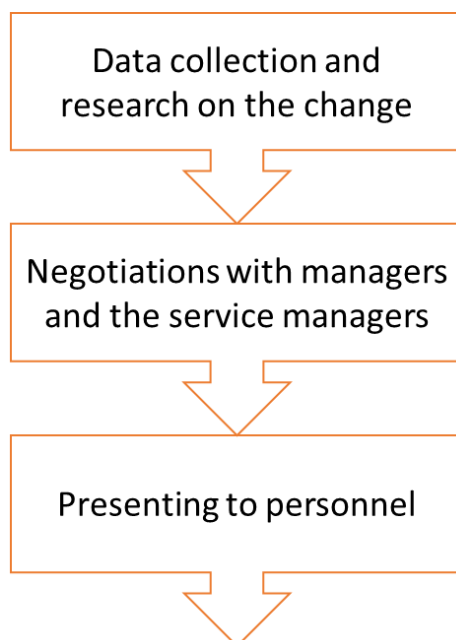


Figure 21 The three-step process of the change

The first step included the monitoring, researching and data collection of the current situation. The next step was to go through negotiations with the company managers to find out if this sort of organizational and operational change would be potential to execute. And next negotiations with the service managers of Company Y. Taking into consideration and hearing the points of views coming from the managers during the negotiations and performing the needed alterations to the change. After this the interviewee presented the upcoming change to the personnel. The process of an organizational change presented in figure 5 presents the theory of the process which the interviewee took in action here.

The receival of the information of the change was mainly good. Management and the service managers felt good about the upcoming change and saw it as a good, new change. The personnel divided into two groups of opinions: the change is good, and the change is not so good. At this point it was important to support all opinions and to listen to all employees. At this point the employees had the chance to either continue working in the bank or to leave the banking job behind. All employees were guaranteed a job anyway at Company Y.

*The service managers felt the change as a great relief to them and the managers of company Y advocated the change as well. Within personnel the change awoke two sorts of opinions: some felt that it was a bad idea, and some felt like “finally, this has been waited for a long time”.*

The interviewee was asked how they felt the situation had been going after the change and what sort of challenges it has brought up. The interviewee stated that the motivation coming from employees has been the most important outcome. According to the interviewee the quality of service at the banking offices has improved and the sales has increased. These are all positive effects of the change and the reason why the interviewee wanted to enter into the change process.

*To me the most important thing has been the motivation of banking personnel and I have sensed that they have experienced the change as a positive thing, of course, they had the choice to themselves to continue in the post. From the point of view of the quality of the service it seems that the professionalism of the salespeople has increased along the road and the courage to do sales which has been strongly seen in customer satisfaction. From the point of view of sales outcome, we have been able to improve the outcome significantly. All in all, good progress.*

The challenges after the change has come mostly from the world outside – COVID-19. The pandemic struck at the very moment when the banking teams had shaped up and the way of working had started to flow well. The interviewee wanted to press the matter how proud they were of the banking team which continued after the change and has performed well regardless of the pandemic.

*Although, it has been such a short time, yet I believe that all in all everyone has developed during this time and during this year even more than years before. The goal is to positively upkeep the development and create challenges to the work. Also, an important fact is that I want our customers to receive good and high-quality service and we can surely ensure them that now.*

The interviewee stated that they are happy with the current situation after the change. The organization, which was put together, and all the progress and growth of the personnel has been great, according to the interviewee.

## 6 CONCLUSION

### 6.1 Conclusions Based on the Research

The purpose of this thesis was to recognize the challenges brought to the banking team by the organizational and operational changes and how can the team improve these challenges and their working motivation. The method of research in this thesis was qualitative. The research was done through a survey of the employees at Bank X and with an interview with the customer relationship manager at the bank.

The research questions (Appendix 1) were formed in a way to support the thesis' main and sub questions. This way the thesis would be able to provide suggestions to the Bank X on how they could overcome their challenges and improve their employee motivation.

The general understanding amongst the employees about the change was positive. The facts of team spirit (encouragement, support, care and trust), management and working hours came up often in the survey as positive factors. For employee motivation all these are important and factors which rises the motivation. From the point of view of the interviewee the most positive effects of the change has been the improvement of motivation amongst the employees and the professionalism it has risen.

Based on the interview there has not been great challenges from the change itself but from the external factors of COVID-19. From the survey there can be seen some challenges brought up by the employees. The pressure to meet the needed goals and to handle all the rush and queues and some pointed out the monotonousness of the working hours. These challenges are not all new (after the change) and not all can be managed by some changes done in the working place. The level of goals expected from the banking employees seems to be too much at some points from the point of view of the employees. Many feel a lot of pressure coming from Bank X to meet the goals (profitability). The clear hope from the employees towards the management is to discuss the challenge of meeting the performance bonus level. Many felt it to be a very motivating factor at the beginning of the year but as it has gone further many of the employees feels it is impossible to meet the level if one does full time work at the bank. When employees are motivated and enjoy the job, the outcomes are undoubtedly better.

From the responses to the survey there can be seen that the employees of Bank X are already really motivated to do their job and seem to enjoy it. To improve the motivation even further the management of Bank X should focus on some details which came up in the responses.

Mileage allowance	Updating of workspace
Salary	Update workclothing
Only banking shifts	Flexibility
Team leaders as supervisors	Performance bonus level

Figure 22 Factors effecting to the employee motivation at Bank X

In Figure 22 there are presented ideas of which by improving the motivation of employees would improve as well. All these factors were given in the responses to the survey by the employees.

Not everything can be improved or changed but only the gesture to notice these requests and to discuss the possibility to do some changes is a great factor already to the motivations of the employees. The need to be heard and taken into consideration is important. The dialogue between management and employees must be transparent and open.

