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SERVICE DEVELOPMENT TO ANSWER FUTURE NEEDS OF  
RENTAL HOUSING MARKET AT VUOKRAPORI LVV

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## SERVICE DEVELOPMENT TO ANSWER FUTURE NEEDS OF RENTAL HOUSING MARKET AT VUOKRAPORI LVV

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The purpose of this thesis is to look at the development of the demand for rented housing and development of the rental housing market. The paper will also give an insight into rented housing as a business taking a look at what effect it has on lives of ordinary people as well as the different aspects of law.

This thesis is done for Vuokrapori LVV to find out what are the future demands and needs of the customers in order to develop the services that are provided. The paper will also look at the benefits of development in the service.

Theory was derived from literature on rental housing markets and from marketing literature. Also multiple web sources were used to gain on time information on the subject. Theoretical part focuses on development of future demand giving sight in which direction the market is going also reviewing the service concept and the development made in it at Vuokrapori LVV to answer the needs of future demand. An customer survey was made to review the success of the service concept renewal.

This paper will suggest were the changes made in the service concept succesfull and will give an insight into what direction the company should head to answer the future needs of the market.

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## 1 INTRODUCTION

I have been working as a sales negotiator in Vuokrapori LVV since 2009 and my tasks include customer service and office work. Basic task is to rent apartments and business premises. Daily tasks include taking care of the customer contacts, paperwork (commissions, agreements, bills), inspections, opening and closing the office and taking care of the advertising. I've also supervised and guided new people to work in the company. The company started to develop the service and multiple changes and a lot of adjusting work were made. I started to work on my thesis during this period and I measured the benefits of the development in service.

### 1.1 Company

Vuokrapori LVV is a company specialized in renting of apartments and business premises also offering real estate administration services and recently renovating services. Vuokrapori started its business in the year 2001 and the office is located in the centre of Pori (Vuokrapori's website 2012). At the moment the company employs three people full-time and from one to two people part-time in renovating services. Vuokrapori rents hundreds (250-350) of apartments and business premises a year.

### 1.2 Objectives

When looking at the development of the demand for rented housing and development of the rental housing market one can see that there are changes taking place among the customer behaviour. In order to answer in the future needs of rental housing market the company started to take a close look into development of the service. Multiple changes and a lot of adjusting work was made. During the development period company launched a new website adding multiple new features to it making it more easily accessible for customers. The overall web presence of the company was increased as well as presence in other mediums like printed media and radio. The forms and applications were made more customer friendly and Vuokrapori LVV launched a renovating service. One of the trainees also became a full-time

employee. This added new pressure on organising the internal communication and the company made several changes and added multiple new features to the internal IT-systems. approach to marketing was reviewed as well. This thesis is also going to measure the benefits of the renewall of service concept with customer survey about success of it giving an insight into what direction the company should head to answer the future needs of the market.

## 2 CURRENT SITUATION AND DEVELOPMENT OF THE DEMAND

### 2.1 Features of the most wanted apartments

Those who are searching for a rental apartment have had a change of mindset; in the past people rented almost any apartment they could get hold of but nowadays they are demanding more and more (MTV3 2012). The good apartments tend to cause high competition among tenants. The most wanted apartments gain attraction fast and queues keep getting longer and longer whereas apartments that lack some of the sought after features can sit on a shelf for a longer period of time. In Satakunta region this can be seen as huge demand over apartments in central city and its surroundings along with some rowhouse areas whereas areas with bad traffic communication or bad reputation are facing longer periods without tenants. Apartment that is in good condition and in a good place will sell whereas apartment in bad shape or "out in the woods" can wait for a long time even though there is a lack of apartments going on.

People are demanding more and more quality and they are willing to pay more about the wanted features. Tenants are willing to pay for example for a balcony but for a sauna they are not willing to pay anymore since it has become an expected feature after being included on virtually every apartment since the 1980's. Some of the applicants don't even consider the options that are lacking some of the features. (MTV3 2012).

### 2.2 Size of apartments in Finland

For a long time the common opinion has been that the housing in Finland is problematically tight and that the median square size of the apartment needs growing even by the means of using force. But when the half million cottages and summer

houses of Finnish people are taken into account it is noticed that living is actually quite decent sized for these coordinates. This is what makes it important that the apartment's size and implementation answers to the real need and there are no extra square meters consuming energy and rising the building costs. A family of ten needs a different kind of apartment than family of four. Nowadays the big size is not anymore a modulus nor status symbol rather than the real need for the square meters (Metsola 2011). The people who are applying rental apartments are nowadays more and more aware of the housing related costs.

In recent light the long heard saying that Finnish people keep on wanting bigger and bigger apartments does not necessarily correspond with the reality in 21st century Finland; the small apartments are usually the first ones to gain attraction. When the building companies start to build up new apartments the small ones are usually the first ones to get bought even before the construction has even started. Families that keep on getting smaller and smaller don't necessarily want bigger apartments anymore (Metsola 2011). Not if the real-estate and energy taxes keep rising and all of the housing costs go up. The square meters that answer the need will be accepted. This can also be seen on the demand over new apartments that are smaller than older ones.

People are asking the question; how many around the year heated square meters they need and what size of apartment is optional with to get the favoured carbon footprint. It might be that in the future the median size of new apartment doesn't have to be 75 square meters, it can be 75 square meters at maximum (Metsola 2011). Heating during the winter time can be expensive and the eco-friendly mindset also favors smaller and less consuming options.

### 2.3 Location is the most important criteria in choosing of rental apartment

When people are looking for an apartment the location seems to be the most important thing. When the location is right even small home is enough because it's a place where people mainly sleep and shower and go out in the city or to work, cafes

and hobbies. Only few are ready to pay from oversized hotel room if they really don't need one. In regions such as Satakunta the single most popular location for a rental apartment is the central city and surrounding neighborhoods that provide services.

Tenants usually appreciate good access to public transportation and traffic communications along with versatile services (Vuokraturva's website 2012). Because of this the nationwide situation is that usually the small apartments in capital city region are the most wanted ones and these are usually owned by private persons (Taloussanommat 2011).

Because of this the demand for government funded rental apartments will decrease in municipalities that have negative immigration numbers. The demand will go further down during the next ten years concludes the working group that has been set up by the ministry of environment (Rakennuslehti 2011). People who have traditionally rented apartments are moving into bigger cities in pursuit of jobs and employment. Also the condition of the housing stock is affecting on the demand of the rental apartments. The areas that surround cities have a housing stock that is largely in need of renovation and young people are moving out into bigger municipalities. In Pori and in Satakunta this can be seen when people are moving from smaller municipalities towards the central of growth in Pori.

#### 2.4 Most wanted apartments keep on attracting long queues of people

The huge queues to most wanted rental apartments keep attracting more and more people, some of them already desperate after being in dozens of viewings. Now the most couraged people try to apply apartments with internet ads along with pictures so that landlords will notice that they are clean, normal and wealthy. Whatever the people think that landlord will want to hear. (MTV3 2012).

