Jenni Erkko

DEVELOPING ONLINE TRANSACTION OF FINNISH SOCIAL
INSURANCE INSTITUTION

Degree Programme in Innovative Business Services
2013

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The purpose of this thesis was to study the share of online service utilization as one of Kelas service channels. The aim of the research was to find out what customers think about online services of Kela, and how much matters concerning online transaction services are being handled in customer service situations in daily basis. The research data was collected by conducting a theme interview for six of Kelas Service Advisors from Pori's Office. Data analysis was mainly implemented using qualitative methods. However quantitative methods were also used to help the comparison of the responses.

Theoretical part of this thesis introduces Kelas operations and results of its recent marketing campaign concerning web services. Theoretical part is also handling web services and its required features in Public Administration. Presentation of the Organization focused on presenting the main operational strategy and essential services of Kela. Part of marketing campaign examinees the main stages and final results of the campaign. Web services in Public Administration deals issues related to usability and accessibility of the web services. The actual research section focuses on presenting the implementation of the study and analyzed responses of interviewees.

This thesis is the researcher's interpretation on what kind of things affect on the usage numbers of online services of Kela, and these hypotheses is based on the research results. Skeptical attitudes of customers towards the service, deficiencies in language versions of the service, and the general visibility of the service were main issues that came out during the research. The quality of the service was generally considered to be good, but small flaws emerged concerning the usability of the current service.

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1 INTRODUCTION

Kela is a Finnish independent organization which is under control of Finnish Parliament. Kela is taking care of social security of people under Finnish social security cover. Kela is serving its customers in several offices across Finland and addition to this Kela has other service-channels through which customers can transact. In recent last year's one of Kela's focus points in their strategy of operations has been web services and online transaction, of which has been developed continuously in customer oriented way. On spring 2010 Kela started off project called ARKKI, and one of its focus points is to develop Kela's online transaction-services as a whole. Online transaction services mean Kela's web services, to which one have to log in with personal bank ID or electronic identity card. With the help of this service, customers can view their personal information, browse their previous applications and decisions and also claim new benefits and send attachments through the service. Purpose of the service is to speed up handling processes of applications and decrease congestions in offices and first and foremost to offer best possible service to customers in modern methods. Along with organizational changes in last year's offices has been reduced, so the importance of online services is emphasized more and more.

On April 2013 Kela started major national marketing campaign of their web services in order to increase the number of online transaction. Purpose of the campaign was to raise people's awareness of Kela's web services and to market it as an important service channel alongside of traditional office services. Kela hired 38 trainees all together for this campaign and replaced them to biggest offices around Finland. Web service-mentors' job was to guide and support customers on online transaction processes from start to finish in desks which were placed on lounge areas of Kela's offices. Advertisement of benefits of online transaction was highlighted for those who already knew how to use internet but has still chosen the paper forms over the web service. Then again, the purpose of the guidance was to contact customers, who would have liked to transact online, but who were insecure about their skills. National marketing campaign included radio advertisement, extensive internet advertising

and also office advertisement which were implemented by posters and leaflets. Additionally insurance-regions invited representatives of local Medias to see how the service works.

Last year 22 % of all applications were made through online service. Online transaction usage share is growing all the time and the most significant reason to this growth is existing possibility of attaching files through the service and this way office transaction is not needed. Kela's this year total goal for growth of online transaction is 30% and desired result of the national marketing campaign was 10 % growth in user numbers.

I am one these interns as web service-mentor, and I performed my training period in Pori's office. The purpose of this thesis is to review the results and evaluate the success of this campaign. Purpose is to find out if this guidance-period has had any influence on user numbers of Kela's web services and how Kela should enhance online transaction in the future. Semi-structured interview were executed as part of this thesis, and the responses was collected from six Service Advisors of Pori's office. Purpose of the interview was to survey Kela's Customer Advisor's opinions of the service, and to scan the potential user groups based on the responses. Purpose was also to figure out how well the personnel are familiarized with the web service and thereby is capable of marketing it in service situations. This study is also presenting defined requirements of usability in web services on public administration, since it has a substantial relevance when it comes to the reputation of the service.

2 FINNISH SOCIAL INSURANCE INSTITUTION

This section is about to introduce Kela as an organization and principal of this thesis. This section will outline Kela's organizational structure, its operations and strategy and also introduce its different service channels. Kela is a Finnish social insurance institution governed by the public law. Kela was founded in 1937 to handle retirement payments, but in 1980-1990 Kela extended their range of operations to concern other benefits as well. Their main obligation is to take care of implementation of legislation of social security. Kela's main products are different benefits that customers apply in different situations on their lives and also customer-service to guide and help customers in various matters. Overall Kela has 100 different benefits. Most of Finnish population receives benefits from Kela, and weekly approximately 68 000 customers is handling their affairs in Kela's offices across the nation. (Kelan toiminta, 2013)

Over a half of Kela's expenditures is financed by government and the rest is financed by the payments of insured and employees. Kela's annual total costs are about 10 billion euros, which is about 2000 euro per citizen. Operational costs are 3 % from all costs. (Kelan vuosikertomus 2012)

2.1 Operation of the organization

Kela is taking care of the basic social insurance issues of a population who lives in Finland. Kela's customers include all the people who lives in Finland or has permission to live here. Also the people who lives abroad but are still under the Finnish social security cover are allowed to claim benefits from Kela. Kela is handling multiple benefits which are divided to different sub-categories such as ; family benefits, student benefits, unemployment benefits, sickness benefits, benefits for pensioners, rehabilitation benefits, housing benefits, disability benefits, military benefits and benefits for immigrants. Under these sub-categories there are several different benefits which varies individually according customers situation on life. (Kelan toiminta, 2013)

Kela operates by following the regulations of various laws, which have been made to concern different social benefits. Kela's duty is also to report from changes in benefits and services and carry on the research that serves development of social security in Finland. Part of their activities is also to construct statistics, evaluations and forecasts that are needed for anticipation of their operations. Making suggestions to improve/develop laws which regulate Finnish social security is included in Kela's operational objectives. (Organisaatio, 2013)

"Being involved in lives, being as support in changes" is a basic guideline behind Kela's actions. Kela secures subsistence of the population, promote health and well-being and support independent survival of an individual. Having the best service in public sector is the essence of Kela's operation, and it is defined by the government. (Kelan vuosikertomus, 2012)

There are three strategic focus points to guide Kela's operation;

1. Deepening the comprehension of customer, strengthening the trust and developing the quality and effectiveness of the transaction process.
2. Making Kela as a best possible place to work and progress.
3. Making sure that Kela's operation is socially and ecologically effective as well as being economically sustainable. (Kelan vuosikertomus, 2012)

2.2 Organization structure

Kela is a Finnish social insurance institution which is supervised by Finnish parliament, but it has its own administration and finances. The parliamentary supervision is exercised by a group of trustees selected by parliament. Kela's administration consists of ten members selected by trustees. The trustees approve the financial statements and accounting principles based on the recommendation of the board of directors and issue decision on releasing the board from liability. The trustees also submit an annual report on their operations to parliament. (Organisaatio, 2013)

Kela's central government operates mainly in Helsinki. Kela has three different regional insurance-areas and they each have their own regional-center. These areas are

- Southern Finland's insurance-area with Lahti its regional center
- West Finland's insurance-area with Seinäjoki and Turku its regional centers
- Eastern and Northern insurance area with Kuopio and Oulu its regional centers

All of these insurance-areas are again divided to different insurance regions inside Finland. (Organisaatio, 2013)

There are one or more offices for each insurance region. Insurance areas are managed by Regional Director and insurance-regions are managed by District Managers. Each office has its own superior. Three of these insurance areas have one special-unit. There is a center specialized in student benefits, Contact-center and also a unit specialized in international affairs. (Organisaatio, 2013)
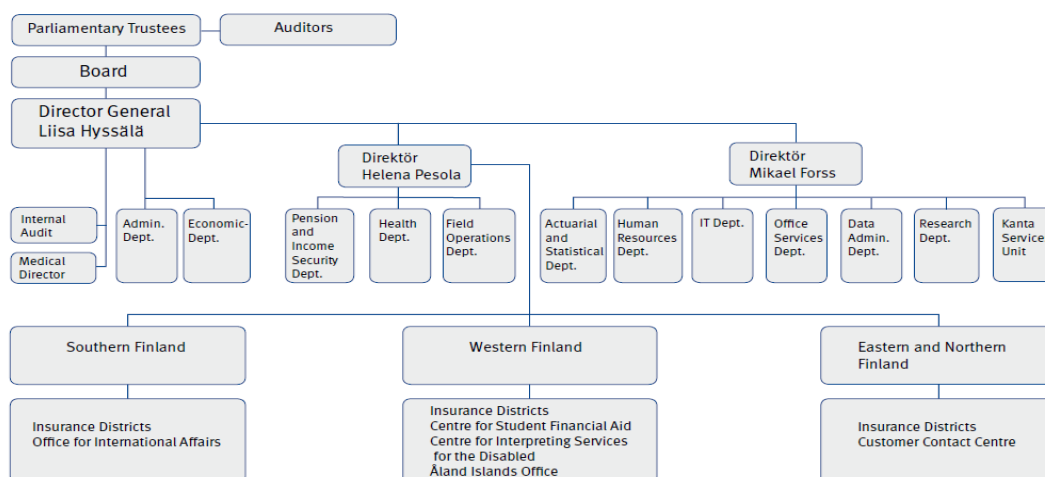
Figure 1. Organization Structure

2.3 Services of KELA

Kela offers their services to customers through multiple different channels. It is possible for customer to get service online using Kela's web-services, also at the local / nearest office, by phone, by mail or getting direct compensation to their application. Service is also offered in joint-service-offices by cooperation with other service providers in public sector and also at the centers of employment service. Customers can use multiple channels during their transaction process. (Palvelut, 2013)

Ways to transact has been changed among customers over the past years. In year 2012 number of identified transaction in the web-service was already over 9, 9 million. In the previous year 2011 equivalent amount was 8, 1 million identified transactions. Then again, there was 1, 7 million phone-calls registered from Kelas telephone-service. Transactions at the offices were approximately 2, 5 million. Joint-service-offices registered approximately 53 000 transactions in 2012. Kela has also established new form of service, nowadays Kela's customers can book an appointment time either to the local office or via telephone. (Palvelut, 2013)

By the end of the year 2013 Kela's services provided by partner-organizations will extend. Kela in collaboration with other authorities will start a General-Information service-project, of which purpose is that most of errands what needs transaction with different authorities can now be taken care under the same office. (Kelan vuosikertomus, 2012)