Based on the research done for the thesis of the Bank X's challenges from the organizational and operational change there seems to be not that many challenges except on the employee motivation sector. In this chapter the writer of this thesis made some suggestions on how the employee motivation could be improved.

## 6.2 Validity and Reliability

Validity of a study indicates if the study used the appropriate method of research to measure the intended matter. The validity is considered to be good when the right target group and questions are selected. Validity of a study can be assessed by considering if a particular method is appropriate for researching the intended matter. The research done must be valid or otherwise it does not study the intended phenomenon and thus is worthless. Reliability indicates if the study is reliable. Meaning on how reliably the research method is used to measure the intended issue or phenomenon and how reproducible is the research and its results. (Hiltunen 2009.)

This thesis' research was conducted via survey and interview. The idea was to resolve opinions and experience of the employees of Bank X which had gone through an organizational and operational change. This study is valid since the method of the research helped



to gain the needed information of Bank X's challenges and other factors effecting on the employees after the change.

The reliability of the study is quite good. This is because over 50% of the employees of Bank X in the area in question responded to the survey and the customer relationship manager was interviewed and they alone implemented the change in these banking offices in question. The study would have been more reliable if those employees who decided to end their work at the bank offices when the change came would have surveyed as well. This way the research would have shown more diversity amongst the responses since many of those employees who did not continue the work might have felt more negatively of the change. If the study would be implemented later on again, in a year for example, the responses and the results of the study might be different since the situation is ever changing. The process of the organizational and operational change is not over but always evolving. The reproducibility of the study is weak since the results would not be same.

### 6.3 Suggestions for Further Research

As a suggestion for further research the case company could perform another questioner on employees how they feel after one year or two years. Since the change is always a developing process, it should be overseen in many ways. A similar questioner or interviews are a great way to see what is going well and what could be further developed. Also, by following statistics on customer satisfaction and sales gives a picture on how the offices are doing.

## 7 SUMMARY

This thesis was conducted in cooperation with Bank X during the autumn of 2020. The objective of the thesis was to study the experience of the banking employees of Bank X about their regional organizational and operational change. The angle of the study was to find challenging factors which came after the change and how these have affected the employee motivation and how they could be improved.

The theory of the thesis was limited to familiarize the reader to banking services in Finland in general, to the organizational and operational change meaning and process and to the working motivation in a general level. The first two were connected to the main topic and the third section, motivation, was important to the empirical study section.

The research was implemented by qualitative method. The employees of Bank X were surveyed via online survey and the customer relationship manager of Bank X who implemented the whole change process alone was interviewed. The survey was sent to all those who worked at the banking offices of Bank X in the area in question and over 50% responded. Among these respondents there are employees who all have worked at the offices before and after the change. Some have worked there as long as Bank X has been and some less time. The survey itself brought the needed information and insight of the experience the employees have had relating to the change. Based on the survey it was possible to give suggestions on how the mode of operation should be improved. The interview gave insight on how the whole process was implemented and how the management has seen the change.

The research implemented for the thesis gave a positive image of Bank X and the organizational and operational change. The employees feel that it was a leap to a better future. Many things have improved and some still need improving. After the change many feel that the work now is more motivating, inspirational and challenging in a good way. Also, the teams are now much closer, and the team spirit and the work of the team leaders has improved plenty. Based on the interview the customer relationship manager is highly pleased and proud of the change they implemented and how the result turned out. The biggest challenge was the external pandemic of COVID-19.

The thesis has brought the needed suggestions and results of the study it was done for. From the thesis Bank X can have many suggestions and guidelines on where to move on from here. The process of the change is never completed but always evolving.

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## APPENDICES

### Appendix 1 Survey for Bank X's Employees

#### Opinnäytetyö kysely työntekijöille

Kysely on tehty kyseisen alueen Pankki X:n työntekijöille, jotka ovat tehneet pankkityötä ennen ja jälkeen toimintatapa- ja organisaatio muutoksen. Kyselyn tuloksia käytetään opinnäytetyössä ja pankkityömme kehityksessä. Jokainen vastaus on täysin anonyymi, eikä vastauksia voida yhdistää vastaajaan. Pyydän, että jokainen vastaa kyselyyn rauhassa ja ajatuksella sekä kattavasti ja selkeästi. Mitä paremmin saan selkeitä vastauksia, sitä tarkemmin pystyn analysoimaan toimintatapamuutostamme pankissa opinnäytetyössäni ja onnistun prosessissa paremmin. Jokainen vastaus ja mielipide merkitsee. Pienenä extrana, jokainen kyselyyn vastannut on mukana pienen kiitos-paketin arvonnassa, jos lisää loppuun oman sähköpostiosoitteesi. Kiitokset tuhannesti kaikille jo etukäteen, arvostan apuanne.

1. Mitä vaikutuksia organisaatio – ja toimintatapamuutoksella on mielestäsi ollut?
2. Ja millä tavoin olet kokenut kyseiset muutokset omassa työssäsi?
3. Onko kokemus muutoksesta ollut positiivinen vai negatiivinen sinulle? Positiivinen/Negatiivinen
4. Perustele edellinen valintasi.
5. Koetko muutoksen lisänneen haasteita työarjessa? Kyllä/En
6. Perustele edellinen valintasi.
7. Onko pankkityö mielestäsi kehittynyt positiivisesti muutoksen jälkeen? Kyllä/Ei
8. Perustele edellinen valintasi
9. Oletko kokenut muutoksen tuoneen negatiivisia vaikutuksia työhön? Kyllä/En
10. Perustele edellinen valintasi.
11. Millä tavoin kehittäisit pankkityömme toimintaa? Perustele.
12. Millä tavoin organisaatio- ja toimintatapamuutos on vaikuttanut omaan työhön? Positiivinen vaikutus/Negatiivinen vaikutus
13. Perustele edellinen valintasi.
14. Millä tavoin koet motivoituvasi työssä?