There are roughly two types of landlords; those who want as much people as they can get to see the apartment and those who want to select the applicants beforehand or even contact the applicants themselves. If the apartment attracts a lot of people the

landlord will have a problem of selecting from the applicants. Some will think that it's easier when they find a one good applicant. Some landlords want to keep the tenants at distance and don't want nothing to do with them personally.

It is also important to landlords to gain knowledge on how fast the apartment can be rented and how often the tenant will change. It is also important that the tenant will actually pay the rent. (Vuokraturva's website 2012).

### 3 CHALLENGES THAT ARE AFFECTING THE DEMAND

#### 3.1 Energy consumption

The single biggest challenge that the apartment market is facing is the energy consumption of apartments in northern hemisphere. It is a big risk that big apartments, tall living rooms and mansions are changing from something wanted into a problem.

Finland has signed a Kiotos agreement and has agreed to reduce its carbon dioxide, methane and dinitrogen oxide emissions into the level of year 1990. There is a challenge and in the future the demands are going to be even higher. When talking about apartments the demands started from new apartments and are now moving towards old apartments . At the same time the price of energy and taxes are rising (Metsola 2011). Needlessly big apartment consumes more energy here in north than similar just as big as needed apartment. It also costs a lot and its effect on environment is bigger. In Finland people have to heat the apartments. The bigger the apartments are the more energy goes into regulation of heat. In the other hand there are limitations to dielectric material use because even now during the summer time people need to use energy to cool down the houses. (Metsola 2011).

#### 3.2 Family structure

The second big challenge is the change in family structure and size. The following numbers are from Helsinki:

Number of families with children has gone down almost to half from the figures of the past: 56 % (1960) -> 24 % (2008). Number of the single person households has tripled: 17 % (1960) -> 50 % (2008).

- Almost 75% of Helsinki's families are one or two person households.

- It is an international trend. Also in other European capitals people live more and more in single households.
- There are approximately 150 000 single person households but when all apartment types are calculated together there are only 65 000 studios. This means that against ten single households there are only 4,3 studios which explains the competition level and high prices and rents.  
(Metsola 2011).

Nation wide the structural change of the family size is not so sudden but the development is going into same direction in the whole country. There are a lot of singles and people have children later and later on. Also the number of seniors living alone is increasing. (Metsola 2011).

### 3.3 Social relationships

Social relationships are also changing. More and more people meet their friends at cafeterias and in hobbies rather than at home. The rise of social media and Facebook doesn't require any space either. And when the communication goes well through social media; overnight stays might become more rarer.

Especially the younger generation uses apartments in a different way than their parents. The everyday life is just different than before. Young single people use their homes much in the same way than their parents used a hotel room. (Metsola 2011).

### 3.4 Landlords and landladies

What comes to the landlords; the owners of rental apartments are usually relatively old people and younger people don't want to face the trouble of being a landlord. This is the reason why apartment rental market might see a reduce in the number of apartments in the future. There are approximately 250 000 rental apartments in Finland but the number might come down when new generations are inheriting the investment apartments (Taloussanomat 2011).

The middle age of landlords is already approximately 60 years. So there will be a generational exchange taking place in the future. When younger generations inherit the apartments a big chunk of them might go in sale. The younger generation doesn't want to see the trouble of being a landlord or landlady. The younger generation who will inherit the investment are usually middle-aged, wealthy and busy people who don't want to receive calls from tenants telling about broken ovens or water damages like the older generation. The other reason for this is that the inheritance taxes are big because of the increased value of the apartments. Also the income from the rent might stuck around three percent and the maintenance costs keep rising. (Taloussanomat 2011). The problematic situation is that the apartments owned by private persons are usually the most wanted ones as stated beforehand. Rental apartments might need an own generational exchange program.

### 3.5 Future of the apartments in peripheria

The housing stock being build at areas that are facing decrease in population is facing challenges. This is highlighted by the fact that a lot of the real estate is coming into an age where they need renovation. The things that need to be followed regarding the apartments that are in areas considered as peripheria are municipalities population and employment development and the needs of the aging people and economic life. The reasons behind the aging of the housing stock are the changes in structure of population and the urbanization that is still taking place in Finland.

The work group set up by the ministry of environment suggests that the owners of Ara-real estate should look into the future since the owners have the first and foremost responsibility of rental housing companies finances and empty apartments are a financial burden. Work group reminds that the governmental aid should be applied soon enough. Work groups task was to consider the development of government aided Ara-housing stock outside of the center of growth. In their work they reviewed the size and development of the risks connected to housing stock also from governments risk management point of view. The members of the work group represents multiple different organizations. (Rakennuslehti 2011).

## 4 TOOLS FOR DEVELOPMENT

### 4.1 Applying process

In the future people will apply apartments like jobs, with CV's along with pictures. In future the viewings might be quieter – not because of the lack of applicants but because of the new ways of informing about rental apartments. In recent decades the median age of the landlords will come down significantly and this modernises the whole applying process. (MTV3 2012).

The new generation of landlords is using the internet in completely different way than the past generations. The internet will be the meeting place for the landlords and tenants. Even nowadays internet makes it possible to select and categorize the applicants automatically.

At the moment the typical landlord is over 60 years old. In the future also the landlords would tell more about themselves so that giving information would not be only tenants task (MTV3 2012). It is likely that also big mass viewings will be replaced by more personal viewings. Magazine advertisements have almost lived their life. In the internet advertisement tenants can tell more about themselves than just "rental apartment needed". This is the direction where it is headed more and more nowadays. Adding a picture is yet another test.

Calling into a phone number received from magazine advertisement starts to be thing of the past. Beforehand selected applicants from the internet are the thing of the future.

The auction of apartments which means raising the rent according to number of applicants is not going to be normal because it shows sign of a bad taste. Raising the level of rent from the one given in the advertisement is not juridically wrong though

because there is no agreement made yet. But it is not good practice but there are known cases (MTV3 2012).

#### 4.2 Future views of construction

The lifespan of a typical building is long; at least 50 years, in most cases way more than that. Now when people are constructing new buildings in situation where the international trends seem to be the reduction of family size and energy saving; people should be able to tell what kind of pressure is targeted at the housing market in the next 30 years. The development goes in the direction of well planned, compact construction that avoids extra square meters in order to save energy. (Metsola 2011).

#### 4.3 Peripheria

Also the small old people's homes in peripheral areas will face lack of usage. The housing stock should be adapted to the demand and different housing needs by using the Ara-rental apartment and old peoples home community development program (Rakennuslehti 2011).

To avoid the decrease in usage of the housing stock it should be developed according to a plan. To help this the usage of stocking model in which the real estate is reviewed and divided into different stock according to their condition and renovation need so that the renovation and up keeping can be done reasonably. The building that is funded by public money is long-term work (Rakennuslehti 2011). When reviewing the projects one should look beyond the decades into future.

#### 4.4 Apartment Renting as business

Investing in real estate offers a competitive option for other forms of investing and it is also relatively safe one. The apartment from a growing area offers a steady flow of income in form of rent and the value also tends to go up.

When ordinary people are buying an apartment as an investment it usually means that they buy it in order to gain profit while re-selling and also gain profit from rental income. Also the apartment bought for own use can with time become a good investment.