Nationwide office network is the core of Kela's service, even though web services grow its popularity all the time. In the next becoming years, Kelas center of focus in their operations will be developing and increasing their web-services. With the help of multi-channel network, Kela is going to modify their current office-centralized transaction to Kela-centralized transaction. Kela will simplify and ease the process of claiming benefits by increasing the trust towards its customers and their filled applications. Increasing the automation to solvation work and extending the possibilities to act on behalf of the customer are also Kela's future objectives. By doing these improvements, not only the processing time of applications will be faster, but the quality of the service in general will be much better. (Kelan vuosikertomus, 2012)

2.31 Service-network and service channels

Kela's service network consists of six different service-channels. These channels are mail-service, telephone-service, direct compensation, office service, web-service and joint-service. Addition to these, there is even more ways to transact and use these channels. For example in office-services, there are multiple ways to handle ones mat-

ters. Customer can discuss with Service Advisor in customer service counter or customer can deal his affairs in info-counter. Lounge services and booking an appointment at the office is also listed on ways of transact when it comes to office services. This chapter presents briefly these service channels. (Palvelut, 2013)

Kela is serving its customers nationwide in 199 different offices. Customer can transact in any office they prefer, regardless of their own residence. Kela's customer service is implemented by following its own defined service-model. This model is implemented in every office across the nation. Depending on the office, there is a possibility to have either info service which is mainly intended for matters that won't require lots of time investment, and these info service counters are mainly replaced on the biggest offices because the large number of visitors. In every office there is a possibility to have customer service, where customer can discuss about his/her situation together with Customer Advisor. In addition to these services, there are also different lounge services in some offices. Web services-guidance campaign this year was also included in lounge services. Appointment booking service and interpreting services are also part of Kela's service spectrum in office services. It is also possible to have Kela's customer service jointly with other operator in same property, and this is called service cooperation. Kela's office services can also be supplemented with joint-services, which have their own opening hours. (Palvelut, 2013)

Kela registered 1, 7 million transactions through telephone service in 2012. Kela has several different service numbers to which customers can call depending on their situation. By calling to Kela's automated phone service customer can inquire the next payment days of certain benefit and this line is open around the clock every day. Basic customer service numbers are separate numbers and there is a different number for each benefit. This service is open on Monday to Friday 8 am to 6 pm. (Palvelut, 2013)

Mail service is one of Kela's six service channels. Every year Kela send approximately 16, 3 million customer letters to its customers. By reply-mail Kela receives approximately 2, 2 million letters yearly. Goal is to gradually decrease mail traffic by investing in web-services and its marketing inter alia. Direct compensation is also defined one of Kela's service channels. Direct compensation concern mainly transac-

tions associated with medicines, expenses from private medical care, or travel costs caused by disease or rehabilitation. For example taxi costs are included to travel costs. Direct compensation shall be paid to customer directly in transaction contact. (Palvelut, 2013)

In addition to Kela's own service channels there is also joint-service offices which provides Public Administrative services centralized on one location. Usually these joint-service offices are located on sparsely populated areas, where it would not be effective to have separate offices for every authority. Joint service includes receiving and giving documents, giving advice on how to proceed on different situations and supporting on using online services. Services of municipality and government are combined on these joint-service offices. (Yhteispalvelu, 2013)

Last to be mentioned, there is Kela's web service which is defined one of its service channels. Kela has developed its web services multiple ways during the years and its long-term goal is to increase the number of web-service users and to market these services to customers as much as possible. This service is currently so developed that customer can manage almost all affairs through Kela's e-services. Filling an application, attaching files, viewing own files and previous decisions, following decision-making process and checking the next payment days are examples of what customer can do by using Kela's online service which requires online bank user ID. (Palvelut, 2013)

Kela's web-services are divided into two different kind of service. There is Kela's basic web-page, which is accessible for everyone and do not require authentication. This page includes information about different benefits; how to claim benefits, who can claim certain benefits, what kind of benefit you can claim and so forth. For each benefit, there is a possibility to use calculator which gives an estimation of the amount what customer can get by applying certain benefit. These public sites also includes application forms, contact information, section of most frequently asked questions, appointment booking service, section of latest news concerning Kela, information about Kela as an organization, and also a service where customer can send questions online and will receive an answer as soon as possible. The other service is more personal, and bank user ID is required from the users. The ideology is the same

as in online bank services. Customer can view his own information through the service, and apply different benefits and send attachments electronically without having to visit at the local office. Yet, all of Kela's benefits cannot be applied through online-service, but the most common benefits are. Kela's online service is easy to use and the service itself will guide and inform the user during the process of filling the application. Based on the customer feedback Kela is developing the service all the time, and its aim is to make the service as customer friendly as possible. (Kelan vuosikertomus, 2012)

Developing Kela's web services is part of Kela's ongoing ARKKI- project, which has been going on from year 2010. Basic objectives of this project are developing Kela's service to be the best quality of the public sector in customer-oriented way and also to improve productivity and intensify their operations. (Laatupalkinto 2010)

3 WEB SERVICES MARKETING CAMPAIGN OF KELA

Kela is running architectural reformation of benefits, which is conducted under ARKKI-project. Processing systems of benefits will be renewed and as part of this project the web services of Kela is also experiencing some transformation. The objective has been to describe the current state of online services, surveying the information system requisites and requirements for new online services, and also to delineate the ideal status of the services in the new architecture of benefits. (Ajankohtaista, 2013)

The aim has been to figure out what kind of online transaction services would support the implementation of Kela's strategy of operations and alignments of their customer program. In addition Kela has inspected how these new services will support the enhancement and optimization of their processes. The ultimate result of this project has been project-plan, which describes the contents of reforming the services, different projects, progression of the venture and needs for resources. Reformation of Kela's online transaction services has been implemented based on this project-plan. The purpose of this reformation is to develop Kela's online transaction services to-

wards more customer oriented and customer friendly direction. Schedule of this reformation-venture is 1.10.2012-30.11.2013. At the beginning of this project Kela has implemented interviews concerning online transaction services for Kela's personnel and to its customers as well. Information received from these previous studies has been used in the development work of online-service channel. Major issues that came up during these surveys concerned transferring the attachments electronically, missing guidance during the filling process of application online, complexity of un-employment benefit form and technical problems in the service. (Ajankohtaista, 2013 and Palvelut, 2013)

During the years Kela has developed and improved their web services to more customer friendly way and its purpose is to increase the number of online service users considerably. Growth has occurred in last year's and significant reason for this is the established possibility to send the attachments electronically through the transaction service. In addition the renewed and more organized sites of Kela are bringing the online transaction services more visible. However there are still large amount of un-necessary transactions at the offices of Kela every day, which could have been managed through the online service more quickly and more easily.

3.1 Nationwide media-advertisement

In order to lower the threshold of using Kela's online services, in 28.4.2013 Kela started a major marketing campaign of Kela's online services nationwide. For the first time Kela hired 38 trainees to various offices across the nation to market and guide customers on using online services in stands of computer and multifunction device which have been located in customer facilities. At the same time 66 offices of Kela received new computers and scanners, of which customers can claim benefits and send attachments online independently. Trainees' period of services varied from 3 months to 6 months. This nationwide marketing campaign also consist radio-advertisement on 56 different commercial channels. In addition Kela advertised widely online on various web sites such as Sanoma WSOY's web sites which contain dozens of web sites which are popular among customers. Examples of these web sites, where Kela has their advertisements are Iltasanomat.fi, Huuto.net, vauva.fi, and

Helsinginsanomat.fi. Local Pharmacies were also part of this campaign, and the television screens placed on customer facilities of pharmacies rotated the advertisement of Kela's online services throughout the whole month on April. Some of the trainees also visited in local Employment offices to present the service to unemployed work seekers. Office campaigns were operated with marketing material and with local publicity. Campaign posters with appealing texts were placed around the offices and bright arrow-stickers were placed on floors which lead from the front door to the computer stand. (Hankkeet ja projektit, 2012)

3.2 Personal guidance for online services

Main task of trainees was to encourage customers who do not have much experience of using computer/web services to meet the service and to guide customer throughout the transaction process from start to the finish. Aim was also to market the service face to face to customers, who already had the required skills on using internet services, but who had not heard or got familiar with Kela's renewed online services and therefore has chosen the paper forms instead. Also Service Advisors directed potential customers from customer service desks to the computer stand to try online services with the help of the guide. Illustrated instructions were given to each guided customer, for ensuring that the transaction would be effortless at home also.

In order to ensure the success of the campaign and the good quality of the guidance, Kela organized two days lasting video training for trainees. Because majority of the trainees had not been worked at Kela before, it was necessary to get them familiarized with Kela as an organization, present their service model and different benefits and introduce the marketing campaign as a whole. Purpose was to also walk through some practices together concerning different customer service situations. Since the whole campaign was new, and Kela had not have this kind of service ever before, the issues that may occur were not possible to prevent beforehand. In the beginning of April 2013 when the campaign were supposed to start, there were some major technical problems concerning the installation of equipment to offices and that is why starting of the project was delayed two weeks.

3.3 Results of the campaign

Numbers of visitors on computer stands were monitored daily on office case basis. Customers were asked to fill out preformed feedback forms, where respondents were asked about their opinions of the service and of the guidance as well. Each trainee marked each customer that they had guided to their personal sheet, and at the end of each day these were recorded to Kela's database. Therefore the possible increase on number of users could be followed.