15. Mikä motivoi sinua eniten?
16. Mikä taas laskee motivaatiosi tasoa?
17. Organisaatio- ja toimintatapamuutoksen johdosta pankkitiimit tiivistyivät. Millä tavoin tämä on vaikuttanut pankkityön arkeen ja tekemisen meininkiin mielestäsi?
18. Organisaatio muutoksen mukana muuttui myös tiimien johtamismalli. Oletko omassa työssäsi tyytyväinen siihen tuen määrään, jonka saat vastaavaltasi?  
Kyllä/En
19. Perustele edellinen valintasi.
20. Mihin vastaavien työssä ja työskentelymallissa olet ollut tyytyväinen?
21. Miten toivot sen jatkossa kehittyvän?
22. JOS haluat mukaan kiitos-paketin arvontaan, lisää tähän sähköpostiosoitteesi! KII-TOS



## Appendix 2 Responses of the Survey

### Question 1

- Muutos on mahdollistanut oikeasti pankkityöhön keskittymisen ja siihen tarpeellisen perehtymisen. Mielestäni työ vaatii paljon tietotaitoa jonka ylläpitämiseen tarvitaan myös aikaa, jota on nyt eri tavalla mahdollista käyttää. Pienemmässä tiimissä on haavoittuvuutensa, kun esim. sairaslomien paikkaus on hankalampaa sekä menot täytyy nykyään toki suunnitella paremmin niin että pankin aukioloaikoina ei pysty juuri vuoroja vaihtamaan.
- Tiimit ovat pienentyneet ja hioutuneet enemmän yhteen, yhteishenki on todella hyvällä tasolla. Tuntuu ammattimaisemmalta nyt ja arvostus omaa työtä kohtaan on noussut. Myös asiakkaat ovat tykänneet siitä, että pisteellä on töissä vain tietty pieni joukko, kokevat saavansa yksilöllisempää palvelua.
- Selkeyttää työpäivää ja saa keskittyä pankin työhön täysillä.
- Mielestäni vain positiivisia, säännölliset työajat sekä selkeämpi työnkuva.
- Säännöllisemmät työajat.
- Palvelun laadun paraneminen. Keskittyneempi asiakas kohtaaminen asioiden hoidossa. Tavoitteellisuus. Työnkuvan selkeentyminen.
- pelkkia positiivisia vaikutuksia, asiakkaille on enemmän aikaa ja jokaisen saa hoitaa rauhassa.
- Toiminta selkeytyi. Pystyy keskittymään itse asiaan paremmin.
- Positiivisia vaikutuksia. Nyt pankki työhön voi todella keskittyä ja paneutua ajan kanssa, kun ei tarvitse huolehtia siitä, mitä pankin ulkopuolella tapahtuu. Työajat ovat tasaantuneet arki työhön mikä myös on positiivista. Muutos toi myös työhön motivaattorin: tulospalkkiot myyjille.
- Selkeyttänyt asiakkaille pankin toimintaa, kun on erikseen pankkityötä tekevät, niin osaaminen keskittyy tasaisemmin.
- Tehokkuus on lisääntynyt, mutta myös työtaakkakin
- Saadaan keskittyä kunnolla pankkityöhön ja asiakaskohtaamisiin.

### Question 2

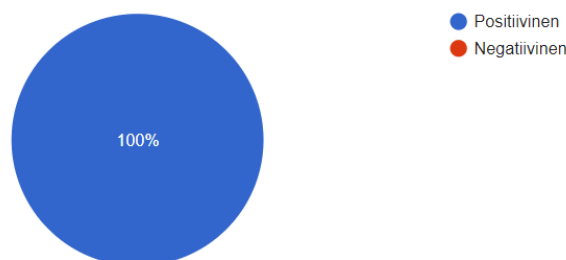
- Vaikutus on ollut suuri. Pystyn olemaan parempi työssäni, koska saan opiskella enemmän ja selvittää kaiken tarpeellisen. Myyntiin on myös paremmin energiaa, koska pankkipäivinä on lupa ja myöskin velvollisuus panostaa täysillä käsillä oleviin tehtäviin.
- Saan olla vuorossa pelkästään pankkipisteellä ilman kiireen tuntua ja keskittyä asiakkaaseen aivan eri tavalla. Myymisestä on tullut todella paljon helpompaa ja rutiinia, osa työnkuvaa.
- Positiivisella, osaa varautua paremmin työpäivään kun toiminta on selkeärajaista
- Voin itse paljon paremmin niin henkisesti kuin fyysisestikin.. Säännöllisyys on kaiken avain.
- Jaksan paremmin, säännöllisyys.

- Työntekeminen keskittyneempää. Oman jaksamisen helpottuminen kun työympäristö pysyy samana. Voi keskittyä vain yhteen asiaan päivässä. Selkeämpi ennakoitava työrytmi.
- asiakkaille on enemmän aikaa ja pystyt aidosti keskittymään pankkityölle ja asiakkaille.
- Juurikin pystyn keskittymään vain jäsenyys ja pankkiasioihin. Työajat muuten ok mutta välivuorot välillä rasittaa kun menee koko päivä.
- Olen kokenut muutokset hyvinä. Pankkityö vaatii paljon aikaa ja keskittymistä sekä tietotaitoa, johon nyt on aikaa keskittyä. Toki asiamiespalkkiot ovat motivoiva tekijä, mutta niitä on vaikea saavuttaa, lähes mahdoton jos tekee täyspäiväistä työtä.
- Alku sujui hyvin, mutta Covid-19 sekoitti pakkaa, saattoi mennä viikko ilman pankkityötä kun keskityimme muuhun jne.
- Tavoitteiden käyttöönotto on motivoinut tekemään tulosta
- Pystyy keskittymään enemmän pankkityön tekemiseen.