Private persons can also use apartments in tax planning. One can also reduce the costs from one's own home loan from rental income. This allows that if one has a big loan for the house in one's use one doesn't necessarily have to pay taxes from rental income at all (Vuokratuura's website 2012).

One of the rules that can be applied when buying an apartment as an investment is that studios and two-bedroom apartments usually create more income than bigger apartments. The optimal rental apartment is usually different than the one that the landlord lives in. If an apartment is bought based on the criteria where the landlord could live in it doesn't necessarily lead to the biggest income. In many cases the biggest revenue is generated from apartments that might seem small and humble. When buying a house one should carefully calculate what kind of revenue they are expecting (Vuokratuura's website 2012).

In big, valuable apartments the income might be low. Although they are located in the best neighborhoods the increased value might generate more income when re-selling (Vuokratuura's website 2012). When buying an apartment as an investment it is important to pay attention to the condition of the building besides the price and rental income. Big renovations in housing cooperatives might cost a lot and renting an apartment during renovation might prove to be a difficult task. Many of the investors plan on having extra security during their retirement.

#### 4.5 The idea behind investing in housing

The basic idea behind investing in housing is that the investor buys apartment and rents it and rental income is generated. The prices of housing have also gone up throughout the years which creates added value for investors.

Capital engaged in housing creates rental income which is tied into apartments initial cost, rent and maintenance charge. It is important to be able to forecast what kind of income the investment in housing generates and how much can one pay from it and how much rental income it is able to generate. In addition it is important to know the need for renovation and possible overhaul in housing cooperative because they can generate major expenses. The increase in the value of investment can offer a nice profit but it can also be other way around if the investment is bought from the wrong neighborhood where the development is not positive. For this reason the knowledge on areas is important.

What makes housing investments interesting for many investors is the collateral value of the investment combined into right of tax deduction from the interests. Bank funds 70% - 100% of the investment. The interest of loan can be fully deducted straight from taxation of rental income. The interests of all housing loans can be deducted from rental income. In optimal situation the investor doesn't have to pay any taxes from housing loans during the first couple of years even considering his own housing loan. (Vuokratuura's website 2012).

The biggest possibility in investing in housing comes from the fact that investor can take a loan from a bank to buy an investment and pay it back using the income from rent. In this case the tenant is paying the loan back. If the loan period is long inflation also eats the real amount of loan during the years. The loan for investment in housing is virtually available for anyone who has a permanent job and no assets nor money are needed. The important thing is to make the right investment.

For an average person who works full time it might prove to be difficult to buy a good investment since the best apartments are bought off quickly and one has to have a knowledge on the area, rent size and housing cooperatives. Some of the best places might not even make it to the official sale. It can also be that only 1-3% of apartments that go into sale are really optional for investment. (Vuokraturva's website 2012).

## 5 SERVICE DEVELOPMENT TO ANSWER FUTURE NEEDS

### 5.1 Service concept

As products and services in the field of rental business are similar among competitors, organisation needs to choose to compete through something that transcends their service offering-service concept. By focusing on the service concept the company can gain the benefits of focus.

Service concept plays an important part in service design and development. Service concept helps to mediate between customer needs and organization's strategic intent defining "how" and "what" of service design. It can be used to enhance a variety of service design processes. Service concept acts as an important driver of service design decisions and is applied in service design planning and service recovery processes. (Goldstein, Johnston, Duffy & Rao 2002).

A service concept is a shared understanding of the nature of the service provided and received, which should encapsulate information about:

1. The organising idea
2. The service experience
3. The service outcome
4. The service operation
5. The value of the service

(web pages of Napier University Business School Edinburgh 2013)

At Vuokrapori LVV:

<p><b>Service Experience</b></p> <ul style="list-style-type: none"> <li>• Fast and easy for customer</li> <li>• Safe, secure and professional</li> <li>• Answer different needs</li> </ul>	<p><b>Service outcomes</b></p> <ul style="list-style-type: none"> <li>• Right kind of apartment / tenant found</li> <li>• Professionally made contracts</li> <li>• High quality service</li> </ul>
<p><b>Service Operation</b></p> <ul style="list-style-type: none"> <li>• Well functioning web pages</li> <li>• Easy to contact</li> <li>• Professional staff</li> </ul>	<p><b>Service Value</b></p> <ul style="list-style-type: none"> <li>• All including service</li> <li>• Extra services that add value</li> <li>• Positive outcome</li> </ul>

Even for simple services numerous decisions about each components of the service have to be made when redesigning an existing service or creating an new one. The decisions required are made on every level and one of the main challenges is to ensure that the decisions are made focusing on the delivery of correct service to targeted customers. (Goldstein, Johnston, Duffy & Rao 2002).

## 5.2 How the service will be delivered

When starting re-new the service concept of Vuokrapori LVV the service needs to be broke down and looked through the four diagnostic levels for service system design. The four levels are: physical setting, process design, job design and people. This is done in order to have clear understanding of each component of the service.

## 6 PHYSICAL SETTING

### 6.1 Web pages and arguments on why to concentrate on them

As mentioned beforehand in this thesis; the apartment rental business is moving more and more in Internet. Main reasons why to focus on webpages are: speed, wideness, networking, customer understanding, savings, direct selling, allocation, measuring and interaction (Leino 2011, 80-89).

Web services are always in the use of customers when they have an internet connection. Customers no longer need to wait until monday to get in contact. People generally look at the apartments listed during weekends. Now they don't have to wait until monday to request viewings or applying. Publishing is fast and not tied down to a time or place. With working CMS (content management system) everything can be published fastly and this requires less and less work time. The thing to look in the future is the increasing usage of mobile services.

With web pages business can act globally. In Vuokraporis case this means regionally as the company is planning to start to act in the whole Satakunta region instead of just Pori. Also in web based communities one can keep in touch with others and change opinions and express ones self.

Web based services make measuring of customers actions more easy and finding out the needs faster. Customers can now apply apartments online and request viewings to apartments they find interesting. By transferring running errands and providing information in internet business can gain big savings in long term. This save up a lot of working time in the office since people don't visit the premises and call as often as they used to. Selling in internet is direct and fast and Customers can be served according to their needs. Everything is measurable in internet. For example Google Analytics can be used.

Interaction is the basis of the internet and user can proceed according to his/hers own needs and every choice is a message to business. Straight feedback and contact between customer and business is effective.

#### 6.1.1 The creation of website

It its good to have a provider for businesses web pages unless there is an existing know how inside the company (Leino 2011, 80-89). In Vuokraporis case the company decided to use Jabadabaduu; a local "center for all things related to marketing communications". Service provider provides business with web server space and CMS (content management system).

When planning pages there are two views to remember; First of all web pages should answer the true needs of the company (Leino 2011, 80-89). The outcry for new web pages was huge when the planning stage started out. Several collapses of the old site and the overall look had created problems beforehand. Well thought and created pages better cusomer service, make communication faster, collect information on potential customers and sell business visibly and trustworthy.

Second; the web pages should answer the needs of potential and current customers. Their needs, hidden hopes, technical know-how points of interest should be understood while creating the pages (Leino 2011, 80-89). Some customers are looking for contact information, some want to be directly in contact, some search for information, some read more details and some do reservations and shop. Business shuold find a common ground between these needs and it's own needs. SEO (Search engine optimization is important when planning the web pages.