User numbers of Kela's online services has grown consistently over the past few years. Especially in July 2013, the usage number of online services exceeded the target and there were the largest number of online applications recorded compared to last year. Each benefit has increased its share on online application of all received applications. The highest increase compared to last year was reached during June and July in each benefit. Most applied benefits online are student benefit and unemployment benefits. Unemployment benefit applied through online service has increased its share approximately 4 % on each month this year, compared to last year. Student benefit again has grown its share approximately 9 % on each month this year compared to last year. Benefit that has grown its share the most on the amount of recorded online applications is sickness benefit. Sickness benefit applied through online service has grown its share approximately 13 % on each month compared to last year. These results are based on the research of Kela's own research-apartment. (Ajankohtaista, 2013)

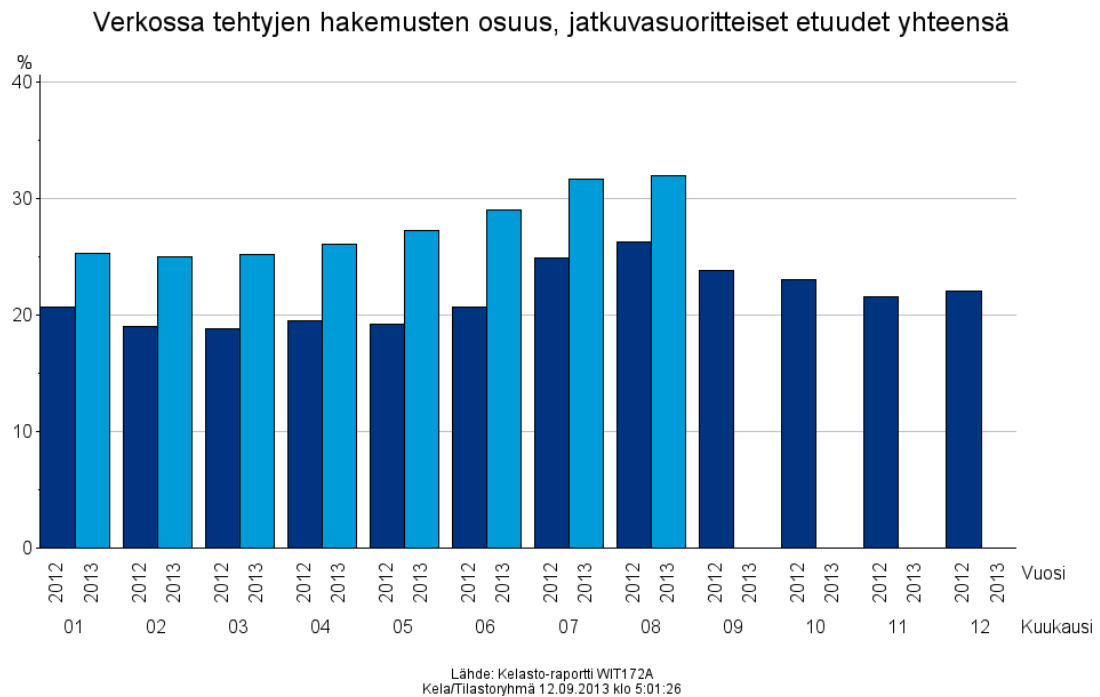Verkossa tehtyjen hakemusten osuus, jatkuvasuoritteiset etuudet yhteensä

Figure 1. Amount of increase on applications made online

Based on these results it is clear that there has been development concerning online transaction over the past year. The overall growth over the eight months has been approximately 6, 8 %. Kela's aim was to increase the amount of online usage 10 % this year, so the target might well being reached. It is hard to tell how large amount of these percentages is achieved thanks to the personal guidance at the office and then again what amount is so called normal growth. However based on the customer feedback, the guidance was considered useful and necessary. (Kelan tilastot ja raportit, Kelasto, 2013)

4 WEB SERVICES IN PUBLIC ADMINISTRATION

It is required in Public Law and Commune Law that authorities such as Kela should actively inform others of their operations. Communication through web-service is also required according to government's recommendation concerning usage and security of internet. Besides of the communication via internet, web services also offer an opportunity for two-way communication. This way customers, cooperators, and

possible target groups are able to be part of processes of the organization, interact and transact through web service better than before. (Julkishallinnon verkkopalvelun suunnittelun ja toteuttamisen periaatteet, 2013)

There has been a huge change in the range of services provided by internet in last recent years. Services have become more diverted. Most of public organizations offer on their web sites for example information services, searching services, possibilities to print or fill forms/applications and so on. Diversification of usage of internet has also been taken into a consideration in legislation. Units under public administration should offer online services according their resources based on the law concerning online transaction. Principle of this recommendation is that web services are part of organizations communication and transaction services and therefore web services need to be developed as part of information- and service strategy and processes. Usability, accessibility, contents and security of the service are the key things that need to be taken into a consideration when designing and implementing the service. Authority is responsible of the validity and faultlessness of the information what is offered through the service, and also that the information is up to date. Contents and designing of the web service of an organization under public administration is controlled by these requirements. Improvement in the quality of web service will increase customer satisfaction and also helps service providers; usage number increase and at the same time public service production intensifies. (Julkishallinnon verkkopalvelun suunnittelun ja toteuttamisen periaatteet, 2013)

4.1 Objectives and motives of web services

Web services are essential part of organizations strategy and operations on these days. One can call web services as versatile modern communication channel through which transaction will happen effectively. Because web services are part of organizations strategy, it is important that it has its current features and future goals in a form that it is also approved by management of organization. Web services have to support the objectives of organizations operation, and it may also create need for services too; for example phone-service that helps customers in the use of the service. Customer feedback and the most commonly occurred problems in the service are

good standards for developing web services. There are also things such as required resources, further development need and knowledge of personnel that need to be taken into a consideration when planning on developing the web service. Organization should define functions, goals and target group of the service before the actual implementation. It also has to be sure that these goals are congruent with the strategy of organization. Organization should regularly follow the implementation and usage of the service, so it can make development plans for future based on collected data. In addition, organization should also have some kind of indicators which shows impacts, effectiveness and usefulness of the service. (Perusteet ja tavoitteet verkkopalvelun toteutumiselle, 2013)

The aim of web-services is to create benefits for both organization who offers the service and also to service users. On the best possible scenario organizations processes intensify; processing time will shortened, payment transfers will speed up, performances or users will increase and also quality of the service will improve. Good web-service can also save time, effort and even expenses of customer as well. Speed of the service, reliability, price, flexibility, coverage, privacy and readiness are things which helps of measuring benefits of service users. Opinions and evaluations given from the service by customers are important when it comes to evaluation of the service quality. (Perusteet ja tavoitteet verkkopalvelun toteutumiselle, 2013)

Cost-effectiveness and increase on productivity can be measured by exploring if the web-service is reducing the amount of routine work of employees or the number of errors is decreased. By finding out if queries from users are reduced in relation to number of service users one can measure the possible benefits generated by web-service. Web-service will increase the efficiency of organization, because even if the number of users will increase a lot, still the distribution costs will not significantly grow. (Perusteet ja tavoitteet verkkopalvelun toteuttamiselle, 2013)

Benefits of having online services are
- Global availability-service is not tied to one place
- Costs decrease
- Continuous opening hours-24/7/365

- Lower communication costs

- Development of customer relationships

- Organizations material stays up to date-Application forms etc.

- Create new operation models (Koskinen, 2004, 80)

Web-services are defined one the major focus points of development in Kela's ongoing venture called ARKKI. On March 2011 Kela established project for reformation of online transaction services under this ARKKI-venture and its purpose is to develop and renew Kela's online services to be more user-friendly. Goal is to ease the transaction processes of current customers that are using Kela's online services and also to reach new customers. Objective is also that service processes will shorten along with the growth of online service users. General housing benefits and unemployment benefits are the largest groups of claimed benefits. Kela's aim is that in the future all customers who receive unemployment benefits from Kela, would switch their transaction to online services, and return their monthly returnable notification forms of unemployment period through online. Kela is measuring the share of online transaction all the time with different barometers, surveys and interviews, and mostly these researches and measurements are made by Kela's own research department. Through the recent campaign of online transaction guidance, every trainee from different offices recorded the number of visitors to Kela's own statistic system 'digium' at the end of each day. (Kelan vuosikertomus, 2012)

4.2 Technical and functional implementation of the service

Accessibility of the service and safety of transaction are very important when it comes to implementation stage of the service. Web-services are one of the official communication- and transaction channels of the organization after all. It has to be making sure that along with launching new service, that also the personnel of the organization is being informed of it and trained to use it as well. (Verkkopalvelun toteutuksen lähtökohdat, 2013)

Maintenance and development of the service is continuous process and development of new versions of the service has to always be systematic and controlled. It is important that production usage is planned carefully and expenses of the service is being taken into an consideration on budgeting stage, because the benefits are always achieved while the actual time of usage. (Verkkopalvelun toteutuksen lähtökohdat, 2013)

Kela's online transaction services have developed a lot during last year's. Kela's online services are available 24/7 and the usage can happen on any kind of a computer as well. Online transaction services requires only personal bank ID of customer. This way also the security of the service is being secured. Kela's online transaction service is also integrated to other authority systems like population-data system. If the address information of the customer changes, the data will automatically update to Kela's online service from magistrates database.

Because the service is supposed to create for customers, organization should define the user groups, needs of these groups and also the possible situations where the usage will happen in order to build user-friendly service. Users of the service should be assorted according to their know-how and what kind of needs they have as users. Special groups must also be defined. (Verkkopalvelun toteutuksen lähtökohdat, 2013) Special groups that Kela has to consider are customers with foreign language such as immigrants, older people and disabled customers. Currently Kela is offering their web services in three different languages which are Finnish, Swedish and English. Kela's web site is also possible to transfer into sign-language. The online transaction service will help customers on the filling process of application. The system gives remarks throughout the transaction process, and the system will not let customer go forward if even one mark is missing or has put into wrong form.

Usability and accessibility of the service should always be ensured and measured. The base of measuring the usability should always be user groups and their needs and goals towards the service. That is the reason why Kela is continuously collecting data and feedback from their customers to develop their service more user friendly and to increasing the popularity of the service among their customers. Perspectives of

the accessibility most essential things are simple and clear presentation of the content and passage of the message also without colors and pictures.

4.3 Content of the service

The aim of each web-service is to form logical entirety, where the content is divided reasonably and the risk of going astray is minimized. Paper printed text is usually read in order from start to finish, but in web services text sections are formed by parts which can be read by arbitrary order. This should be taken into consideration when planning the service. Content of the service can be diverted and the service can contain material attached to subject such as different text data, numeric data (statistics), pictorial information and different audio (interviews). (Verkkopalvelun sisältö, 2013)

Tracking of usability and accessibility can also be made by following the user numbers. On some cases this might also give wrong picture from the quality of the service, because even if the service might be attempting and user numbers are quite high, it might be that these tracked users are not using the service repeatedly. Service might also be related to only certain situations of customers' lives, so then criteria of repeated use of the service are not necessarily relevant. (Verkkopalvelun sisältö, 2013)

How users feel about the usefulness of the service, how it meet the needs of the customer, is the service fast enough and is it easy to use are data that are really important to collect from the service users. By following the current user groups, one can also find solutions on how to reach and attract the new target groups as well. When the service has been developed, the user statistics between the older version and the new version are not necessarily comparable because the strong increase on user numbers might also be caused by the new structure of the service for example. (www.jhs-suositukset.fi, Verkkopalvelun sisältö, 2013)

During the Online transaction-guidance campaign, the user numbers were tracked each day at the offices. Of course Kela's research department is continuously track-

ing the total numbers nationwide, but the point was to create a picture of how attracted customers really were towards getting to know with the service and to try it with the help of the mentor. Customer feedback concerning the service itself and the usefulness of the guidance was also collected from coincidental customers.