### Question 3

Onko kokemus muutoksesta ollut positiivinen vai negatiivinen sinulle?

12 vastausta



### Question 4

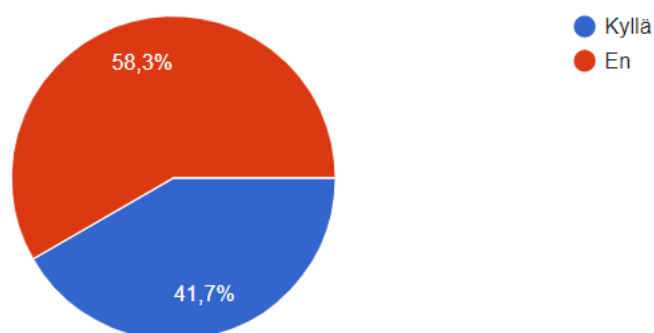
- Olen hyvin onnellinen kun sain jatkaa pankissa ja koen saavani paremmin ilmaista itseni työssäni. Enemmän aikaa pystyy myös käyttämään itsensä kehittämiseen työssä.
- Pelkästään positiivista sanottavaa, oma jaksaminen työssä on paljon paremmalla tasolla ja elämään on tullut rutiinia, tuntuu että on paljon onnellisempi nyt, kun saa keskittyä sen tekemiseen, mistä eniten pitää.
- Saa keskittyä itse asiaan, parantanut asiakaspalvelua pankin puolella
- Nyt saa keskittyä vain olennaiseen eli pankki työhön, ennen muutosta oltiin siellä missä tarvitaan ja pomppimista vuoron aikana työpisteiden välillä oli valtavasti.
- Pystyy keskittymään vain yhteen asiaan, kokonaisvaltaisesti asiakkaaseen.
- Oma sitoutuminen työhön syventynyt. Kiinnostus koko pankkialan asioihin kasvanut, niiltäkin osin, mitä itse ei päätyössään tee. Pysyn paremmin mukana ajankohtaisissa asioissa. Saan tehdä työtä josta nautin ja jossa voin kehittää omaa osaamistani päivittäin.

- pystyy aidosti keskittymään.
- Siinä mielessä että saa keskittyä olennaiseen, työilmapiiri hyvä pääsääntöisesti
- Todella positiivinen. On tuonut lisää motivaatiota ja nautintoa työhön. Lisännyt myös tiimihenkeä, kun pankkitiimit ovat pienemmät, selkeämpi kuvio siis.
- Haluan tehdä pankkityötä.
- Pankin työtuntien määrä on kasvanut
- Työhön keskittyminen parantunut

#### Question 5

Koetko muutoksen lisänneen haasteita työarjessa?

12 vastausta



#### Question 6

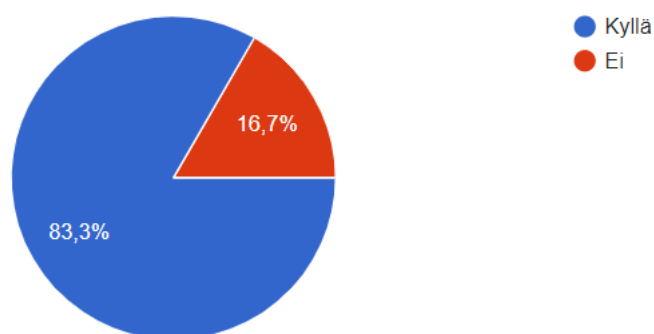
- Eteen tulee paljon erilaisia tilanteita ja vaikka opiskeluun jää paremmin mahdollisuuksia, mutta osaamispohjan pitää olla huiman laaja. Nykyisin ei pysty myöskään kysymään yhtä useilta kollegoilta eri tilanteista. Koen myös että tulokset on kasvanut ja siitä osallaan tulee enemmän haastetta.
- Mielestäni aivan päin vastoin, haasteet ovat vähentyneet viime vuodesta. Osaaminen ja varmuus tehdä ovat kasvaneet.
- Minusta on selkeyttänyt asioita
- Säännölliset työajat helpottavat arkea. Toki enemmän henkilökohtaisia tavoitteita/seuranta.
- Erilaisia palvelutilanteita
- Itsensä haastaminen tuloksellisuuden saavuttamiseksi. Itsenäisen kouluttautumisen ajan ottaminen kiireisessä arjessa.
- minulla on muitakin vastuu tehtäviä yrityksen toisella puolella, niiden hoitoon ei jää oikein aikaa.
- Asiakasmäärä jatkuvasti iso, paine jonon purkamisesta. Paine saada tulospalkkiota.
- Ennemmin muutos on helpottanut arkea, kun ei tarvitse esim juoksennella ympäri ämpäri yrityksen muissa tehtävissä tms.

- Pankkityö on haastavaa mutta antaa paljon. Kiire tuntuu välillä hyvin, mutta mahdollisuus keskittyä työhön on iso plussa.
- Tavoitteet ovat olleet jo aiemmin käytössä ja olen tehnyt jo aiemmin pääasiassa pankkivuoroja
- Hyvin on mennyt, mutta työajat ovat ykstoikkoiset

#### Question 7

Onko pankkityö mielestäsi kehittynyt positiivisesti muutoksen jälkeen?