### 6.1.2 Attracting customers and providing service

Attracting customers is more than just advertising. Own web service can provide content and added value that customers can't get from any other place (Leino 2011, 15-17). Apartment listings on the site were made more attracting for customers by making the page to allow more pictures per apartment or business premise. Also the informatino provided within was hugely increased by adding all of the basic information available much like in the sites that are used to sell apartments.

Well managed presence in internet attracts customers over and over again. Search engines can't be overlooked in this case and one of the cornerstones to succesfull web presence lies in search engine optimization (Leino 2011, 15-17). SEO was used and keywords were re-thought to boost [www.vuokrapori.fi](http://www.vuokrapori.fi)'s visibility in Google searches.

Also usage of social media like Facebook for example can be really rewarding even for small businesses. When starting to renew the web pages of Vuokrapori the main purpose was to make them more attracting for customers as well as making the managing of the site more easy for the staff. Besides these the other main reason was to add features that would increase customer contacts and give multiple options for customers to contact. Facebook page was also made so that the company can be found from social media as well.

Once the customer is in hook, one should not let them slip away easily. It is more easier to sell to an existing customer than to a new one and good customer relationship gets the customers to recommend services for others as well. Good service can be a combination of communication, benefits and surprises and can be managed via own web pages, social media and e-mail (Leino 2011, 15-17). In all communication one should provide information further into the subject either in own or in good content. In the original form the web pages of Vuokrapori did not have an contact option. The contact information was just laid out but there was no link for direct contact. This section faced huge improvements. A chance to contact via e-mail,

electronic application form and viewing request forms were added so that the customers could contact, apply and request viewing at any time of the day from any place with internet connection via company's web pages.

Internet gives plenty of opportunities to increase sales volume and provide service around the clock. Tactical web based advertising and searchengine marketing that are based on the results can be effective tools to increase sales. Internet also provides good arguments for businesses activities. The number of contacts increases when people are not forced to phone in or visit the company. One of the main purposes while renewing the website was to have as much information and options to contact as possible.

Free tools provided in the internet give tools for boosting internal performance as well. Tools like Google Docs, Dropbox can increase performance in daily tasks (Leino 2011, 15-17).

### 6.1.3 Web pages as prerequisite for discovery

Marketing begins from functional web pages that are suitable for company's purposes. Searchengines are so strong a guide of potential customers it is necessary to have good web pages that are easily found. Finnish people are buying goods and services from internet with billions of euros per year every other Finnish person between 15-74 years of age has an e-mail account. Also two million Finnish people have Facebook accounts and there are way over three million broadband connections in the country. Finland is in the internet for good and every company needs its own web pages for several reasons: customers can be re-directed in them from searchengines and other sites, site can provide information on products and services, web pages act as a customer service channel providing contact information and info on people who work in the company and current subjects can be updated into pages. Even presence in popular social media sites can't make up for own web pages that act as an official "business card" and as a distribution place of services and content. (Leino 2011, 80-89).

#### 6.1.4 Role of the web pages

There are three views to looking at web pages; they are a channel for marketing and customer service and a place for running errands. They are a business card. Own web pages are most likely to be the most cost effective channel for marketing. Even with a small effort business can gain visibility for its products and expertise for its potential customers. With contact information for customer service and chance to give feedback and it is easy to serve even big amount of customers. By adding ordering and reservation options or even online store, businesses can give the opportunity of running errands online (Leino 2011, 80-89).

#### 6.1.5 Address

Web pages should be found under such address that can be easily guessed by potential customers which means that it should be either company's or its most famous products brand name. This form of addresses are credible, trustworthy and easy to remember and type into search engine. Vuokrapori already owned the address "www.vuokrapori.fi".

#### 6.1.6 SEO Searchengine Optimization

There are over three million internet users in Finland who use search engines on weekly basis. If you can't be found you don't exist. The most important search engine is Google. The goal is that businesses web pages are found in the first page of results because the clicking percentage on the second page decreases significantly. Company should think what keywords customers will use to find your business. New customer should find his or her way into your pages even without company's name with common terminology. (Leino 2011, 80-89).

## 6.2 Media coverage

When planning which mediums to use one should start to research where other companies in the field are advertising. Local rental agencies that advertise advertise on printed media and in radio while also using different form of outdoor advertisements in their favor.

In Vuokrapori's campaigns more than one medium is used which means that in planning the marketing communications the resources poured into each medium has to be thought. The main goal of media planning is to maximise ROI. In apartment market mass mediums like printed media are still widely used.

The minimum information that is needed to be included in advertisement or in other form of communication is regulated by Apartment marketing regulation 3§. This communication covers all forms of marketing that is directed towards consumers in forms of advertisements whether it is in form of magazine- or door-to-door advertisements, television or in internet ad. (Palo & Linnainmaa 2004, 367).

The advertisement should cover at least information on:

- location
- type of apartment
- room size
- square meter size
- rent, possible rent advance and rental deposit
- length of possible fixed-period agreement
- name of the agency and its contact information

(Palo & Linnainmaa 2004, 367)

If the apartment is rented in unfinished condition or the equipment insufficient regarding the usual equipment of similar apartments it should also be mentioned.

### 6.2.1 In printed media

Vuokrapori LVV's advertising in printed media is done mainly via Satakunnan asuntoviikko which is an brokerage magazine being issued on every Friday. It is distributed by Itella covering the whole Satakunta-region with distribution of 110 000 issues covering 90% of the area (Asuntoviikko's web pages 2012).

The decision to switch from previously used Asuntomedia (previously known as Etuovi.com) was made in early 2012 when Satakunnan Asuntoviikko started to be issued offering cheaper prizes for advertising and having wider coverage in the region. Other things that contributed to the decision to change the medium were that Satakunnan Asuntoviikko is an local paper.

Vuokrapori LVV's advertisement is on the magazine on every other week. The need for an advertising in printed media has gone down year by year and the main reason for companies like Vuokrapori LVV to keep advertising in printed media is mainly question of credibility since most of the customer contacts come nowadays through internet advertising.

One of the challenges in advertising in printed media is the short life span of the advertisement and usage of colors (Karjaluo 2010, 112-113). With advertising in Satakunnan asuntoviikko Vuokrapori can target it's advertising in printed media towards right reader profile. Weaknesses of advertising in printed media are that it is hard to measure it's effectiveness and it's static.

The most significant factor in advertisement placed on printed media is size (Karjaluo 2010, 112-113). Vuokrapori increased it's advertisement size from ¼ page to 3/8 page.

Additionally Vuokrapori LVV also advertises on Satakunnan Kansa and in Satakunnan viikko to gain special attention. In summer 2012 Satakunnan Viiko published small article on Vuokrapori.

### 6.2.2 Radio

Radio advertising suits well for marketing of almost any kind of product and / or service if the radio campaign is backed up with other mediums (Karjaluo 2010, 110-112). Vuokraporis radio campaigns share the same message along with the advertising in printed media and internet.

