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CUSTOMER SATISFACTION ANALYSIS

- Case company Aninkaisten Kiinteistövälitys Oy

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The purpose of this thesis was to find out the satisfaction level of the customers of Aninkaisten Kiinteistövälitys Oy, and to promote customer driven quality throughout the company. The aim was to create a tool that the company can utilize in continuously monitoring customer satisfaction.

The conceptual framework for this study was the Grönroos' model of total perceived service quality which was to explain the roles of expectations and the perceptions when it comes to the total perceived service quality and thus customer satisfaction.

The research was based on both quantitative and qualitative approach and the theoretical tool that was used was the SERVQUAL-model. Two different surveys were sent to two different customer segments the sellers and the buyers who had sold or bought a property through the company within the past year. A quantitative approach was used to discover the customers' expectations for an excellent service provider in the field and the perceived service quality that the company provided.

The issues to be surveyed were found out through discussions with the company's management and the employees, and the questions were formed based on the five dimensions of SERVQUAL-model: Reliability, Assurance, Empathy, Responsiveness and Tangibles.

The results indicate that the current level of satisfaction among customers is very high and that the customers are loyal. However there were a few very unsatisfied customers who, rather than being loyal, were notifying that they were spreading the negative word-of-mouth to others as well. And as the gap scores indicated it was to be noted that in order for the company to serve even higher levels of quality there were some actions to be taken.

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1 INTRODUCTION

1.1 Background of the Thesis

My interest towards the real estate business got me to apply a practical training place from Aninkaisten Kiinteistöväälitys Oy in the beginning of 2010. I started working in the company on February 2010 and have been working there a little over a year now.

During the time working in the company I noticed that, although there were some efforts put to examine the customer satisfaction, there was no consistency in the used research methods and that the results were not properly analyzed nor communicated throughout the company.

For that reason I wanted to create a tool in order for the company to consistently and continuously measure customer satisfaction. I wanted to highlight the importance of properly analyzing the results of customer satisfaction surveys and communicating those results widely. In addition I wanted to create an ongoing process for the company's management to assess the customer satisfaction and to promote customer driven quality within the organization and its core processes.

1.2 Purpose and Objectives

The thesis was done in order to gain information about the customers' expectation and perceived quality of Aninkaisten Kiinteistöväälitys Oy. The purpose was to make everyone in the organization to promote customer driven quality and stay their focus on customers. The aim was to find out ways to increase brand loyalty by enabling Aninkaisten Kiinteistöväälitys to create strategies to achieve greater customer satisfaction and thus the long term success of the organization.

One objective was to find out the level of customer satisfaction and customer loyalty for the company as well as the importance of each attributes determining customer satisfaction. Another objective was to create proposals in order for the company to

increase customer loyalty as well as to create a tool for continuous measurement of customer satisfaction.

The thesis was conducted to answer the following questions:

- What are the issues affecting customer satisfaction?
- What are the issues that customers value the most?
- What is the level of current customer satisfaction?
- How loyal the customers of Aninkaisten Kiinteistöväilytys are?
- What can be done to increase the customer satisfaction?
- How to achieve, or even better, how to exceed customer expectations?

The study was conducted through a quantitative customer survey having also a qualitative part. The survey was sent to customers who had sold or bought a house through the company within a year. There were also included the sellers of whose house were not sold. The issues to be measured were discovered through conversations with the managers and with the employees as well as using the theory base.

As important as the employee satisfaction and motivation is for the company in order to provide the desired service quality it was left out from this thesis. Roughly it can be said that the company's clients can be segmented into three different segments: 1. The home sellers; 2. The home buyers; 3. Clients that come from the open house to look for a house. The group three was left out from the survey since the other two groups are more important for the company.

1.3 Conceptual Framework

The conceptual framework is from Christian Grönroos' book, Service Management and Marketing 2007. It is to explain the factors behind the customer satisfaction. The level of total perceived service quality summarizes the level of customer satisfaction.