12 vastausta



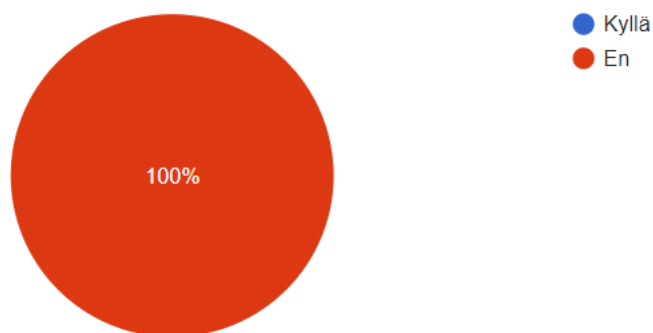
#### Question 8

- Enemmän myyntikoulutusta ja kk teams koulutukset ovat auttaneet paljon. Myös esimiestyö on nyt huomattavasti parempaa pankin osalta. Näissä asioissa näen eritoten positiivista kehitystä. Samoin tiimihiinkin pankin sisällä.
- Suunta on kohti ammattimaisempaa toimintaa ja tämä on oikea suunta siihen.
- Pystytään keskittymään tekemiseen ja palveluiden tarjoamiseen
- Kyllä on, mielestäni jokainen toimipaikka on parantanut tuloksellisesti työpanostaan.
- Pitäisi olla vain pankkityötä, ei muuta. Palkkaus parempi, työnimike.
- Koulutusten määrä lisääntynyt. Tietotaidon syveneminen jokaisella asiakaspalvelijalla. Asiaspalvelun laadun paraneminen ja tasaisuus tiedon lisääntymisen myötä.
- asiakkaita palvelemaan paremmin ja varmistamaan että ovat tyytyväisiä
- Sama kuin ed.vastaus
- Nyt kun teemme pankkia koko aikaisesti, on meillä mahdollisuus enemmän kehittää omaa työn laatua ja tekemistä sekä keskittyä myyntiin kehittävämmiin
- Edelleen, voi keskittyä paremmin pankin asiakkuuksiin ja ylläpitää osaamistaan.
- Jäljelle jääneiden työntekijöiden motivaatio on huikea
- Saa keskittyä pankkityöhön ja asiakaskohtaamisiin paremmin.

#### Question 9

Oletko kokenut muutoksen tuoneen negatiivisia vaikutuksia työhön?

12 vastausta



#### Question 10

- En koe muutoksen tuoneen paljoakaan huonoja puolia entiseen verrattuna.
- Ei ole itse työhön tuonut negatiivisia vaikutuksia, muutamia lieveilmiöitä se on tuonut, jotka eivät liity pankkitiimiin tai pankkityöhön.
- En koe muutoksia negatiivisina
- Mielestäni ei ole.
- Koulutusta ollut
- Muutos on tehnyt omasta työstä selkeämpää
- pelkkää positiivista
- Siis edelleenkin, pystyy keskittymään itse asiaan mutta muuten olen väsynyt ruuhkaan ja huonoon palkkaan.
- Ei mitään negatiivista omasta mielestäni.
- Pankkityö on lakisääteisestikin vaativaa, joten hyvä saada mahdollisuus työn tekemiseen.
- Omasta mielestäni suuria negatiivisia muutoksia ei ole ollut
- Tykkään kun saa keskittyä työhön kunnolla.

#### Question 11

- Toivoisin enemmän liikkumavaraa eri toimipaikkojen välillä. Tähän kannustaisi km-korvaus ja se antaisi enemmän vaihtoehtoja sekä parantaisi tiimihenkeä koko Hämeenmaan sisällä. Palkkaus ei mielestäni tällähetkellä vastaa työnvaatimaa osaa-mispohjaa ja itsensäkehitysvaadetta verrattuna tavallisen esim. kassatyöntekijän palkkaan (etenkin kun huomioidaan lisien puuttuminen ja käteen jäävä netto).
- Tulevaisuudessa pankki voisi irtaantua kokonaan YRITYS Y:n alta ja olisi oma yksikkönsä ja tiimiin kuuluvat tekisivät pelkästään pankkia, varahenkilöt toki myös YRITYS Y:n puolella vuoroja. Kokonaan omat työvuorot ja irtautuminen YRITYS Y:stä takaisi sen, että pankkia haluavat henkilöt tekisivät pelkästään pankkia.

- Itse pankkityössä ei sen kummempaa, olisi kiva että pankkipisteet päivitettäisiin ajan-  
tasalle (asiakkaille saataisiin tunne että pankkisalaisuus säilyy)
- En osaa vastata
- Enemmän palvelupisteitä toimipaikkaan. Työvaatetus. Pankkivuoroja ainoastaan.  
Koulutukseen paremmin aikaa.
- Asiakaspalvelun joustavuus vuoronumero / ajanvaraus asiakkaiden kesken. Nos-  
toille/panoille oma "linja". Haasteellisimmat asiat (kuolinpesä, jäsenyys, alaikäisen  
palvelut) vain ajanvarauksella. Nopeuttaisi asiointia, selkeyttäisi kun voisi väliin ot-  
taa lyhyelle ajalle vain talletus asiakkaan. Lyhyen ajan asiakas pääsisi nopeammin  
eteenpäin.
- pitäisi olla erikseen aikaa tehdä tarvittavat koulutukset ja testit, vuorossa ei ole aikaa  
muille kuin asiakkaille kun on niin paljon jonoa.
- Asiakkaiden jako jonotustilanteessa juurikin nopeisiin ja aikaa vieviin, yksi lisää  
as.palvelijoihin eli lisää miehitystä. Pikapalavereita oman tiimin kesken säännölli-  
sesti.
- Mielestäni asiamiespalkkiot ovat liian tavoittamattomissa, ja silloinkin jos pääset ta-  
voitteeseen, on 10% summasta todella vähän. Kokisin siis enemmän motivoivaksi  
sen, jos asiamiespalkkioiden ns. raja olisi alempana. Lisäksi työmatkailu toimipaik-  
kojen välillä olisi miellekkäämpää, jos siitä saisi korvauksen. Lisäksi voisimme  
enemmän kehittää asiakaskontaktointia, niin että olisimme asiakkaisiin enemmän  
yhteydessä muissakin kuin vain s-laina asioissa.
- Työvaatteet liian prismaan liittyviä, hämää asiakkaita. Pankin työssä pitää olla vaa-  
tetus, joka erottuu. Esim. tumma neuletakki työpaidan kanssa. Ja asiakkaille selke-  
ämmin odotusalue, esim vihreät penkit. Vuoronumeroihin erottelu, mitä palvelua  
asiakas tarvitsee.
- Ajanvarausjärjestelmän parempi hyödyntäminen antaa mahdollisuuden parempiin  
myyntituloksiin
- Myyntityötä korostetaan paljon, mutta myyjille maksettavat asiamiespalkkiot eivät  
ainakaan lisää motivaatiota.