Radio is effective, versatile and interesting advertising instrument which makes local targeting possible. The two most important rules in radio advertising are "simple message" and "sufficient amount of repetitions" (Karjaluo 2010, 110-112). Business being local a local radio station Radio Pori was chosen as the channel to have best local targeting. Radio is also complementary medium and is unlikely to be used as sole medium in advertising campaign. Vuokraporis radio campaigns are launched at the same time when there is a discount in the price of commissions for example at the summer time when there is a birthday discount.

Good radio advertisement creates a "call-to-action" response in the audience and invites the audience to buy, visit web pages or otherwise take part in the way the advertisement suggests. According to national radio research almost 80% of Finnish people listen to radio daily. Radio is listened at home, work and in car mostly between 07:00 and 16:30. Between these hours there is over one million Finnish citizens listening to radio. (Karjaluo 2010, 110-112).

When planning a radio advertisement it should not include too many messages on advertisement. 1 – 3 things is right amount. Simple and clear message works the best. Radio is mostly supporting medium. Message should back up messages in other mediums. Radio advertisement should appeal to emotions and have an impact on listeners' actions immediately and message should come out clearly with tone and volume of the voice that is memorable and appealing (Karjaluo 2010, 110-112).

Buying service from a local radio station is usually simple and doesn't require additional help of a media agency. In 2012 Vuokrapori had radio campaigns approximately every three months creating visibility in order to gain new customers.

### 6.3 Outdoor advertising

Outdoor advertising means every advertisement placed in public places. Advertisements like bulletin, bus advertising, lamppost banner advertising, posters etc. Outdoor advertisements are visual and plain because the situation where communication takes place is usually fast.

The success rate of outdoor advertising is based on context in which the right target audience is reached. Positive sides of outdoor advertising include high number of contacts and low price per contact (Karjaluo 2010, 120-122).

In case of Vuokrapori the company gets free advertising space from the best spots of town for free. Posters are hanged in the windows of empty business premises that are rented. In order to gain maximum benefit newly printed posters are placed.

### 6.4 Name of the company

The decision to drop of “Peter Kouvo” from the name of the company was made when it became evident that the company could not be personified anymore to a single person since it employed already three people full time. For years the company was known as “Vuokrapori Peter Kouvo LVV” whereas now it is simply “Vuokrapori LVV” giving an bigger image of the company.

## 7 PROCESS DESIGN

### 7.1 Forms and applications

One of the first things we started to re-new when we started to develop the service at Vuokrapori LVV were the forms and applications that are used with and by customers in various situations during the processes of applying for, renting and denouncing rental apartments. Also other forms like accompanying letters for postal and fax use were re-newed to be matching and more professional looking.

The most important, visible and used form is the application form. This is because when making an rental agreement the selection is almost everytime based on information that is incomplete and asymmetric. The knowledge on the other party of agreement and its ability to manage with the responsibilities is mostly based on the information that is provided by it. This is the reason why the application forms play an important role in the business. They need to be complete with the necessary information and easy to use for customers. First thing that was added was the company logo. On the original form there were no signs of the company. One criteria when comparing with the competitors application forms was the usability. It was concluded that the forms need to be easy to use, clear and not too long. Vuokrapori LVV's application form was made to fit on one page.

The information provided when filling the application includes:

- name(s)
- social security number(s)
- phone number(s)
- address(es)
- occupation(s)
- employment relationship(s) (permanent, fixed-period or part-time)

- if other, what (e.g. unemployed, retired etc.)
- for students; field of education, study place and approximate end date of the studies
- how many people are moving in and how many of those are underaged
- are there pets in the household and what kind of pets
- the reason for applying for new apartment
- applied apartment
- tenancy can start from date
- signature and date (by signing the customer will assure that the given information is right)

There is also an option to fill the application as an “open application” where the application is not targeted to single one apartment and the customers can fill in what kind of apartment he or she is looking for. These fields include: what should be the room size, square meter size, neighborhood, amount of rent at maximum and other wishes (e.g. sauna, balcony, house, row house etc.).

The application form was also made available online so that it can be easily accessed by customers only via internet connection. The form was also made in a way that allowed two people to fill in their information on one application since many of the applicants are applying the apartments with their spouses.

Literally documented information measures only incompletely the ability of the other party to manage with the responsibilities throughout the whole time span of the agreement. The so called hard facts are limited to information about financial records, family relations, employer and sometimes into information provided by previous landlord (that can be counterfeits). The other party should still know a lot about the other party to be able to estimate whether or not to do the agreement, what kind of risks are involved, how much the rent should be attuned to manage the risks, how big rental deposit is needed and what is the view of the other party on conventional wearing of apartment that is to be tolerated by the landlord according to compulsory regulatio and on cleaning. (Väntsi 2002, 121).

The information solely received from the application is not necessarily enough in some cases and in these situations it comes down to rental agent's ability to interview the applicants and find out the situation. At Vuokrapori LVV the policy is to interview the applicants and possibly past landlords if needed. Also extra information on creditworthiness might be asked in some cases.

#### 7.1.1 Conventional wearing

Because the conventional wearing is not the responsibility of the tenant, an careful tenant doesn't receive any benefits from carefulness if he or she hasn't agreed that he or she will get refunds from the rent (the other way around is not possible according to law). Most of the time an careful tenant will have to pay the same amount as the conventional user because the amount of the rent is usually sized according to conventional user. The risk of something being broken or dirty and tenant will not pay the damages are also added to the rent.

Conventional wearing and aspects regarding it are hard to take into account because it is still a custom that there is no proper risk profiles along with the application forms on tenants that would provide information mentioned above. This is because of the fact that doing an risk profile is slow and very expensive. When there is a lack of apartments it is more advantageous to pass by the applicants that are suspicious whereas when there is demand over tenants the applicant will not tolerate being checked on when there are plenty of apartments available. This is why the rental agreement should be made carefully and with detail each one of them individually. (Väntsi 2002, 140).

The applications are also used sometimes to see if customers are telling everything truthfully. The intentional providing of false information is a sign that the other party of the agreement hasn't been acting honestly and this can be crucial regarding the continuement of the agreement or at the situation where controversy between the

parties has been taken into court for some other reason. At Vuokrapori LVV the policy is to ask the customers to write all the information on the application forms so that the company doesn't have to rely on spoken information and everything is recorded and archived. Financial records of the applicants are always checked.

## 7.2 Internal communication and It

When implementin new staff members company faced an challenge in internal communication. Everyone should know about everyone elses whereabouts and the current situation of each rented apartment or business premise. When planning a system that woul connect all three work points in the office it became obvious that the company needed an internal network.

Internal network was established in the office to connect the machines via wireless network and hardware disc space was bought to hold all important files and share them among machines like archives of rental agreements and different applications and forms.

An excell based chart of every available apartment and business premise was alsdo made in to hard disc. Chart is being updated everytime something new comes up. Viewings and information are listed in the chart. It also acts as an inventory viewing storage days and reservations. Use of this chart and local hard disc have improved internal communication significantly. Now information is where it is needed and all staff members can access it from their computers.

## 8 JOB DESIGN

### 8.1 Renovating Service

In 2012 Vuokrapori launched a new renovating service. Renovating service was launched because of the growing demand from customers for this type of service. With renovating service Vuokrapori can offer more housing services to customers from one place.