Authorities such as Kela have to offer their services either in Finnish or Swedish. Finnish Language Act obligates to offer service in both languages if the information is essential in terms of individual's life, health, security, property or environment. Functionality of contents, user interface, searches and interactive sections in both languages has to be taken into consideration when implementing bilingual service. Web-service must be able to offer other language options as well according to needs of the target group. (Verkkopalvelun sisältö, 2013)

It is essential in many services that service is provided by plain language. "Service is by its contents, by its vocabulary, and by its structure adapted to a form which is more readable and understandable than plain language for those people who has difficulties on reading or understanding-or both. (Selkokieli internetissä 2013)"

Kela is offering their basic web services on Finnish, English, and Swedish and in Sign language. Also printable application forms can be founded also in English and Swedish in addition to Finnish forms. However the online transaction services of Kela, which requires personal authentication, are offered only in Finnish. This incurred to quite a problem especially during the campaign, since there is significant group of immigrants of customers speaking foreign language. Major part of the feedback and development proposals from customers concerned the language issue. After all Kela's aim to reach all of its customer groups even in some level in the future to meet the web-services, so it is important to make this as their next development target of web-services. (Lomakkeet, 2013)

4.4 Appearance and functional design

Address of the service should be as clear and easily guessed as possible, so that also occasional users are able to find the web site without separate advertisement. It is

generally recommended to use organizations name or generally known abbreviation, whereas abbreviation in foreign language is not necessarily clear and easily deducible for Finnish users. It is recommended to create own shortcut links for the most used and main services, such as online forms. This coherent policy will ease information retrieval and transaction in web services of all units of public administration. The address of the front page should not be changed, but if changes have to be made for some reason, there should be information about it on the old page and the system should automatically transfer the user to the new address. (Ulkoasu ja toiminnallinen suunnittelu, 2013)

Usage should be easy and service should be available around the clock. If there are other services such as IT-support or personal services provided in connection with the main service, there should be clear opening hours specified in the page and possibly also to demonstrate some compensatory way for having the service what is needed. Especially in Kelas case, when their operations are concerning citizens' basic social security and health, availability of the web services should be ensured. (Ulkoasu ja toiminnallinen suunnittelu, 2013)

What comes to user-friendliness of the service, the service should be downloaded without separate utilities. User should see already from the front page of the service if it will offer the needed information/functions. Authentication should be required only if it is really needed and the service should function without scripts. Kelas basic web services do not require any authentication, and the web site is available for everyone. Only the online transaction service requires electronic authentication, which will happen by using one's own bank IDs. The right for consultation of one own information or viewing one's own data is achieved by proving one's own identity. In office services some kind of identification is required from the customer in order to prove ones identity correct. For ensuring the data protection the personal authentication is necessary. (Ulkoasu ja toiminnallinen suunnittelu, 2013)

Logical order in the service is important, and functions repeat congruently in every page of the service. Also navigation with the tabulator should proceed in logical order. In addition to easiness of the service it is also important that if there is some relevance information that user should take into a consideration while doing decisions

or while filling application, that the information will be presented simultaneously, organized and well visualized. While using the service user should always recognize ones position in the service and to be guided by the system while navigating in the system. This is why there should be given special attention to structure, visualization, and layout of the service. For example, the information or the logo of the service provider should always be on each page at the same location. It is recommendable that each web service would also provide section of the most frequently asked questions. Public services should mainly be free of charge; otherwise the price should be based on the production costs. (Ulkoasu ja toiminnallinen suunnittelu, 2013)

4.5 Quality criteria- tool for assessing and developing Public web services

Ministry of Finances has established a project of developing quality criteria for public services, and alongside they have also construct quality criteria for pubic web-services. Quality criteria's purpose is to assess and develop public web-services and make sure that quality of the service will improve for both users and providers of the service. Its purpose is also to increase the advantages and minimize disadvantages of public web-services. Developing public web-services is also part of developing services of the whole organization. The main function of the quality criteria is to help on making sure that all the essential aspects of developing web service has been taken into consideration. So it is not any kind of binding instruction or general recommendation. Also the level of knowledge and know-how of the personnel and possible need for further information can also be checked out with the help of the quality criteria. Quality criteria are not directed only to a certain type of web-services, for it will be generally suitable for various public web-services. The quality criteria consist of five different assessment sections which are utilization, contents, conduction, production and benefits. These assessment sections together create the entirety of quality of web-services, but they can also be viewed separately. This quality criteria is primarily given to specialists for tool to develop web services, but it also gives an overall picture of the points that needs to be taken into consideration when planning and developing public web-services. When already existing web service need to be develop or if entirely new web service is being built, at the same time one is planning

checkpoints of quality. Organization will choose which criteria are managed on which checkpoint. These checkpoints can be for example;

- Criteria of production is being viewed when concentrating on study phase of the project or the resources included in it
- Competitive bidding. Then one will survey with the help of quality criteria what is required from the delivery of the system and from the supplier of the system.
- The definition phase. When viewing the quality of the future implementation of the web service, quality criteria can be useful when contemplating that has every aspect of usability of the service taken into an account.
- The implementation phase. Quality criteria can be useful when ensuring the quality of the production of the web-service and also that the service achieves the requirements of the accessibility. (Verkkopalveluiden laatukriteeristö, 2013)

With the help of quality criteria it is possible to plan on how to develop/improve web-service during a certain period of time. Time period can be for example next coming year or strategic period. When organization has decided to develop their web services, it will also choose those things that will be priories. One can either choose all the criteria of one assessment section or just few of them. It is important to figure out the concrete objectives and what is the aim of the development. Also evaluation of achieved goals is crucial and it should be regular. (Laatukriteeristö, 2013)

Feedback from users is the most used way when searching possible flaws or problems that has occurred in the service. Surveying the web services can either be made extensively with the help of five different assessment sections of quality criteria or more detailed by using single criteria or features. After surveying possible problems, the real reason behind these problems should be recognized. However, the solution for the problem cannot always directly be found on the relevant criterion. On these cases, one should decide whether intervene on easy, visible problems or to the causes behind those problems. (Laatukriteeristö, 2013)

Know-how of the personnel and sections which needs development can be charted through quality criteria. Organization can chart the level of knowledge and define what should be developed and on what kind of schedule, also from where these doctrines can be sought/bought, by assessment sections or with the criteria. This way it is easier to define what features/things related to web services can be differentiated or externalized. Clarifying the level of knowledge will support organizations future decisions of procurements associated with web-services. This way organization could figure out if they have the need for buying technical know-how, systems, user interfaces or concept planning from outside of organization. Extra resources and possible needs for training can be justified to the Management by these criteria. quality level of the web service itself can be estimated either directly with the help of quality criteria or with some tool related to web-services. Estimation can be implemented either inside the organization or among its personnel or it can be outsourced with external operator. (Laatukriteeristö, 2013)

The quality criteria have been updated to its latest version in 2011, and the goal was to update the criteria to respond with the changed environment better. Diversified environment of utilization such as mobile-usage, increase of utilization of social media, and the changes on production environment of web-services are things that required updates to these criteria. (Laatukriteeristö, 2013)
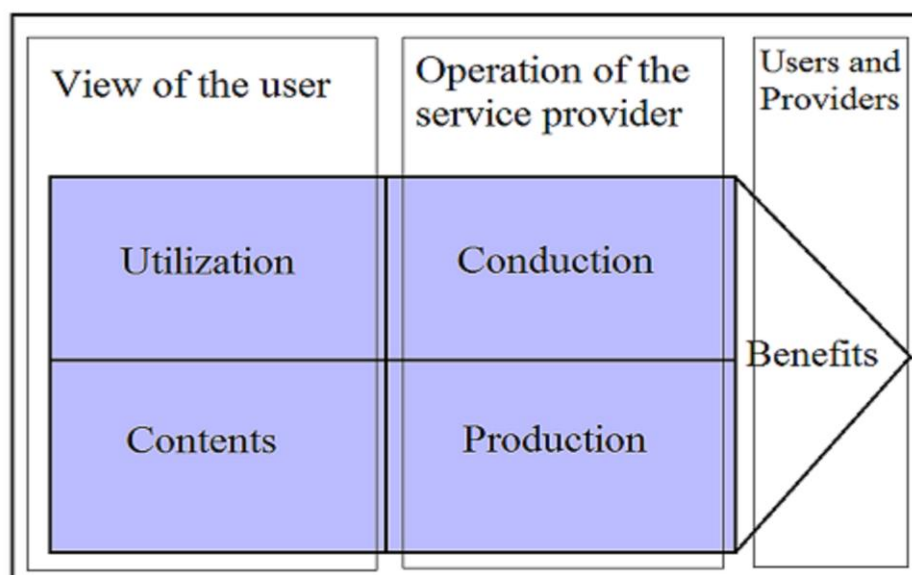
Figure 2. Structure of the quality criteria. Different assessment sections together forms the entirety of quality of web services, but they can also be viewed separately. Benefits are related to all of the assessment sections.

The assessment sections are utilization, contents, conduction, production and benefits of the service. In this section these sections are presented more detailed. Utilization section focuses on operations of web-services from the perspective of the final user of the service. Criteria defined for this assessment section are intended to ensure that the web service is meeting the needs and expectations of the user as well as possible. Providing the general possibility for target groups to use the service and ensuring the simplicity of the service is also the objectives of this section. (Arviointialueet, 2013)

4.5.1 Utilization

Perspective of the final user of the web-service, is the key thing when viewing the functionality and operating characteristics. The usage of the web-service should be simple enough and it should meet the expectations and needs of users as well as possible. Related aspects of utilization of web-service are availability, easiness and fluency of the usage, and communication of structure and expression of the service. Web-service should always be easy to find and web address should be understandable and easy to guess. It should be as close as possible to the real name of the organization. Unstable abbreviations and artificial addresses should be avoided, because web addresses should always be reliable and clear. If web service contains different sections, the current location in the service should also be visible in the web address. Web-service should also be found without the www-part in the beginning of the address. If there are some changes made to the service, the most important addresses should still remain the same. (Arviointialueet, 2013)

If it is necessary, organization should have parallel online codes for the service. For example in situations where the service should be available by diverted languages, the service should be found on each of these languages. But if the name of the organization is the same on each language, should the foreign language web address be found with accurate language identification placed after the basic web address. Dif-

ferent search engines such as Google, Yahoo! and Microsoft should be able to find web services/sites of organization. Operations of these engines should have been taken into a consideration on design of proper headlines of the sites and metadata. Sitemap, where one can find the key words, should be published in accordance with sitemap-protocol. (Arviointialueet, 2013)

Bilingual authorities such as Kela should provide their services both in Finnish and in Swedish. Language act defines obligations of authorities concerning producing of services in different languages. (Kielilaki, 2013)

Web-service should function on most common technical environments, and browsing of the essential content of the service should be possible even if some techniques that are dependent on environment are not available. Extra information on users should be collected only when it is really needed and when it is necessary in terms of producing the service. Even then it will be told to the user on which method the data is being collected. (www.vm.fi, Arviointialueet, 2013)