### Question 12

Millä tavoin organisaatio- ja toimintatapamuutos on vaikuttanut omaan työmotivaatioosi?

12 vastausta



### Question 13

- Tykkään pankkityöstä ja teen sitä mielelläni. Nyt saan tehdä sitä vieläkin enemmän. Meillä on huippu pankkitiimi ja myöskin esimiestyö on lisännyt motivaatiota.
- Aikaisemmin minulla oli vaikeuksia löytää motivaatiota, en pitänyt pomppimisesta infon ja pankin välillä, se aiheutti lisästressiä. Muutoksen jälkeen olen voinut paljon paremmin, työvuorot alkavat ja loppuvat samoihin aikoihin ja se luo rutiinia omaan vapaa-aikaan. En enää palaisi vanhaan mistään hinnasta.
- Tuntuu, että saa rauhassa keskittyä asiakkaan palvelemiseen
- Itseeni vaikuttanut positiivisesti.
- Pidän tästä työstä ja säännöllisyydestä.
- Tietää mitä tehdä. "Eväät" oman työntekemiselle selkeät ja johdonmukaiset. Haastava työnkuva ja jatkuvan uuden oppimisen ilo.
- itse voi olla rauhallisemmin ja keskittyä olennaiseen
- Saan käyttää osaamistani
- Motivaationi tekemiseen on kasvanut, kun on mahdollisuus palkkioon siitä.
- Mukava tehdä "omalla tiimillä" töitä ja saada vinkkejä ja neuvoja tai vastaavasti jakaa omia kokemuksia oman tiimin kanssa.
- Tulospalkitseminen
- Saa keskittyä työn tekoon kunnolla.

#### Question 14

- Asiakkaat ovat paras motivaatio. Kun saa auttaa ihmisiä ja kohdata ihania tapauksia päivästä toiseen. Onnistumiset kun saa tehtyä myyntiä sekä tiimin muiden jäsenten onnistumiset. Esimiehen huomio hyvin tehdystä työstä ja kehitysideat uusien tavoitteiden luomiseksi.
- Onnistumiset, ei niin kiinnostuneen asiakkaan oivalluttaminen ja se hetki, kun hän ymmärtää, miten hyvät palvelut meillä on. Myynnin saamisesta ja siitä, että asiakas lähtee tyytyväisenä pois.
- Kun asiakas kiinnostuu ja innostuu kun ottaa asioita puheeksi. Motivoidun myös positiivisista asiakaskohtaamisista. Myös motivoiva ja tsemppaava pankkivastaava (Birgitta) on ilona meille pankkiarjessa.
- Olen kilpailuhenkinen, joten toimipaikkojen välinen skabailu sytyttää.
- Onnistuminen. positiivisuus.
- Asiakaskohtaamiset. Onnistuneet palvelutilanteet. Ongelmanratkaisukyvyyn ylläpito ja paraneminen.
- voi keskittyä siihen mitä tekee ja tykkää tehdä
- Tällä hetkellä en tiedä, aina tietenkin asiakkaiden auttaminen motivoi.
- Palkitseminen motivoi, myös kiitoksen saaminen. Hyvät asiakaskohtaamiset myös motivoivat todella paljon yrittämään kovemmin!
- Kun voi laittaa oman persoonan peliin ja tietää tavoitteet, joita pystyy myös toteuttamaan. Kun voi tarjota asiakkaalle kokemuksen, joka on vähän enemmän kuin hän alunperin odottikaan.

- Tulospalkitseminen motivoi tuloksiin. Työyhteisön tsemppi lisää onnistumisen tunnetta
- Hyvät asiakaskohtaamiset ja myynnin onnistuminen motivoivat

#### Question 15

- Asiakkaat. Kun asiakas itse kertoo että " Oletpa hyvä myyjä" koen sen parhaana. Hän ei koe että tuputan ja myyn vaan että myyn hänelle parempaa palvelua. Se on positiivinen asia ja johtaa monesti kauppaan.
- Myynnilliset onnistumiset.
- Asiakas kohtaamiset, joista jää hyvä mieli itselle ja asiakkaalle
- Kilpailut, ja se kun saa tulosta tehtyä.
- Asiakas lähtee tyytyväisenä, eli katsottu parhaat palvelut hänelle.
- Oman työn tuloksen näkee suorana palautteena asiakkaalta. Tietotaidon hallinnan ylläpitäminen. Oman osaamisen jakaminen.
- Asiakkaat jotka ovat aidosti kiinnostuneita ja omat onnistumiset
- En osaa sanoa
- Eniten minua motivoi palkitseminen.
- Esimieheltä tuleva palaute ja onnistumisen tunne. Myös se, jos ei aina pääse tavoitteeseen motivoi, kun ottaa itselle päämääräksi saavuttaa tavoite uudella yrityksellä.
- Työyhteisö
- Hyvät asiakaskohtaamiset ja myynnin onnistuminen