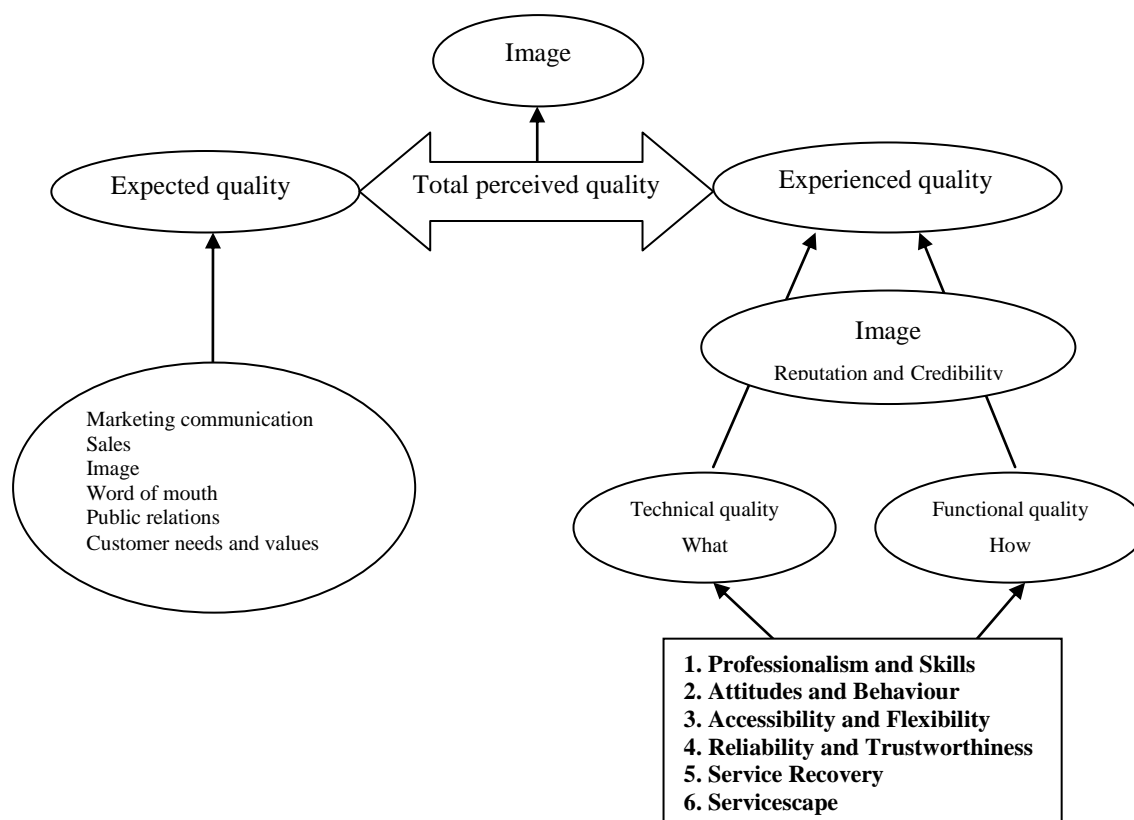


Figure 1. Conceptual framework (Grönroos 2007, 77, 89-90).

The conceptual framework above describes the customer's total perceived service quality after the consumption of the company's services. "Perceived service quality results from customers comparing the service they perceive they have received against what they expected to receive. The level of total perceived service quality and thus the level of customer satisfaction are determined by the gap between the expected and experienced quality." (Grönroos 2007, 76-77) In the following chapters the conceptual framework will be examined in detail.