Important part of functionality of the service is functional links, and easiness of the navigation. Links should respond the content of the target site and usage of them is consistent. Navigation, different elements of the site and structure of the site should follow congruent and clear line. If it is necessary, service should be able to guide and direct user logically. Content and functions are clearly structured. Design guide for user interfaces has been made up for Finnish Ministries to help them on planning work of user interfaces. This guide contains a list of norms to ensure the usability. (Arviointialueet, 2013)

4.5.2 Contents

This assessment section handles the contents of the web-service as a whole. Materiality, reliability, coverage, intelligibility and also clarity of the structure are assessment criteria of this section. Perspective of the user is a basis of these criteria also, because this way it can be assured that the service is meeting the needs of the target group. Information content and interactivity of the service are also perspectives what can be

used for measuring the contents. Coherently organized structure, reliable content that is up to date and readable and reliable content of the text are the main criteria of this section. Distribution of the contents should be executed based on different customer groups. User profile and their specific needs must take into consideration when designing different language version to web service. Structure should be natural and the most popular, current and used services are placed quickly and easily discoverable. (Kriteerit, 2013)

The interrelationships and decencies between information should convey clearly. Information content and different functions would be good to divide logically with help of headlines, main navigation and other navigation elements. Structure of the web-service is sought to kept low and the number of parallel levels manageable. Parallel levels should handle conceptually same level of things. User should find the information needed by clicking not more than three times, according to principle of three clicking. Contents should be comprehensive, reliable and up to date. Therefore the official content in the site is being clearly separated from the unofficial content and user should see clearly where the information is coming from. References should point clearly if the information or graphics are from somewhere else. (Kriteerit, 2013)

4.5.3 Conduction

Criteria of this section concern development operations of web services in the organization. Strategic planning and organization and follow-up of service production are related to the quality of conduction. The purpose of the criteria of this section is to make sure that web-service id following the same line with organizations strategy and goals. It is also important that requirements of the law has been clarified and taken into account when designing the content of the service. (Kriteerit, 2013)

When developing web-services, organization should find out possible opportunities of cooperation with other authorities or organizations. Opportunities for cooperation should be exploited appropriately. For example organizations which are working among same services or are related to same service-chain, should combine their ser-

vices. Customer should be served so that he/she would not have to seek information related to same matter from different service providers. (www.vm.fi, Kriteerit, 2013)

There should be adequate resources for marketing the service. Qualified personnel and financing should be guaranteed for both internal and external marketing of the service. Opportunities for joint marketing regionally and with cooperators would be good to clarify. Users and stakeholders should always being kept up to date on reform of the service. Staff of the organization should be actively informed about the contents, changes and development concerning the web service on the intranet, different briefings or via email. (Kriteerit, 2013)

4.5.4 Production

Production is concerning quality issues that are being noted on implementation, development and maintenance stage of the web service. Constructing the service, user centricity, control of production of the content, safety, and functionality are perspectives of which the quality of production is being reviewed. Needs of target groups and operating conditions needs to be taken into account. Production and development of the service should be systematic and controlled. Maintenance of the service should be continuously controlled. These are the criteria which measures the quality of the service. (Kriteerit, 2013)

Operational processes of the service users need to be taken into account in designing stage of the service. The information content and the transaction system should be connected to each other. It would be good if for example in connection with online application would be provided information about requirements for having the benefit and example cases to what kind of situations it has been granted previously. Manual data entering should be minimized. (Kriteerit, 2013)

Needs of the different target groups should be defined and taken into consideration. These needs should be studied continuously by conducting different surveys for users. This way customer is also part of the development process of the service. Also Service Advisors could give valuable information on customers' needs. (Kriteerit, 2013)

Monitoring the usage of the service should be systematic and customer feedbacks concerning the service should be collected continuously. Based on the feedbacks and user numbers development ideas will be taken forward. (Kriteerit, 2013)

4.5.5 Benefits

This section is handling the benefits achieved from having the web-service. Web-service should be beneficial to its provider but also the service should give extra value to its users. Web-service should produce cost savings to the organization and increase productivity of their activities. The viability of the investment is being examined by comparing the maintenance and developing costs of the service to benefits received from having the service. The personnel could have more time to do other tasks, and routine questions will reduce. Best possible scenario the processing times of applications will shorten and the payments are fastening up. All this will induce the efficiency of the operations of the organization. Especially in multi-channeled services, web service is the most profitable by its unit costs. Therefore the productivity can be measured by online transactions relative share from the entire service repertoire. Web-service should create improved image of the provider organization to its user by offering more comprehensive description of their operations. User should get extra value from the web-service. Good web-service should provide information needed and offer an opportunity to interact with other service users through different conversation forums and online communities. Social media could be utilized when planning interaction possibilities. Altogether the web service should make its users to feel that their objectives and needs have been met and the positive experience gets customer to use web-service again in the future. (Kriteerit, 2013)

5 RESEARCH

5.1 Research plan

Compilation of the research plan started off with the basic idea model of how to increase the number of users of Kela's web-services, and to figure out what are the main factors that affect on these numbers. Kela has renewed their web-services to the level that the usability and accessibility of the services should be adequate to the standards, and previous customer feedbacks have been taken into a consideration when implementing these changes. Therefore the purpose of this study is not to examine how to improve the service itself, but how to make the service more visible and how to lower the threshold of using these web-services.

The group of examined consists of six Kela's Service Advisors from Pori's office. Kela's Service Advisors meet dozens of customer in daily basis, and most of these customers could have handled their matters through online service. Sometimes it is the lack of knowledge how broad the supply of Kela's online services currently is and sometimes it might be some other reasons as well. Service Advisors are facing the potential users of Kela's online services every day, and they have the best vision on customers' attitudes towards the services, because they are facing these situations every day. If one would have wanted to examine the quality of the service, the data would have been collected from the large amount of customers, but in this case the purpose was to examine the reasons behind the low amount of web-services usage more deeply.

The research method was selected based on the desired examined group, which in this case was the Service Advisors of Kela's Pori's office. Examined group is not large enough to be examined by quantitative methods, and the research was wanted to give more depth on understanding the possible reasons behind the research problem rather than finding out the similarities on different customer service situations. Best possible way to collect the desired data was to interview some of Pori's Service Advisors in person, using the semi-structured interview as a basis of the study.

The purpose was to collect answers more in depth and point of views for the research question from different staff members working on different tasks on customer service side. Questions for the interview were aroused based on previous studies made of Kela's online services and hypotheses made based on these results.

5.2 Implementation of the research

This study has been implemented by using qualitative methods and the interviews were implemented as semi-structured interview for small group of research. However, there were used quantitative methods as well on the analysis of the contents when answers were compared to each other's and similar answers were added together.

Qualitative research means number of different interpretative research practices implemented in natural circumstances. Qualitative research method is particularly suitable for study when one is being interested on detailed structures of certain situations, and not so much of their division in general terms. Qualitative research is interested on examine natural situations, which cannot be organized as an experiment or which all factors affecting cannot be controlled. Qualitative research is also intended to produce information on cause-effect relationship related to certain cases which are not possible to study with experiments. (Metsämuuronen, 2008, 14)

Semi-structured interview, most commonly known as theme-interview was selected as a research method for this study in order to achieve a deeper understanding of the research problem and also because of the small group of examinees. Questions of the interviews were pre-defined and divided into three different themes. However on the interviews respondents was given freedom to express their opinions and also to lead the discussion to a new direction if needed. This kind of approach is also characterized for non-structured interview. Theme interview is well suitable for studies were the objectives are sensitive or intimate subjects or if one would like to clarify ideals, valuations, and arguments that are otherwise known poorly. Interview focuses on pre-selected themes, but there are no clear question forms or presenting order defined. In theme interview consideration is given to interpretations and output of the respondents. There are given space for respondent's free talk even though all of the

themes are seek to be managed with every respondent. Selection of theme interview as a research method requires careful familiarization with the subject and the respondents beforehand in order that one could target the interview into specific themes. Analysis of the content and situation is important in theme interviews. Also the examined group should be chose carefully and based on the fact that who would give the best possible information on the matter that is being studied. (Hirsjärvi & Hurme, 2000, 36)

On this study the pre-defined questions were presented to six Kelas workers, whose main tasks include customer service. These interviews were executed in Pori's office during one day. Questions of the interview were presented to the respondents in similar order, but in some cases interviewees were asked specified questions based on their answers. The data was collected by writing down on paper the answers of the respondents.

6 RESULTS OF THE RESEARCH

Te interview structure was roughly divided into three different themes based on the topic they were concerning. First theme consisted questions about background information of the interviewees, their working experience and the goal was to also chart the level of knowledge of the respondents concerning Kelas online services in general. Second theme was clearly divided to concern customer service situations. Question was wanted to produce information on relation between online services and customer service situations. Basically the aim was to clarify on what type of situations there are being handled matters concerning Kelas online services in customer service, and how often. Last theme was handling different benefits and user groups and their suitability for online transaction. Last interviewees were asked their visions on what could be the focus points of development in online transaction services in the future.

6.1 Examined group

Sample of the study consist of six Kelas employees who are working in different positions in customer service. These employees are from Pori's office. Five of interviewees were Service Advisors, who work behind the service desk and gives personal guidance to customers. One of interviewed was mainly working in the INFO-desk, which is intended to be as a quick-service desk and the service is provided without service number. Two of the interviewees had over twenty years of service experience at Kela, one of interviewed had thirty years of service behind under Kelas service, one had ten years of experience on customer service at Kela and the last two interviewed had less than five years of working experience at Kela. When interviewees were asked about their own skills/knowledge about Kelas online transaction services, answers were apportioned into three different categories. Two of them thought that they knew roughly the basics of the service and know how to guide customers on using it, other two of the interviewees said that the online transaction services were not that familiar or the knowledge on that score were weak. The last two of the respondents was familiar or at least somehow familiarized with the service and would be able to guide customers as required when it comes to online transaction matters. Half of the respondents had gone through matters concerning online transaction on different situations in customer service and one of the respondents had even filled the online application of customer during the customer service situation. However the majority of the respondent was more familiar with the general web-site of Kela, and uses it on daily basis in the customer service.

When respondents were asked about their satisfaction towards the current service, all of them agreed on that the service is pretty functional at the moment. Especially after the major changes have been made on the spring 2013 on the web sites, the result is clear and the majority of the feedbacks from customers have been positive. Two of the respondents gave extra credit to the online application form of unemployment benefit. (Ajankohtaista, 2013)

Conclusion based on these answers is that there might be need for some additional training for the Kela's staff concerning online transaction services. Kelas aim is to increase the number of online users, and the staff of Kela is in key position when it

comes to marketing these services. Most of the interviewees were not that confident on their own skills of using Kela's online services. In order to provide good service and guidance for the use of online services, Kela's workers should be up to date what the current possibilities of the service are.