Service suits for private customers as well as companies. Target of the service is to offer an easy way to renovate apartments and business premises. Company aims to offer an comprehensive service with needed accesories and labor. As the aim is not to compete with price Vuokraporis renovating service focuses on providing quality doing also smaller jobs when needed.

### 8.2 Collaboration with other companies

In 2012 Vuokrapori started an collaboration with Tapiola now know as Lähi-Tapiola. Deal between Vuokrapori and Lähitapiola includes Vuokrapori getting new customers to Lähitapiola and in return.Vuokrapori receives payments of Lähitapiolas logo in companys website.

## 9 PEOPLE

### 9.1 Implementing trainees and new staff members

In the early 2011 it became evident that Vuokrapori LVV can't no longer run with only two people working in the company. Working time was mostly spend on the everyday tasks of renting apartments and taking care of the customer contacts. No time was left for the development of the company and concept. Hiring an new staff member to work in a small company like Vuokrapori might prove to be a difficult task since it is important for a company to show to its potential customers and other parties involved how well it can manage the job and this can be done via company and its accomplishments but by also and most importantly by:

- staff and human resources
- physical place and the physical resources
- partners (networks)
- systems (management system, process planning, organizing, coordinating, controlling feedback management and fixing the operations and output, quality system)

(Väntsi 2002, 206)

The quality of the staff might be hard to prove. In business of renting apartments employees minimum requirement is to have some sort of commercial education whether vocational or higher one.

Education is one thing that can be measured objectively but that can not show the attitudes of staff. In business like this where the people are in key role it is important to also know about the attitudes of people working in the company (Väntsi 2002, 207).

First trainee was gotten through the employment office in the spring of 2011 and had the necessary education and work history. The training period was extended to last couple of months but it became evident that the trainee wasn't suitable for the job. The next step was to look in to the university of applied sciences to hire a student for a summer job with the possibility to longer lasting work relationship. This proved to be an successful move since students of universities of applied sciences seemed to have the needed educational background and the right attitude for the job. The summer worker was hired to work in the company full-time.

## 10 CUSTOMER SURVEY ABOUT SERVICE

Customer survey (Appendix 1) was done as part of this thesis in order to measure the success of implemented changes and development work done. The main goal in doing the customer survey was to conclude whether or not the increased efforts in marketing were successful and do they answer the changing needs of the customers.

The main idea behind the survey was to map what kind of expectations different customer groups have about the service and how are these expectations met. The survey itself was planned as an typical customer survey so that it can be filled out quickly by customers after running errands at the office of Vuokrapori LVV.

In the survey there are questions to find out what customer group the person who answered represents (Figure 1). From where did they find out about Vuokraporis services (Figure 3) and how they feel about the new web pages and service. There was also an question about the new renovation service to know whether or not people have heard about it.

With these kind of questions the survey should give an image of what customer groups i.e. age groups (Figure 2) use what mediums to find out about these kind of services. Advertising and the visibility (Figure 4) was also measured according to survey to find out what kind of advertising generates return on investment (figure 5). Questions about web pages were asked in order to measure the impact of the new web pages and web based services. Questions about customer service should point out the know-how of staff.

The survey was conducted so that the customers answered it anonymously in order to keep the answers as honest as possible. Survey papers and box where one could drop the paper after filling it was situated in a table next to sofa where people wait to

receive service so that it was not on anyone's desk nor in a place where employees could observe the filling of it.

The answering options in the survey were rating from 1 - 5 in order to keep it simple and easily done for customers. Other questions were in form "yes" or "no" or different options that were provided in the answering sheet. Different options included different mediums in question regarding the channels where customers had heard about Vuokrapori's service and in question about advertisements.

One of the advantages of written survey is that it provides anonymity. To keep the response rates high it should take no more than 15 minutes to fill it out (Stefan 1999). In this case the survey was planned so that it would take 5 minutes at maximum to answer in order to make it pleasant to answer also for customer who have been already running their errands at the office already possibly for 5 to 20 minutes.

The survey was conducted in october 2012. The survey generated 32 answers which is pretty good rate in a month considering the amount of customers visiting the office during a months period of time.

## 10.1 Results

In the customer survey the results were following:

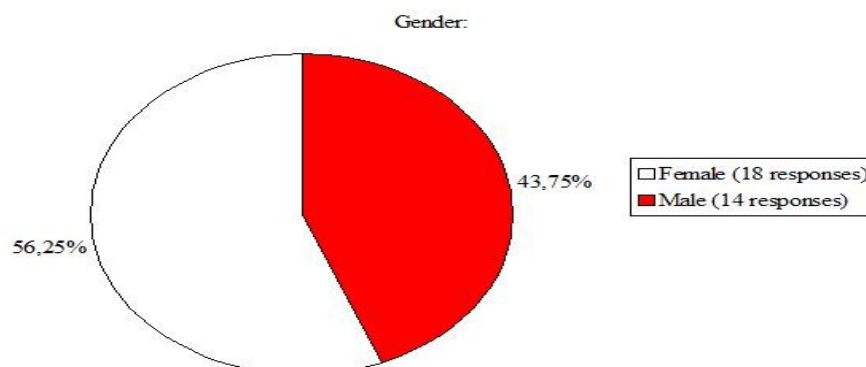


Figure 1. gender of respondents

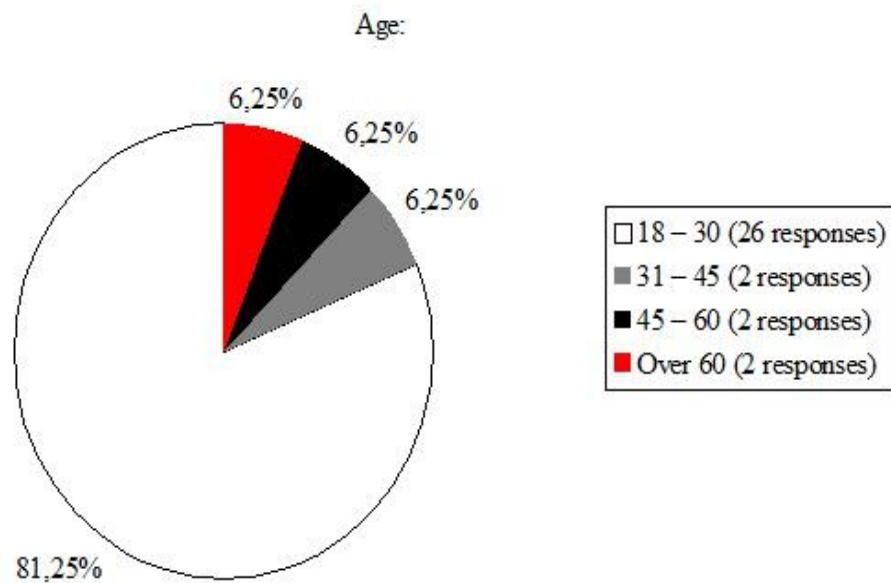


Figure 2. Age of respondents

First two questions were gender and age questions to find out about the typical customer. The number of male and female participants was fairly equal with slightly higher female representation which was no surprise since the business is not gender related.