#### Question 17

- Suurelta osin hyvin. Olen saanut hyvän tiimin ympärilleni ja koen voivani luottaa heihin. Jaamme vaikeudet ja onnistumiset.
- Ehdottomasti pelkästään positiivisella tavalla, ainakin meillä pankkilaiset ovat hioutuneet tiiviiksi ryhmäksi ja sellaista tervettä kilpailua on enemmän. Osaaminen on todella hyvällä tasolla ja myyntiä tulee. Todella hyvä tekemisen meininki! Aikaisemmin osa surffaili vain mukana, eikä yrittänytkään myydä.
- Nyt ollaan jatkuvasti ajan tasalla tämänhetkisestä tilanteesta, saadaan tsemppiä ja motivaatiota pankkivastaavilta ja tavoitteet tuntuvat selkeämmiltä
- Meidän porukka toimii hyvin yhteen, tuemme ja tsemppaamme toisiamme ja myöskin haastamme.
- Oppinut tuntemaan toisen toimipisteen työntekijöitä, saanut vinkkejä muilta ja saanut itse jakaa vinkkejä.
- Tiivis, toisia tukeva, auttava ja opettava, yhteen hiileen puhaltava porukka. Tunnetaan paremmin toisemme, tavat tehdä töitä ja pystytään opettamaan toisiamme, sekä jakamaan henkinen paine vaikeista asiakastilanteista.
- välillä pääsee katsomaan toisen toimipisteen menoa, siellä työskennellessä



- Hyvä juttu, pienempi porukka. Yleensä ok ilmapiiri. Neuvon myös vähemmän aikaa olleita työkavereitani oman työn lisäksi. Hyvä tiettenkin että voin jakaa osaamistani.
- Positiivinen vaikutus, työ on nyt selkeämpää ja on helpompi toimia tiiviissä tiimissä jossa kaikki haluavat tehdä pankkityötä ja keskittyvät siihen täysillä.
- Hyvin, ollaan samaa porukkaa vaikka eri pisteillä tehdään työmme.
- Työyhteisön motivaatio on noussut
- Oman porukan kanssa kun tekee niin pääsee tutustumaan työkavereihin paremmin.

#### Question 19

- Esimiestyö on nyt huomattavasti parempaa koska minulta edes kysytään miten työni sujuu vähintään viikoittain. Koen että onnistumiseni huomataan ja haasteissa autetaan. Esimieheltä uskaltaa kysyä ja lyhyessä ajassa on muodostunut hyvä luottavainen suhde.
- Olen tyytyväinen, koen että saan aina tukea, jos sitä tarvitsen ja silloinkin, kun en itse edes tajua, että tarvitsen tukea.
- Esimies jaksaa tsemppata ja tukea, aina avulias ja ystävällinen! <3
- Pankki vastaava meillä on paras. Antaa tukea, neuvoa sekä auttaa eteenpäin.
- Hän hoitaa työnsä upeasti. Kuuntelee aina ja auttaa, tsemppaa.
- Apua saa niin työajalla kuin vuorojen ulkopuolellakin. Palautteen määrä lisääntynyt. Virheistäkin keskustelkaan rakentavasti ja opitaan yhdessä. Positiivisen palautteen lisääntyminen. Omantöön seurannan raportointi selkeää ja omalle työlle tukea antavaa.
- oma vastaavani on erittäin kannustava ja positiivinen
- Esimies kuuntelee ja tsemppaa.
- Saamme pankkivastaavalta suurta apua ja tsemppiä tekemiseen! Vastaava pitää tiimin hyvin kasassa ja motivoituneena.
- Esimies on huikea sparraaja ja tsemppari, joka jaksaa kuunnella sekä antaa persoonalle tilaa.
- Pääsen halutessani kysymään/keskustelemaan esimiesteni kanssa
- Pankkivastaavamme tukee työntekijöitä erittäin hyvin ja tsemppaa aina

#### Question 20

- Henkilökohtaiseen kohtaamiseen ja yksilön haasteiden sekä vahvuuksien tunteminen.
- Säännöllinen tulosten viestintä ja myyntikeskustelut täällä Holmassa. Aina saa apua ja tukea ja ihanaa on, kun vuoron aluksi käydään läpi kuulumiset ja vastaava haastaa aina parempiin tuloksiin.
- Pysyy perillä missä mennään, mitkä tavoitteet, kannustaa ja tsemppaa aina!
- Vastaava päivät jolloin saamme tietoomme dataa tehdystä työstä ja tuloksista.

- Usein paikanpäällä ja saa tarvittaessa apua.
- Henkilökohtaisen palautteen saaminen ja työntekemisen seurannan motivoiva lisäminen. Ajantasainen informaation jako.
- tukemiseen jota saa, sekä tieto kulkee paremmin ja kaikki mitä pitää tietää tulee nopeasti tietoon vastaavan kautta
- He hoitaa seurannan ja tiedottavat asioista.
- Vastaavat keskittyvät tiimeihin, tiimihenkeen ja tulokseen pääsyn tsemppaukseen tosi hyvin! Lisäksi on parasta saada seurata tuloksia pitkin kuukautta.
- Luottamuksesta työn tekijöihin.
- Ihmisläheinen johtaminen
- Saa tukea ja apua aina

#### Question 21

- Suhde varmasti vielä syvenee ja toivon että löydämme yhdessä kehityskohteita työtavoistani yhä uusiin haasteisiin.
- En oiein osaa sanoa.
- Ei tarvittavia muutoksia
- En osaa sanoa.
- Näinkin hyvä, mutta vielä parempi jos paikalla arkisin.
- Tällähetkellä meillä toimii kaikki erinomaisesti
- olen erittäin tyytyväinen oman vastaavan työskentelyyn
- Ihan ok nyt
- Vastaavat voisivat jakaa tietotaitoa tiimien välillä enemmän, eri toimipaikoissa tehdään asioita tosi eri tavalla, ja voisimme oppia enemmän toisiltamme.
- Pankin antaman puitteen mukaisesti, lisäksi toivoisin työsuunnittelut pankkivastaavalle, omalle listalleen. Ja ehdottomasti parempi pankkipiste, rintamasuunta toisin päin. Mutta omat näkemykset ovat uusia, koska edellinen työnantaja vastavassa työssä oli täysin eri alueen toimija. Joten en ehkä osaa nähdä kaikkia kysymyksiä oikein verrattuna edelliseen toimintaan tällä alueella
- Pysyvän samana
- En osaa sanoa

### Appendix 3 Interview with The Customer Relationship Manager

Interviewer: How did the process of the change start?