6.2 Functionality and appearance of the web service

The interviewees were asked about their opinion and thoughts concerning the appearance of the web sites and the functionality of the service. They were also asked if they would see something that could be improved in the service. There was unambiguous similarity on the answers concerning the appearance of the service; it is clear and simple enough for customers to follow and understand. However two of the interviewees raised up the point that there are probably too many links and headlines in the front page of Kelas web-page, and this leads to an situation that customers get confused and probably lose their patience for getting familiarized with the services in peace. One of the interviewed said that she had had direct feedback from customer that it is great that Kela has renewed their web sites and it provides huge amount of information, but searching specific details from the page is really confusing because of the multiple links and different sections. Few of the interviewees pointed out that the logging up section to online transaction services and the general web site of Kela has been divided clearly from each other. Link to online transaction services should be easy to find for customers because it is placed prominently straight in the top of the front page.

What comes to the suggestions and thoughts for possible improvements for the service, one of these interviewed said that significant part of transactions at the office concern different changed situations on customers' lives, and they basically just need some information concerning number of things. Kela's web page contains a link of "Different changes on situation on life" that include information and instructions how to proceed in certain situation, but this link is in the bottom of the page and it is hard to find if the customer do not know the location of it in advance. The interviewed brought up that this link should definitely be placed on more visible spot on the page, and make the link to stand out more. This improvement would reduce the

number of visitors in the office. The interviewed also pointed out other grievance from the page, and it also concerned specific link and its visibility. For immigrants and foreigners there is a link in Kela's web page which navigate customers to the page of "info-bank" which contains large amount of information and guidance for people who had recently moved into Finland. This link is also very hard to find, and it should be replaced better in the top of the page. Interviewed suggested that the link should be removed next to language selection column which is the most top of the page. This way customer could find it much easier and they would not necessarily have to visit at the office.

There were also some ideas on correcting some headlines which are a bit misleading at the moment. There is "good to know" section in the bottom of the Kela's web page, and this sections contains essential and important information what can be utilized in different situations on life. However this link resembles more of some kind of latest news section and it is also difficult to recognize from the page. Kela's web page contains four different sections, and customer can choose one of these sections depending on his matter. These sections are designed for personal customers, for employers, cooperation partners and there is also a section which contains general information about Kela as an organization. Clear link for ordering forms in the section designed for employers would be in place, said one the interviewed. "Now they are visiting at the office and ask to print multiple forms for them. Clear link in the top of the page would prevent these visits." Some of the respondents pointed out that the search engine works well if the headword is some specific benefit for example, but some other words are unrecognizable, and it does not find the correct results that it should find.

When interviewees were asked about their free thoughts about the online transaction services, most of them found it functional and well organized. One respondent shared her opinion concerning certain online application forms. She thinks that particularly the application forms for student benefit and unemployment benefits are too unclear and hard to understand for customers. In practice there are too many options given in the beginning of the form, and there are no clear instructions on which way to proceed in the filling process. This leads to a situation that customers either come visit at the office or in other case they could fill the application form wrong way and the

handling process would delay because of this misunderstanding. Clarifying the forms and removing unnecessary items would help out the functionality of the service.

On the interviews respondents were presented one multiple-choice question. The purpose of the question was to find out if the respondents considered more important; both continuing investing on marketing the service and make it more visible or would they rather create new self services and develop the current service even more. Option was also to choose both. Two of the respondents chose the options A, which was to invest more on marketing side of the service and the rest four of the interviewees chose both equally. These four respondents rationalized their answers by pointing out that both, the marketing and the selection of the online services are both functioning well at the moment, and both sides has been taken into an account and being invested on. Most of them thought that the general awareness of online services has already been achieved, and the rest is really about the fact on how long it will take that the service will stabilize its position as one the major service channels of Kela. Characterization of one respondent's answer; "Both. If self-services is being developed more, it will automatically strengthen the awareness and attitudes of customers towards the service, and hence it will lead them to get familiarized with the service." Almost each of these respondents agreed on that excessive intruding of the service during customer service situation repeatedly is not good, and in worst case scenario it will lead reversed situation that has being desired. Most of these interviewees thought that most of the potential customers for using online services have been already reached. "However the attitudes of people who do not use web services or are not interested on using them could be changed by convincing them on the easiness and the reliability of the service" said one of the respondents. Some of the potential users are just insecure about their own skills and this is why some of the respondents pointed that there should be possibility for personal guidance for using online services in the future as well.
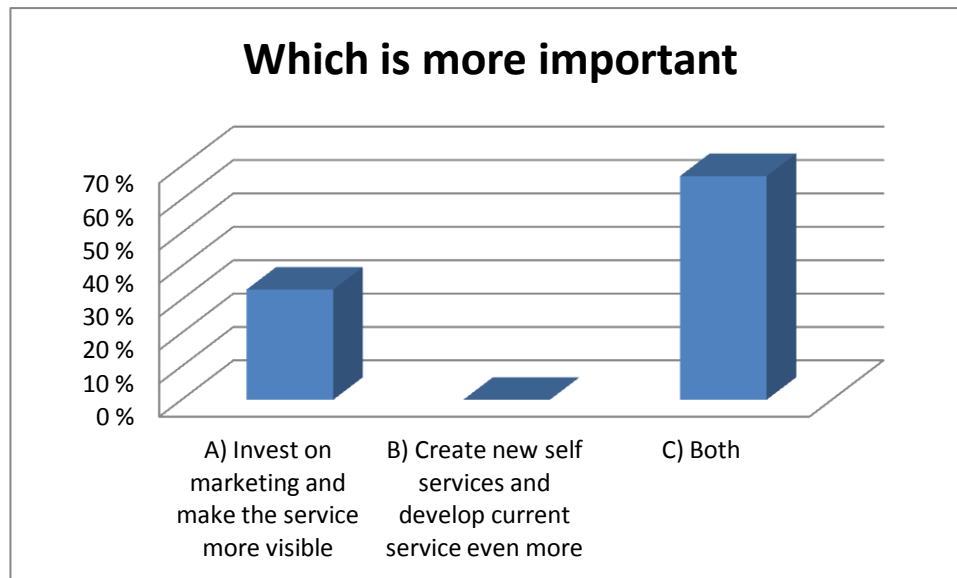
Figure 3. Division of the responses indicated by diagram

6.3 Customer service situations

Interview was subdivided according to questions which concerned the customer service situations particularly. This section manages views of Service Advisors on behavior of customers in customer service situations when dealing with matters concerning online services of Kela. Purpose was to clarify how well customers are familiar with the service, do they point it out on their own, customers' reactions towards online services marketing, and also what kind of matters comes up the most in customer service situations.

This topic was approached by asking the interviewees to evaluate how large number of daily transactions at the office that they are dealing with could have been managed by using online services. Half of the respondents said that the rough estimate would be that at least half of the amount of transactions on daily basis could be handled by using online services of Kela. One of these respondents pointed out that especially in the Info-counter, this number is emphasized, because the large amount of customers that are visiting in the info desk are only returning their attachments to some application or already filled forms, which could have been made online. One respondent evaluated that approximately one third of all daily transactions would be possible to handle by using web services. However, she emphasized that although almost all

kinds of matters could be handled throughout the internet it should be taken into an account that customers' situations and abilities varies a lot and some of them still prefer face to face contact even though they have the ability/knowledge of using online services. The rest two of the interviewed conjectured that over half if not even most of daily transactions at the customer service could have been handled by using web services. These answers demonstrates that in theory there is a possibility to reduce the amount of office transactions by getting customers familiarized more with the Kela's online services. Although customer's individual needs and abilities need to be taken into an account, and that is why the number cannot be generalized.

When asked about customers' own activity and interests towards online services, five of interviewed agreed on that generally speaking customers rarely asks about online transaction possibilities on one's own initiative. Primarily the Service Advisor oneself raises this issue at some point of the service situation according Kela's settled service model. One of the respondent thought strongly that none of the customers have yet asked of online opportunities. Respondent also pointed out that usually the Service Advisor will touch on the subject on some way in the service situation, and usually customers have already been aware of this opportunity.

Based on these answers it might suggest that even though customers are not that active on matters concerning online services on behalf of themselves, still these things are being deal with on daily basis in customer service situation. In this same context, the respondents were asked about what kind of things concerning online services they are handling in these situations. Two of the respondents said that usually if the customer is showing interest towards online services, Service Advisor goes through the whole process of filling the application online with the customer using the demo-version of online transaction services and show how it works in practice from ones computer screen. Most of the respondents had also presented the general web site of Kela, and had given advices on where to find specific information. Certain interviewee also enhanced the fact that Kela's web sites also gives huge help for Service Advisors themselves especially in cases where the customer is speaking foreign language. With the help of English-version of the web site, it is easier to explain and introduce benefits. At this point the respondent also touched on the previously mentioned improvement idea and outlined that with clear and more visible link to forms

of foreign languages would reduce inquiries tremendously on this matter. Some of the respondents also mentioned that there is some bit of service situations, where they are handling ambiguities related to attachments and sending them electronically. Kela is advertising the possibility to send attachments also in file form that has been took by camera cell phone, but there are no clear instructions anywhere how this would happen in practice.

Nonetheless, all of the respondents said that they are marketing and recommending the service almost for every customer, and for most are being showed brief presentation of the web services from Service Advisors screen. The primary target groups are especially students, young adults, families with children and matters concerning family benefits and applicants for unemployment benefits. These are the major target groups that rose up among the entire group of respondents.

6.3.1 Customers' views towards the service

Customers' attitudes towards recommendations and marketing of online services were asked from the examined group. In general customers' attitudes and reactions are mainly positive from opinion of all the interviewees. However, one point roused above other comments on most of the interviews. There is clear group of customers that are aware of the possibilities of online services and possibly would be even able to use those services, but they are still refusing to get even familiarized with it. These customers prefer face to face contact with Service Advisors and are almost rebelled against existing changes in modern world where more and more services are transferred to network. Based on the views of the interviewees, that is the reason why some group of customers does not even want to learn how to use the service. One respondent told that she meets quite a lot of negativity towards the online services at first, but when the usage of online services are being justified well the reactions are changing more positive. For example mentioning of faster processing times of applications to customer might change ones opinion a lot. In her opinion it should also be noticed that the online services are not being pushed too much to customers, because it might create negative reaction towards the services. When it comes to the reliability of the service, usually customers are more skeptical or insecure about their own

skills rather than suspecting the quality of the online services. According to these interviewees only a very small group of customers have not heard from Kela's online services before, so the visibility is generally good. Only one response varied bit from the other answers. One respondent said that usually customers are reacting indifferently and are not that interested of the online services. This might be explained by the fact that the respondent is mainly working at the info-desk which is intended for so called quick-transactions, and usually these people want to just run their errands as quickly as possible and therefore are not that interested to hear any irrelevant information.