2 REAL ESTATE BROKERAGE INDUSTRY

2.1 The Industry in General

A Real Estate Brokerage is a business in which real estate license-related activities are performed under the authority of a real estate broker. The real estate broker is a

person licensed to arrange the buying and selling of real estate for a fee. Real estate brokers can also be called real estate salespersons, and the people who assist them are generally called real estate agents. The real estate agents are not required to have a license. (Website of the WebFinance Inc. 2011)

In this thesis the term real estate agent is used to describe brokers and agents who act as an intermediary between the parties selling and buying a real estate. The real estate agent usually legally represents sellers, even if he or she is working with buyers too. (Website of the WebFinance Inc. 2011)

As its best the Finnish Real Estate Brokerage is a consultant service that is based on trust. The real estate agent acts as an expert on one of the largest financial transactions in their customers' lives. Being a real estate agent requires a strong customer service attitude and willingness to work face to face with people. It also requires a real estate agent to be strong in general knowledge, well aware of the market situations, acquainted with the real estate field and have strong negotiating skills. (Website of the KVKL 2008)

Competition among real estate agents is primarily local because real estate is fixed in a geographic location due to the fact that buyers and sellers want some in-person interaction with a real estate agent who has experience and expertise relevant to that particular location. The primary input for the company is labor and human capital. (Website of LMU Munich 2010)

A real estate brokerage is known by the marketing image it formally crafts, and perhaps even more by the reputation of its associates, the delivery of its services, and the degree of commitment to serving the customers who are increasingly knowledgeable and expect assurance and accountability. (Perotti 2007, 9)

2.2 Aninkaisten Kiinteistövälitys Oy

Aninkaisten Kiinteistövälitys is the oldest and the largest private real estate brokerage in Turku, which has been established in 1964. At this moment Aninkaisten Kiinteistövälitys has one office in Turku and one in Aura, and there is also a franchise-

based office in Rauma. There are currently 22 people working in the company including the personnel in Rauma. In the future the purpose is to expand the brand also to other major cities in Finland. (Website of Aninkaisten Kiinteistövälitys Oy 2011)

The company is a member of Suomen Kiinteistönvälittäjäliitto ry (SKVL; Finnish Association of Real Estate Agents), being a quality company of SKVL. This means that the company is engaged to the quality system of SKVL and has established its own quality manual as well as its own quality management system. The quality system of SKVL is based on the European Quality Award Criteria and on the procedures outlined by the companies that operate in the quality work team.

The company's promise is to take care of all the activities related to brokerage business as one of the most experienced brokerage companies in Turku in a reliable and professional manner. (Website of Aninkaisten Kiinteistövälitys Oy 2011)

Aninkaisten Kiinteistövälitys follows the guidelines for good brokerage practices outlined by the Kiinteistövälitysalan Keskusliitto ry (KVKL; The Central Federation of Finnish Real Estate Agencies) that is partly owned by SKVL. The company has also established its own guidelines for the employees to follow.

The company has established a supplementary service called AninkainenPlus. The aim for the service is to provide ideas, information and solutions related to moving in and living in the new home. Currently there are about 40 companies with which Aninkaisten Kiinteistövälitys co-operates.

During the last year the company has developed a close relationship with Säästöpankki group. The relationship has been rewarding. However in the future this co-operation is about to cease since the Säästöpankki group has a mission to establish its own real estate agent services.

Brand awareness is created by using the market channels where customers search the service providers and apartments. The main channels of marketing are the Internet in where the company mainly uses the three major real estate portals: Etuovi.com, Oikotie.fi and Jokakoti.fi. In the local area the company markets the products and ser-

vices in the Asuntomedia-magazine which is published every second week and delivered to almost every household within the market area. One marketing channel is also the company's own website where there is more detailed information about the company and the products and services provided.