Customer relationship manager: Already in a national level in some areas the banks have started to change to this new mode of operation and separated their action. I listened to the personnel and received reference to the fact that the work was quite burdening since they had to perform many different tasks during the day which cumulated in a way that the focus for banking wasn't totally 100%. From the point of view of the service managers they had not enough time to focus on banking. One of the most important points was that I wanted to ensure the quality of the banking since these banking functions have continuously developed to a wider direction and deeper towards sales which already requires special expertise which we wanted to centralize more. Before the change there were a big team working on sales. Since the work is responsible it is easier to have a smaller team which is up to date to all functions happening inside the bank and what needs to be dealt with the customers. Also, there was a point of view of sales outcome, where, if we had continued without any changes, there would have not been any profitable operations in our actions. So, with improving the quality and performing more clearly, we can, in a way, compensate the expenses.

I: As you mentioned earlier the national level, is it so that many banking operators from other areas before ours had made the same sort of changes?

CRM: Yes, they had made similar changes and it is very regional what sort of solutions had been done. Meaning that every area operator created their own sort of solution and for us it was clear that we would continue alongside Company Y and only in the main customer areas – centralized areas of cities in the area.

I: Were there taken a lot of example from other areas changes? Is there a lot of similarities or differences with the changes of this area in question with the other areas?

CRM: We did a lot of research with other areas functions and earlier changes but in the end I built an operating model suitable for us from my point of view which we began to implement in a way I saw how the leadership and functions in everyday life would be best suitable and in which form of organization. So, the solutions we did for the change are completely our own way. The solutions in all areas were very individual.

I: How long did the process take in total?

CRM: In summer 2019 the outlining of the process started, and, in the autumn, we entered into concrete changes. I had followed the situation in my own work for a longer while, about

three years ever since I started in my position. After keeping up with the situation for a year I noticed that something had to be done ja during the second year of my position I started to plan the change. And in my third year the change was implemented. So, this was done in a good schedule.

I: What were the different phases of the change?

CRM: At first, like said, it was only consideration inside my own head and in fact largely it was data collection and researching the matter. Next there were negotiations with the management about the change and functions of the change – would this type of model be okay? And then of course negotiations with the service managers and the managers of the Company Y and taking the functions forwards and hearing their points of views and then presenting the idea to the personnel. There was an employee trustee involved in this presenting since it was a situation of change. So, basically this was a three-step process.

I: What sort of receival did the change and its presentation had? Was it in all good or did some individual entity feel the change being even bad?

CRM: When the management was presented with the idea, we got to a good understanding of it quite quickly. The service managers felt the change as a great relief to them and the managers of company Y advocated the change as well. Within personnel the change awoke two sorts of opinions: some felt that it was a bad idea, and some felt like “finally, this has been waited for a long time”. Those who wanted their jobs to remain more diverse or felt a challenge with the salary – getting no work done during evenings and weekends bringing extras – had to ponder over the decision and surely everyone had to think their income situation from this point of view.

I: And is it so, that you operated the change all by yourself? With the help from the management and the service managers?

CRM: Yes, I implemented the change myself since I saw that this change was at a level where it is needed to handle properly, and I would know surely all the time where we were with it. I could personally listen to the personnel and throughout the process I visited the offices telling about the change myself and talking with the banking personnel who wanted to continue after the change. So, this was a big push through, and I thought important the fact that we could commit people to this and get the functions running.

I: Now that the we have lived the time after the change for about a year now (approximately nine months), how has the change been seen for example in outcomes in the everyday life?

CRM: To me the most important thing has been the motivation of banking personnel and I have sensed that they have experienced the change as a positive thing, of course, they had the choice to themselves to continue in the post. From the point of view of the quality of the service it seems that the professionalism of the salespeople has increased along the road and the courage to do sales which has been strongly seen in customer satisfaction. From the point of view of sales outcome, we have been able to improve the outcome significantly. All in all, good progress.

I: And how do you personally feel, has there been any challenge which the change would have brought with it? Or any other matter needing development?

CRM: Yes, a change always brings challenges with it and it would be wrong to say that everything went perfectly but all in all I have been very proud of the banking team and the most important thing here was that we had these training sessions, we were present and face to face, going through issues and team up in a more personal level. So, in here I would like to emphasis the importance of being present. The biggest challenge has been the prevailing external situation (COVID-19) which struck at a very bad moment since the change had just came through and we had this great drive, and then for sure we were all very confused at that time. Bouncing back from that is the biggest challenge at the moment. So, the greatest challenge here is an external one, very surprising and unexpected exceptional situation.

I: Do you have anything to add here?

CRM: Yes, so all in all I am very proud of our whole personnel team and that I created an organization which has three team leaders who have all grown a lot alongside this journey and that responsibility, competence and for sure team leadership skills have all improved. Although, it has been such a short time, yet I believe that all in all everyone has developed during this time and during this year even more then years before. The goal is to positively upkeep the development and create challenges to the work. Also, an important fact is that I want our customers to receive good and high-quality service and we can surely ensure them that now. And to the staff we can ensure that they can upkeep their knowledge and professionalism and there are options to participate to training sessions and to be aware of what is happening around us. This way the employees can in a sense be more focused on the job and the knowledge stays high.