Age groups of the customers did not come as a surprise either; most of the customers (81,25%) were in an age group 18 - 30. This tells us that the typical person to rent an apartment is between 18 to 30 years old with a slightly higher chance of being a female than male.



Figure 3. From where did the respondents find out about Vuokrapori's services

As can be derived from answers to this question; the majority, almost all of the people who answered the survey found out about Vuokrapori's services through Internet. Only two customers had had an recommendation from a person they know to use the services of the company and none of the respondents had found out about the service through magazine advertisements or other channels. It is also noteworthy that none of the respondents were returning customers.

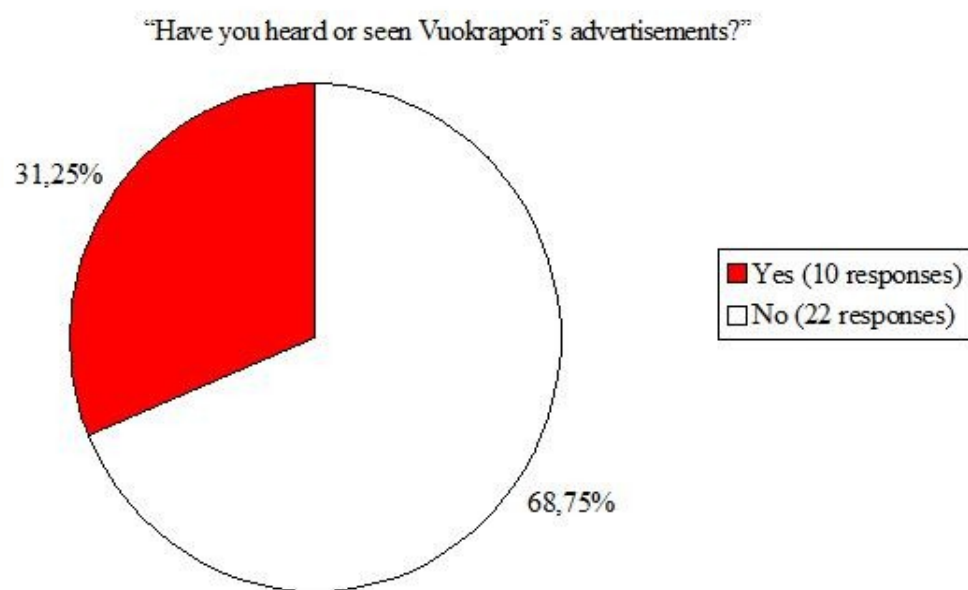


Figure 4. Had the respondents heard or seen Vuokrapori's advertisements?

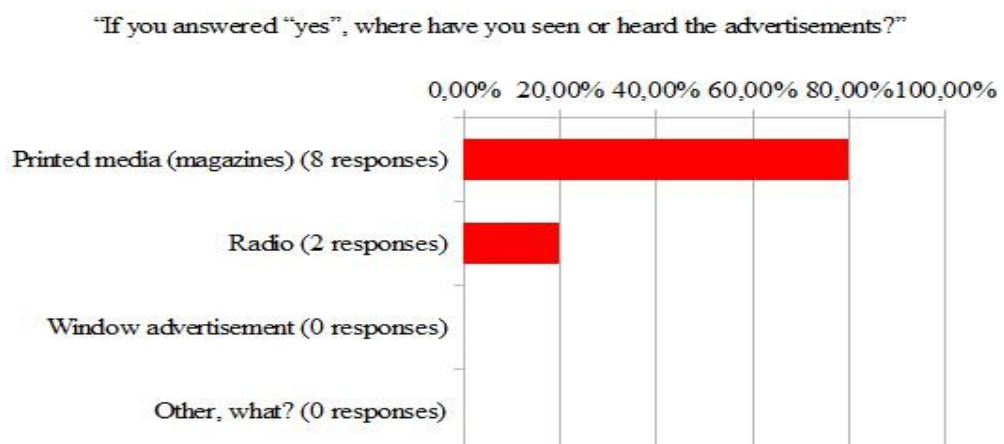


Figure 5. If respondents answered "yes", where did they see or hear the advertisements

As can be seen the majority of the respondents had not seen nor heard Vuokrapori's advertisements. This can be interpreted in a way that the customers in age group between 18 to 30 years of age, which made up the majority of the respondents, don't pay attention to advertisements and rather find out about the service through Internet. 80,00% of the people who had seen or heard advertisement came across it in magazine meaning mostly Satakunnan Asuntoviikko. 20,00% had heard the radio advertisement during one of Vuokrapori's radio advertisement campaigns. Other forms of advertising; like window advertisements placed on empty business premises were virtually unheard of.

## 10.2 Questions about web pages and customer service

- "Rate Vuokrapori's website in a scale from 1 to 5"

In this question the respondents were asked to grade Vuokrapori's website in a scale from one to five in order to gain an opinion does the site please customers in an overall sense. The site was given grades from two to five. Not a single grade ones were received. Most common grade given to the site was "four" with half of the respondents grading the site with it. Mean grade for the web site was 4,18. This sends out the message that people are pleased with Vuokrapori's renewed website in it is an well working entity.

The following grading goes more deep with questions about sites features and customer service related to usage of the site.

- "Pick from following options: (1= completely disagree, 2=slightly disagree, 3=can't say, 4=slightly agree, 5=completely agree)

- Website is easy to use

- Apartments and premises are well present in website
- Viewing request form is easily filled in website
- Apartment application is easily filled in website
- Service was fast
- Contact with customer is comprehensive”

These questions related to the usage of website received answer that are highly correlated with the rating of website in general. “Website is easy to use” had a mean grade of 4,75 and respondents felt also that the apartments and premises were well present in the site giving this question an mean of 4,62. The most viable grading questions in this section were “Viewing request form is easily filled in website” and “apartment application is easily filled in website” since these two features were completely new for customers and company. These new features in website received mean grades of 4,31 and 4,00. Even though these features succeeded well it was no surprise that the filling of apartment application received the lowest grade since it is the most time consuming feature.

The last two rateable questions were related to customer service after the customer has been in contact through the website. People felt positively about the speed of the service and about contact being comprehensive giving both the mean grade of 4,62. Overall based on the customer survey the renewal of the website and integration of new features can be regarded as highly successful acts since people gave every question mean above four in scale from one to five.

The question about customer service was as follows:

- “Pick from following options: (1= completely disagree, 2=slightly disagree, 3=can’t say, 4=slightly agree, 5=completely agree)”
- Service was fast

- Employees were professional
- Running errands was easy

Respondents were pleased with the customer service again giving mean grade that was above four to every section. This was well received information since professional staff and quick service have been focus points.

The final question in the survey was asked to find out whether or not the respondents knew that Vuokrapori had launched a new renovating service. Ten people (31,25%) knew about the service whereas majority of people (68,75%) did not know about it. This tells that not all of the customers have caught up with the news of renovating service.

Overall the results of the survey gave positive feedback about the customer service and web pages. Survey also provided an image of where to advertise; which mediums are the most effecting generating possibly most ROI (return on investment). Also the typical age group for customer was found.