3 THE PERCEIVED SERVICE QUALITY

3.1 The total perceived Service Quality

The total perceived service quality is the result of an evaluation process in which the customer compares their perceptions of the service with their expectations. Service quality can be defined as a customers' perception of the company's overall performance, often as a result of comparing expectations with perceived performance. Good perceived quality is obtained when the experienced quality meets the expectations. The issues mentioned above highlights the role of expectations in evaluating the service quality and the process through which consumers compare expectations with performance. (McColl-Kennedy, 2003; Grönroos 2007, 76-77)

3.2 Expected Quality

One of the most essential issues in managing customer satisfaction is the company's ability to affect both the expectations and the perceived quality. However the expectations are in a certain way always the starting point when the objective is to generate the best possible result for the organization through customer satisfaction. (Rope & Pöllänen 1994, 30)

Expectations can be seen as a customer's internal standards that he uses to judge the quality of a service experience. The expected quality is a function of a number of factors consisting marketing communication, sales, word of mouth, image, price, public relations and customer needs and values. Marketing communications are under direct control of the company including advertising, direct mail, sales promotion,

websites and sales campaigns. The image, the Internet Communications, the word of mouth and public relations however are indirectly controlled by the firm. An external impact on these factors usually occurs, and they are basically a function of a previous performance of the company and customer's prior experience. There are number of customers' who had experienced the company's services and who are spreading the word through different communication channels, either negative or positive, which has an major effect on prospects' expectations and to the image of the company. Nowadays the Internet can be seen as a very powerful tool in forming expectations. Customer's personal needs and values have also an impact on his/her expectations. (Grönroos 2007, 76-77)

An important issue for all the employees in the company to keep in mind in securing the quality perceptions, is that the customer's expectations need to be managed. If a service provider overpromises, it raises customer expectations too high and, consequently, customers will perceive that they get low quality. The level of the quality may very well still be high, but as customer expectations were not in balance with his experiences, the perceived quality is nevertheless low. To manage the quality perceptions it is always better to underpromise and over deliver than to promise too much without fulfilling the given promise. That is a question of trust which is the number one issue in real estate brokerage. (Grönroos 2007, 76-78)

Since most of the customers of Aninkaisten Kiinteistöväälitys do not have a prior experience about the provided services, customers have to base their expectations on other factors. These factors for the company are mainly word-of-mouth, public relations, and the company's marketing communications. (Lovelock 2002, 80-81)

3.2.1 Company Image

Image is the expectation level for the company in question and the products and services it provides. It is about image marketing and it gives the company a) a competitive advantage and b) a good base for developing a long-term customer relationship. (Rope & Pöllänen 1994, 31-32) The following model describes the attributes affecting the image.

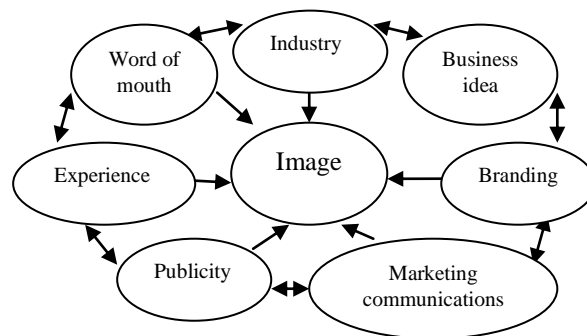


Figure 2. Factors affecting the image (Rope & Pöllänen 1994, 33)

The model shows that all the factors affecting the image/expectations are connected to each other directly as well as indirectly. The image is a sum of the different factors described in the model. What is essential is that the personal values and attitudes are always the base for one creating an image about the company. One issue to be considered here is that when talking about an image it is always also a question about comparison between companies. People are comparing the different images of companies in their selection process. Crucial issue here is what kind of the company's image is in relation to competitors' image. (Rope & Pöllänen 1994, 32-33)

The image also has an influence on the experienced quality. If the customer has a positive image about the company, minor mistakes will probably be forgiven. However it needs to be remembered that if mistakes occur often, the image will be damaged. "If the image is negative, the impact of any mistake will often be considerably greater." Therefore the image can be seen as a filter for the experienced quality. (Grönroos 2007, 74)

The image is about the reputation and the credibility of the company. In order for the company to keep a positive reputation and to retain the credibility, the issues affecting on the image of the company need to be managed. Providing customers with positive service experiences and meeting their expectations is a way to manage the word of mouth and the expectations. Aninkaisten Kiinteistöväälitys has already established a brand that is visualized through the name of the company the logo and the slogan. The main issue here is to create brand awareness through effective marketing communications that are aligned with the company's strategies. Managing the image through the business idea is about creating strategies that promotes customer driven

quality and communicating those strategies widely and continuously throughout the company.