Based on these answers, it can be assumed that the wanted visibility of the online services has been achieved. Future challenges are dealing mainly the attitudes towards web services of certain customer group and is there any possibility to impact on these stances. Of course there will always be a small margin of customers that cannot be directed to use online services, but however there are certain negative reactions observed that needs to be changed into more positive.

On the interviews were also asked if customers are generally aware on what will happen after the online application has been sent. Customers rarely ask what will happen after they have send the application online, and usually they are well aware how the process proceeds. Mostly customers are just assuring that the application is hold while they are handling some other matter at the office. Quite often there are questions concerning the processing times. However in some cases customer have not noticed the attachment-list at the end of online application, and therefore they come to office and asks what they need to return. Attachment-list notifies what kind of documents need to be returned to Kela by a certain date, and if these documents have not been returned by the due date, the application is rejected. According to the interviewees there are these cases every now and then, where the application has been rejected because customer has not inadvertently returned the required documents.

6.3.2 Customers' self usage of online services

In the interview respondents were asked on what kind of situations they are able to help customer in a way that one could finish ones matter at home by using online services. Generally in the customer service the current matter is being deal with all the way to the very end and usually in the end of customer service situation the online service possibility is being mentioned. Otherwise customer could have a feeling that one has come to the office for nothing. This was the view of most of the interviewees. However there are customers who are willing to finish their matters through online. "Generally in customer service situation, we ask first if customer prefer to fill the paper form or is he/she possibly interested on doing it online. And some of them are willing to do it home online and some of them want to fill the paper form with the help of the Service Advisor." One of the respondent said that especially promoting the opportunity to send attachments electronically throughout the online transaction service at home, has been well received by customers.

During the interviews there was also discussion about the customer computer which is placed on the customer facility of the office. All of the respondents estimated that the terminal is being used few times a day by customers their own. Service Advisors also direct customers to the terminal if customer is willing and one has its bank IDs along. Customers are not asking help or guidance for usage of online services on their own, agreed all of the respondents. However, there have been some issues that customers had pointed out concerning online services. Some customers have had problems especially with filling the student-benefit form online. They have been confused how to pursue with the filling process because there are various different selections on what kind of student-benefit is being claimed. Also unemployment benefit online form has caused some confusion amongst some customers, said one of the interviewed.

6.4 Benefits

The interviewees were asked about their visions concerning different applications that online transaction service provides and is their some particular user groups or

certain benefits that they reckon is the most used/suitable for online transaction. The interviewees were free to share their opinions, and all of the answers were quite similar to each others. Interviewees were asked separately about potential benefits and user groups for online transaction services and possible benefits and user groups to which online transaction services are least suitable for. Almost every response repeated similar benefits on both questions. None of the respondents point out certain benefit or user group that has not already been said previously. Based on the responses could be concluded that all of the respondents have strong and congruent vision on what is the potential target group for online services and again which groups are not that fitting for using online services of Kela. Of course there is exceptions on every age groups and benefits, but these answers gives a general impression on what benefits could be in the focus on development in the future and which are the target groups to which the services could marketed more. Many of the respondents wondered why there is not any other language version available in the online transaction service, when still the universal web site of Kela is provided by four different languages. This will screen out huge amount of potential users of foreign language of.
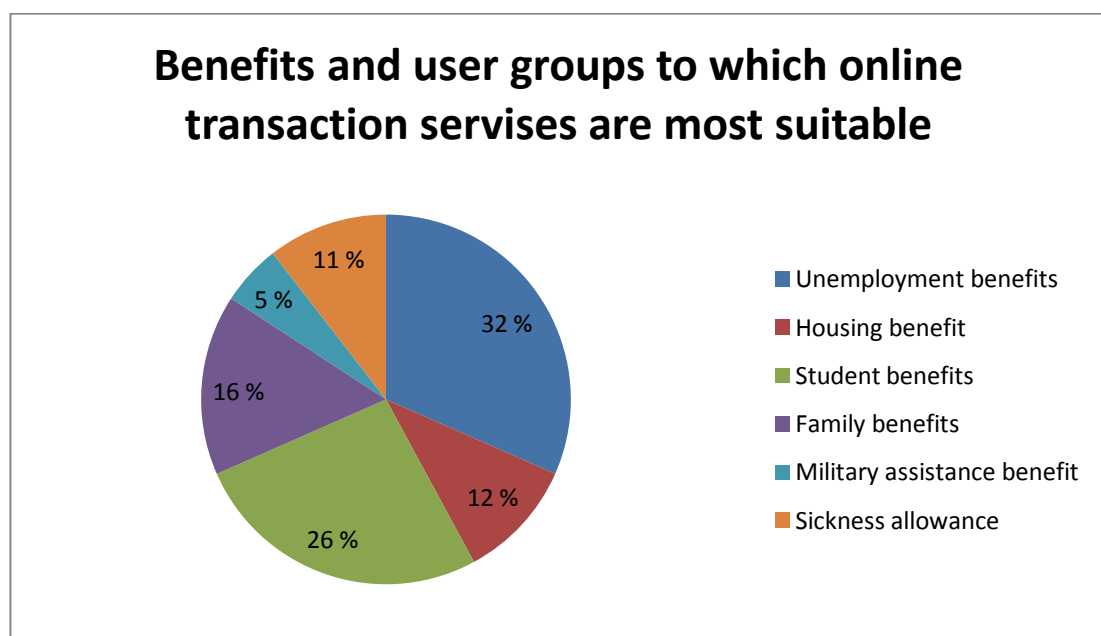

Figure 4. Chart of the most suitable benefits and user groups for online transaction services

When interviewees were asked about certain benefits that would be most suitable for being applied through online service, most often repeated benefits were Unemployment benefits and student benefits. What comes to most potential user groups, responses was quite similar in that case too. Young adults and applicants for family benefits were the most frequently said. One of the respondent said that especially housing benefits and unemployment benefits are the ones of which Kela itself would benefit the most if they are being applied online. These are the most applied benefits from Kela, and if most of these applicants would do their application through online it would save time of Processors of applications. Although young people and young adults were mentioned on most of the responses when asked about the potential user groups of the service, each of the respondents underlined that mainly the service is designed for everybody. Different benefits for families were also mentioned in several responses, and it takes the third place of the diagram. Sickness allowance and Housing benefits was also mentioned few of the answers. Only one of the respondents mentioned Military Assistance benefit. This particular benefit had its own online application form until July 2013, so it is not probably so well- known yet.
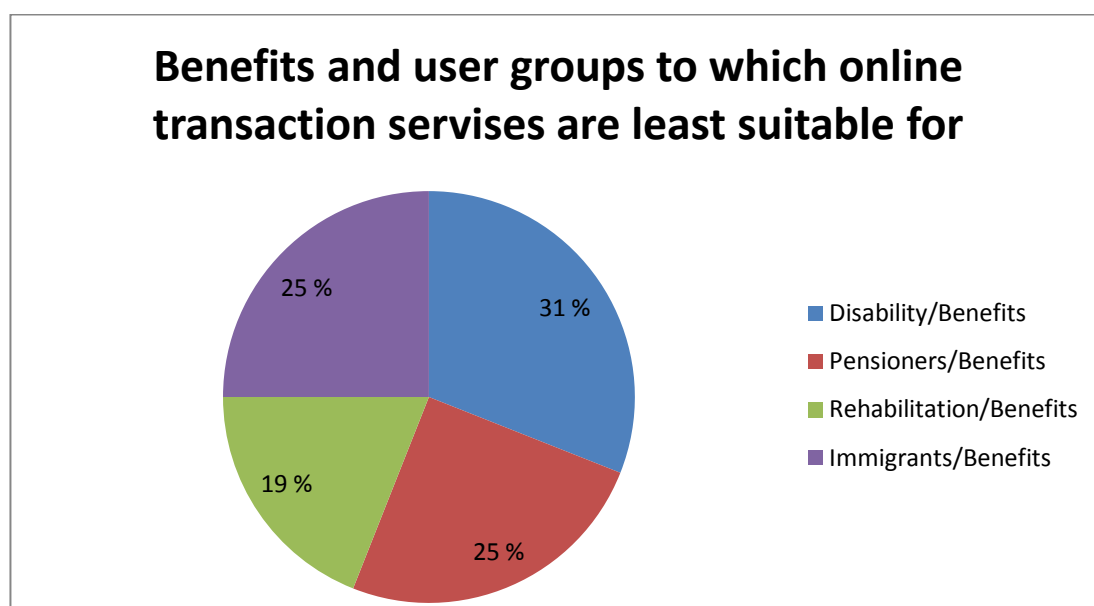

Figure 5. Chart which indicates least suitable benefits and user groups for online transaction services

When the question was turned the other way around, responses were very much in line with each others. So consequently the respondents were asked which would be

those kinds of groups or possible benefits that may not be that suitable for usage of online transaction services. Currently there is not a possibility to apply rehabilitation benefits through online service, but these benefits rose up amongst several responses. Majority of the respondents thought that rehabilitation application forms are so impalpable and requires number of different attachments that even the paper forms filled at the office with the help of Customer Advisor is difficult for most of customers. By adapting the words of one of the interviewed; among these applications are often customers with multiple different diseases/disabilities which affect on their basic abilities to function normally. Dyslexia and various mental health problems might affect on their abilities to use online services. Four of the respondents said that pensioners as a group and also most of the benefits for pensioners would be quite hard to transfer into online service using. "Of course it depends a lot of the individual and ones abilities, but mainly the older people are not capable or do not want to transact online" said one of the interviewed. Disability benefits and disabled customers were mentioned on five responses, so the majority of the interviewees agreed that this would be challenging group to transfer to online services. One respondent pointed out that usually there is also huge amount of different attachments what needs to return in disability benefits that it might get too complicated to try proceed in ones matter through online. One particular benefit also was raised in one of the interviews. "Maintenance support is more difficult to apply through online service, because it requires a maintenance-agreement and it has to be original." Kela will conserve these maintenance agreements in their own archives, so it is impossible to send that attachment electronically and it has to be returned personally to the office.

Majority of the respondents also mentioned immigrants and customers with foreign language one of the challenging group when it comes to marketing online services. At the moment there are no other language options offered in Kela's online transaction service than Finnish. Most of these customers are already enough confused about how the Finnish social security system works in general, so it is almost impossible to recommend the online services for them because they do not know the language. There might be potential customers among this group, but now it is impossible because of the limitation of language selection.