## 11 CONCLUSION

This thesis aimed to find out about the future needs of the rental housing market; what kind of apartments are wanted and different challenges that are having an effect on the market. The main object was to find out the needs of the customers in order to develop the service at Vuokrapori LVV. This thesis should give an image in which direction the market is headed helping the company to answer the ever changing needs of it. With customer survey made; the company should be able to tell whether the changes implemented in service concept were successful.

When researching the current situation and development of the demand for rented housing it was found out that people are demanding more and more when searching for an apartment and are willing to compete over the most wanted apartments. People are also more aware of housing related costs and this has an effect on what size of apartments people are searching for which in turn affects building. This will have an impact on what kind of new apartments are offered for rent in the future and also bring pressure on renovating the old ones. This is positive information for the company and it's renovation service.

Location seems to be the most important criteria for people when they are searching for rental apartment. This is mainly because younger generations use the apartments in a different way than the previous generations. Services and good access to public transportation were highly appreciated. This means that more and more people are competing over the same apartments.

It was also found out that the urbanization is still taking place in Finland and people are moving into bigger cities while surrounding municipalities face the problem of aging housing stock. This creates pressure on municipalities like Pori, which is the central of growth in Satakunta region. These factors mean positive future views in terms of demand over rented housing for companies like Vuokrapori LVV.

The growing queues to most wanted apartments bring new challenges; the application process needs to be fast and easy to use for customers and company. For

this reason Vuokrapori LVV renewed the web pages adding new features like filling out the application form and requesting viewing.

What comes to the challenges that are straightly directed to the housing stock; the issue of energy consumption seemed to be the biggest. This has an effect on the building of new apartments and size of them. Further effecting these factors were the changes in family structure and social relationships. Median age of the landlords is also expected to come down and it is assumed that the younger generation don't want to face the problems of being a landlord. This means that the housing stock might concentrate on fewer hands when rental apartments are being sold tightening the competition over landlord customers but also meaning that companies of "full services" like Vuokrapori LVV are needed more to make renting as easy as possible. Housing stock in areas considered as "peripheria" is facing challenges highlighted by the fact that big part of the stock is coming into an age where they are in need of renovation.

After mapping the challenges that are affecting the demand this thesis aimed on giving tools in order to answer the development. The applying process is developing because of the new ways of informing about apartments. This brings out the challenge of focusing more and more on web pages and also answering the need to be the place where landlords and tenants meet. The housing stock that is aging should be taken care according to a plan which creates more opportunities for renovating service.

One of the most important objectives of this thesis was to look at the service development in order to answer the future needs of the market. As products and services in this field are similar among competitors Vuokrapori LVV needs to choose to compete through service concept. Vuokrapori's service was broke down and different aspects of it looked and developed.

Launching of a new website was one of the major developments done in the company. The suggested growing queues of customers and new generation who are using internet differently and the change in applying process were thought when

adding new features like viewing request and electronic application on the website. Publishing and managing are easy and fast with new content management system.

Media coverage was thought over as well as part of this thesis process. Starting point was the mediums that other businesses in the same field use. Printed media, radio and outdoor advertising were the most used forms.

Renewal of the tools used daily in the job was also part of the thesis process. Forms and applications were renewed to serve their purpose better and to gain more professional look and feel. All the forms related to renting, applying and denouncing apartments were looked over. Forms were also made available as electronic versions on Vuokrapori's website.

Implementation of new staff members brought also the challenge of organizing internal communication to run things efficiently. This process was also reviewed. The need for renovation of apartments also gave the chance for the company to launch the new renovating service during the thesis making process. Also deals with other companies like Lähi-Tapiola were formed.

Finally an customer survey was made to see if the changes made in the service concept of the company were successful in answering the needs of the changing market. The survey conducted proved fairly positive results and it should give guidance to the company along with this thesis of where to head.

### 11.1 Thesis writing process

The work for this thesis was spread across several months. Work in itself was familiar to me since I had worked in Vuokrapori already for couple of years prior to starting to do research. The subject in itself was fairly interesting for me personally and from company's point of view. The markets are changing and it is good to have a research done to back the decisions that are made to implement changes on the service. The market i researched was well known for me and news and theoretical

background information i read and studied for this thesis were mostly studied by me to back up what i had seen in the field by myself. Lot of themes especially related to marketing were also familiar to me from studying at Satakunta University of Applied Sciences.

The most difficult part for me writing this thesis was to wrap this research into simple form and place the focus on right place. With there being so much to study in this field of business i had to really place my focus.

Knowledge about the situation of demand and how to answer it by implementing changes on the service concept are handy information for anyone who is interested in rental apartment markets. Cooperation with the case company was smooth as i got free hands to do the customer survey and had the time to do the research.

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## ASIAKASKYSELY

**Haluamme palvella paremmin!** Mielipiteesi, kokemuksesi ja ideasi ovat meille tärkeitä.

Olen:

Ikä:

- Nainen                       18-30             45-60  
 Mies                          31-45             yli 60

Mitä kautta sait tiedon Vuokraporin palveluista?

- Lehtimainoksesta  
 Internetistä  
 Tuttavan suositusten perusteella  
 Olen ollut aikaisemmin Vuokraporin asiakas  
 Muu mikä? \_\_\_\_\_.

Oletko nähnyt / kuullut Vuokraporin mainoksia?  Kyllä  
Ei

Jos vastasit "kyllä", niin missä?

- Printtimedia (lehdet)     Radio             Ikkunamainos             Muu, mikä? \_\_\_\_\_.

Arvosana Vuokraporin nettisivuista asteikolla 1 – 5

1                      2                      3                      4                      5

Valitkaa seuraavista vaihtoehtoista:

(1=täysin eri mieltä, 2=jokseenkin eri mieltä, 3=en osaa sanoa, 4=jokseenkin samaa mieltä, 5=täysin samaa mieltä)

- |  |   |   |   |   |   |
|--|---|---|---|---|---|
| - Sivut ovat helppokäyttöiset                    | 1 | 2 | 3 | 4 | 5 |
| - Kohteet on esitelty sivuilla hyvin             | 1 | 2 | 3 | 4 | 5 |
| - Näyttöpöytäomakkeen täyttö sivuilla on helppoa | 1 | 2 | 3 | 4 | 5 |
| - Asuntohakemuksen täyttö sivuilla on helppoa    | 1 | 2 | 3 | 4 | 5 |
| - Palvelu on nopeaa                              | 1 | 2 | 3 | 4 | 5 |
| - Yhteydenpito asiakkaaseen on kattavaa          | 1 | 2 | 3 | 4 | 5 |



## Asiakaspalvelu

Valitkaa seuraavista vaihtoehtoista:

(1=täysin eri mieltä, 2=jokseenkin eri mieltä, 3=en osaa sanoa, 4=jokseenkin samaa mieltä, 5=täysin samaa mieltä)

- Palvelun oli nopeaa

1            2            3            4            5

- Työntekijät olivat asiantuntevia

1            2            3            4            5

- Asiointi oli helppoa

1            2            3            4            5

Oletko tietoinen Vuokraporin tarjoamasta remonttipalvelusta?

Kyllä

Ei