Publicity can be only partly managed by the company. The company should create strategies that awaken positive reactions among the consumers and execute those strategies in a way that arouses the interest of the media. The reputation of the industry is the hardest for the company to manage. One way is to remain as a quality member of the SKVL which has the mission to promote the quality of the brokerage business nationwide. (Website of the SKVL 2011)

3.2.2 The Ideal Expectations

The ideal expectations describe personal values and wishes that are directed to a particular service or product. What needs to be noted is that different people have different kind of ideal expectations. Different customer segments have different needs leading to purchasing motive which again create certain wishes and ideal expectations. As it is impossible to fulfill all the customer expectations fully, the company needs to solve the ideal expectations to meet and from that the company can create a competitive advantage and emphasize that in the actions. It is about how well the ideal expectations can be fulfilled, what desired attributes the company can execute better than the competitors, and that those crucial minimum expectations that are preconditions for the purchase can be met. (Rope & Pöllänen 1994, 30-31)

3.2.3 Minimum Expectations

The minimum expectation is the required minimum level the customer has set for the company to be met. These minimum expectations are based on: 1. Personal expectations based on the characteristics and the background of the person; 2. Situational factors including different purchasing situations as well as environmental factors; 3. Industry factors and 4. Company factors that affect customer's expectations through the marketing efforts of the company. (Rope & Pöllänen 1994, 35-37)

When managing the expectations the above mentioned issues need to be taken into consideration. The real estate agents need to acknowledge that e.g. a customer that is selling his/her home have different kind of expectations for the whole service process than a customer who is selling or buying an apartment for investing purposes. In order for the company to compete in the markets it is vital to listen to the consumers. The company should therefore apply an ongoing process to assess what customers expect from the real estate brokerage services that the company offers and what they value in a relationship with the real estate agent.

When it comes to the marketing communications and managing the expectations the most important issue to keep in mind for the company is that the marketing promises are to be kept. The company should not promise anything they can not perform. Before making any promises the company needs to consider that the resources make it possible for the company and its real estate agents to meet the expectations driven by the marketing communications. It is important not to set the expectation levels too high or too low.

3.2.4 The Zone of Tolerance

The nature of the company's services makes consistent service delivery difficult for every real estate agent and even for the same real estate agent from one day to another. "The extent which customers are willing to accept this variation is called the zone of tolerance. A performance that falls below the minimum expectations will cause frustration and dissatisfaction, whereas one that exceeds the desired service level will both please and surprise customers. The zone of tolerance can increase or decrease for individual customers depending on factors like competition, price, or importance of specific service attributes. These factors most often affect to the level of minimum expectations, while the level of ideal service tend to move up very slowly in response to accumulated customer experiences." (Lovelock 2002, 81-82)

3.3 Experienced Quality

Quality is often considered to be one of the keys to success and the competitive advantage of the company is dependent on the quality and value of the company's services. Operating in the service industry the main issue for the company to keep in mind is that services exist in human experience. The quality of the services is defined by the customers and what counts is the quality as it is perceived by the customers. (Grönroos 2007, 73, 76)

Customer perceptions about quality are based on long-term, cognitive evaluations of a firm's service delivery. Beliefs about quality do not necessarily reflect personal experience thus people often make quality judgments about services they have never consumed. (Lovelock 2002, 265)

3.3.1 Quality Dimensions

Quality has two dimensions: a technical and a functional dimension. The technical outcome of the service quality is what the customer receives as a result of his interactions with the company and it is the outcome of the service production process. It is what the customer is left with, when the service process is over and has an obvious impact on the level of customer's experienced service quality. (Grönroos 2007, 74; Gilmore 2003, 14)