6.5 Immigrants and customers speaking foreign languages

Based on the previous questions, in the interviews were asked if Customer Advisors had faced immigrants or customers that speak foreign languages who would have liked to get more familiarized with Kela's online services. Almost all of the interviewees said that none of these kind of customers has not been interested on online services by self-imposed. However, when these services have been introduced to them, some interest has occurred. But mainly the interviewees thought that it is usually unnecessary to market online transaction services to these groups, because usually immigrants do not even have the Finnish bank identification yet. Because of this the authentication to the service is impossible. In addition, it does not make things easier that the service is only available in Finnish.

6.6 Ideas for development in the future/ Development ideas for the future

At the end of each interview, every respondent were presented free question concerning their own visions and opinions what kind of things they would see as an potential focus points of development in Kela's web services in the future. Most of these ideas concerned mainly improvements for the online application forms, and the usability of Kela's online services; both transaction services and the general web site. There were also mentions of different marketing methods what could be utilized in this case. These answers were categorized into three different sections based on what kind the idea has been. These categories are; Benefits, Marketing and Usability.

6.6.1 Online application forms

Few of the respondents mentioned that especially in the online application forms of student benefit and unemployment benefits are too incoherent to understand by customers and these needs to be clearer and also cutting of the unnecessary parts from the form would help the filling process tremendously. Two of the interviewees also mentioned that there could be several parts on these applications that could be automatically filled behalf of the customers. For example the specific answers that cus-

tomer has filled into some other application form online earlier, could be picked out automatically to other form if the information is needed in that other form also. Currently there is lots of repetition in these online forms so cutting of the unnecessary parts and automation of some items definitely would improve the fluency of the filling process and improve the quality of the service. Include to this same frame of reference, one of the respondent thought that there should be also automatic decisions and closures especially in the unemployment benefit in the simplest cases. This investment would reduce the amount of work of Kela's workers considerably and also would reduce excess fees to customers and their misunderstandings.

According to the respondents, there are lots of queries on daily basis concerning the processing times of applications at the offices. Some of the respondents mentioned that it would be good to mention the approximate processing time of certain application at the end of each filled online application. This would not only reduce the amount of queries but it would also improve the quality of the service because the customer is being informed properly.

As it already has been mentioned before, there is a possibility to apply most of Kela's benefits online nowadays despite few exceptions. Majority of the respondents were satisfied with the range of applications that the online service provides at the moment. Only one of the interviewed said that it would be good if the application for compensation for traveling expenses would exist also in online version. Basically the improvement ideas on this section was intended mainly on the benefits and online applications that are already existing rather than increasing the supply of benefits and items of the online service.

6.6.2 Usability

Four of the respondents agreed on that there should definitely be at least an English version on the online transaction service provided to customers. Currently the possibility is only to use the service in Finnish. The service as its current stage will cut of significant part of potential customers with foreign languages. There was also possibility for Russian and Swedish version mentioned by one of the respondent. Swedish

version would be justified with the fact that Finland is a bilingual country and services provided by authorities should be provided by these two languages. When talking about customers with foreign languages, some of the respondents raised up also another matter concerning immigrants and their possibilities to use online services. "They should design the authentication again, or create alternative option for immigrants who would not necessarily have Finnish bank identifications yet."; said one of the interviewed.

There were also some mentions concerning the existing demo-version of the online transaction services during the interviews. Many of the interviewees said that the current version is really updated and it does not give realistic and good image of the service. In terms of advertising and presenting the service to customers, the demo-version should be up to date and function properly. One of the respondents gave a proposition of creating tutorial video in Kela's web page, which would show the basics of online services. According to words of the respondent the demo version is not sufficient enough as it is now, and instead there should be more clear instructions on the site which would help using the service step by step. Tutorial video would be convenient for this purpose.

Links and their layout on the page also received criticism amongst the interviewees. Some of the respondents thought that even though the appearance of Kela's web sites are simple and clear at first sight, there are still too many different links and some of the information is placed under misleading headlines. Consistent desire of these interviewees was that the links in the page should be reorganized and the most needed and used information should have more prominent spot on the page.

6.6.3 Service Marketing

In its entirety all of the respondents thought that the current service model of Kela which also include marketing online services in customer service situations is working well and it should be carried on in the future as well. However there were also other marketing ideas rising up during the interviews. Info-screen that would be located in the customer facility was mentioned by one of the respondent. "The screen

would rotate advertisements about online transaction services and reminding that there is a customer computer available in the office, this would be a great possibility to reach new customers that haven't used Kelas services before." One of the respondent mentioned different fairs and local events as one major marketing channel for Kela's web services and Kela's services in general. Interviewee believes that also distribution of brochures to schools and other state agencies would increase the visibility of web services. Also radio advertisement was highly supported amongst the interviewees. Customer letters sent to customers could also have some mentioning about online transaction service possibilities or even some kind of an instructions in a paper from how to apply benefits online, mentioned one of the respondent. The interviewees were also asked about their opinions on the personal guidance for usage of online services and its viability as one tool of marketing. All of the respondents thought that it would be important to have this kind of possibility in the future as well at the offices.

7 CONCLUSIONS

Research goal was to make study on online services of Finnish Social Insurance Institution. Preparation process of this Thesis began with defining the specific research problem on which this research was meant to give answers. Due to current high state of quality in Kela's web services, this study was not wanted to focus on only in development of the service. The purpose of this research was to clarify expectations and stances of Kela's customers, and to find out more in depth on what kind of situations network services are best suited for. Finding out these facts will help Kela to develop their network services even more customer friendly form and helps to target their marketing for the exact right and potential user groups in the future. Gathering the data by implementing several interviews was the most suitable data collecting method for this study. Most of the interviewees had worked even several decades on duty of Service Advisor at Kela, so the responses gave lots of diverse information about different customer service situations and customers' practices concerning Kela's online services.

Initiation of this Thesis was difficult, because the entirety of the study was hard to perceive. Research problem was approached by looking at the variety of different research methods and determining which of these methods would serve the desired goal of this research the best. It was soon decided that the qualitative research approach would be most suitable for this Thesis and would give enough space for free interpretation when analyzing the collected data.

The theory part of this Thesis began emerging little by little after the general activities of the Organization had been presented. Usability and functionality of web services in general is important part when looking at usage shares of the service. Service availability is an important factor in creating the reputation of the service. By investing on development of the service also the number of visitors will increase. This is why large proportion of this study deals with evaluation of current state of Kela's online services in terms of usability and accessibility of the service. It was also decided to briefly introduce the past online services marketing campaign of Kela because there were good results obtained in user numbers thanks to this campaign.

After the interviewees were conducted, the most interesting part of study began. Definitely the most interesting contribution of this Thesis was the analysis of content of the interviews. The responses were more comprehensive and more in depth than was expected. Answers provided deeper knowledge from professional point of view, and it was easy to do suppositions and combine possible causes and effects based on collected data.

The entire process of making this Thesis went quite swimmingly, and the research was conducted by following quite tight schedule without no longer pauses in the process. Therefore the motivation and desire to finish the study was being able to keep as its maximum level through the entire process. Earlier made findings and observations was possible to keep in fresh memory and therefore the totality remained somehow managed.

Overall this whole process was instructive in terms of time management and it helped to perceive larger entireties. In order to ensure the wanted results of the study also own thinking was required to deepen. Challenging situations also came up during the process and the research problem was questioned several times. But after all

even the difficult moments helped on limiting the subject and to get focused on the essentials.

Co-operation with the principal of this Thesis went well during the whole process and special thanks for the six interviewees of Kela's Service Advisors needs to be mentioned. Thanks to the respondents this research was being able to provide essential information on customers' reactions on Kela's online services and it was also possible to determine the potential user groups for online services. This study could help Kela in the future, when they are developing the service to more customer friendly form and designing their marketing plan for the future.

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Teemahaastattelu/puolistrukturoitu haastattelu

Teema 1. (Taustatiedot ja oma näkemys verkkopalveluista)

1. Kuinka kauan olet työskennellyt Kelassa?

2. Mikä on työnkuvasi?

2. Kuinka hyvin osaat itse käyttää sähköistä asiointia palvelua/tiedätkö mitä siellä on mahdollista tehdä?

2. Kuinka tyytyväinen olette nykyisten sähköisten asiointipalveluiden toimintaan?

3. Mitä mieltä olet Kelan verkkopalveluiden ulkoasusta ja käytettävyydestä? Näkisit-kö jotakin parannettavaa?

4. Onko mielestäsi tärkeämpää

      A. Panostaa asiointipalvelun markkinointiin ja tuoda palveluita paremmin esille?

      B. Luoda uusia itsepalveluita ja kehittää nykyistä palvelua vielä enemmän?

Teema 2. (Asiakaspalvelutilanne ja verkkopalvelut)

1. Osaatteko arvioida miten suuri osa päivittäisistä asioinneista voitaisiin hoitaa sähköisen asiointipalvelun kautta?

2. Kuinka usein asiakkaat kysyvät sähköisestä asiointimahdollisuudesta/ ovatko he tietoisia tästä mahdollisuudesta?

3.. Kuinka usein asiakaspalvelussa käsitellään sähköisiin asiointipalveluihin liittyviä asioita? Millaisia asioita?

4. Kuinka usein ja millaisissa tilanteissa suosittelette palveluita asiakkaalle?

5. Miten asiakkaat yleisesti ottaen ottavat vastaan ehdotuksen sähköisten asiointipalveluiden käytöstä?

6. Onko asiakkaille joskus epäselvää mitä tapahtuu sen jälkeen kun he ovat jättäneet hakemuksen sähköisesti?

7. Mihin asioihin epäselvyydet liittyvät?

8. Millaisissa asiakaspalvelutilanteissa pystyt auttamaan asiakasta niin että hän voisi hoitaa asiansa sähköisen asiointikanavan kautta loppuun?

9. Osaatko arvioida kuinka paljon toimistolla olevaa asiakaspäätettä käytetään?

10. Pyytävätkö asiakkaat usein apua sähköiseen asiointiin? Millaisissa asioissa?

Teema 3. (Käyttäjäryhmät ja palvelun ominaisuudet)

1. Mille käyttäjäryhmille ja mihin etuuksiin sähköinen asiointi mielestänne sopii parhaiten?

2. Mille käyttäjäryhmille ja mihin etuuksiin sähköinen asiointi mielestänne ei niin hyvin sovellu?

3. Oletko kohdannut asiakaspalvelussa maahanmuuttajataustaisia/vieraskielisiä asiakkaita jotka olisivat halukkaita käyttämään sähköisiä asiointipalveluita?

4. Mitä asioita näkisitte sähköisten asiointipalveluiden kehittämiskohteina tulevaisuudessa?