When it comes to the technical dimension the level of experienced quality is affected by the professionalism and skills of the real estate agent. For the customers of Aninkaisten Kiinteistövälitys this means that they get the expertise service of the real estate agent. This includes the advices and information received from the real estate agent as well as the prepared paperwork. A high level of experienced service quality can be reached through appropriate skills and knowledge of the real estate agents and the other personnel. Both the seller and the buyer are also left with the Aninkainen-Plus folder with the customer card that entitles to discounts. In addition the buyer is left with the purchased property and the seller with the funds.

The other quality dimension is the functional quality of the process which is very important at the customers overall assessment of the service. There are a number of interactions between the real estate agents and the customers, which also have an affect on the total quality that the customer perceives he has received. The customer is influenced by how he receives the service and how it is delivered by the real estate agents and it is closely related to how the service processes function and how the service encounters are taken care of. The functional quality is the outcome of the attitudes and behavior of the real estate agents, the accessibility and the flexibility of the services, the overall reliability and trustworthiness of the real estate agent, the process on how the service recovery is handled, and the service-scape reflecting the tangible elements in the environment where the service takes place. (Grönroos 2007, 74; Gilmore 2003, 14)

Attitudes and behavior encompasses the politeness, respect, consideration and friendliness of the whole personnel of the company, how they behave and what they say. Having empathy and the ability to understand the needs and requirements of individual customer and to respond to those in an appropriate manner are the key issues. It also important for the whole personnel to consider for customer's property and being properly prepared for every customer in every situation. The real estate agents should listen to the customers' requests and to explain the jargon in a way that is easily understood by the customer. It also includes educating the customer about a service processes. For example, the real estate agent should go through the bidding process with the customer explaining it in detail and assuring the customer that their problem will be resolved. (Gilmore 2003, 15-16)

The accessibility and the flexibility refer to the approachability, availability, ease of contact with the real estate agent and the company as such, and the responsiveness. These issues include the easiness the real estate agent or the company can be reached by telephone or e-mail, the waiting time to receive or experience the service, the opening hours of the company and hours of operation of the real estate agents as well as the location of the service including the company's facilities as well as other service-scapes. It also concerns the willingness and readiness of the real estate agents to deliver the service and respond to customers' requirements. It may involve mailing

information or transaction details immediately, calling customers back promptly when promised, and giving prompt service. (Gilmore 2003, 14-15)

For Aninkaisten Kiinteistöväälitys the reliability and trustworthiness entails the consistency of service performance. It includes the requirement of the company to perform the service right first time and to keeping promises to customers. For the real estate agents this means for example performing the service at the designated time with careful preparation. It is also about the believability and honesty experienced during the service encounter and thus relating to how secure, free from danger, how much risk or doubt consumers feel during the service process. These issues will impact upon both physical safety and financial confidentiality. (Gilmore 2003, 15)

For the company the service-scape is basically about the tidiness of the company's facilities and the neat appearance of the real estate agents, as well as other physical evidences in the environment that has an effect on the customer's experience. (Grönroos 2007, 90)

The service recovery is about the real estate agent's ability to control a situation where something unpredictable happens and something goes wrong in a service situation. The real estate agent should take an immediate action and actively find a new, acceptable solution in such situations. (Grönroos 2007, 90)

3.3.2 Service encounters

The situations where the customer meets the personnel of the company and their ways of operating are critical to the quality experience and thus the level of perceived service quality. These service encounters determine the level of functional quality dimension. In these interactions most or all of the technical quality of the outcome is transferred to the customer and it is the time and place when and where the company has the opportunity to demonstrate to the customer the quality of services. Therefore the service process should always be planned and executed so that no badly handled encounters take place. (Grönroos. 2007, 81-82)

Service encounter processes for Aninkaisten Kiinteistövälitys Oy

Need for selling property

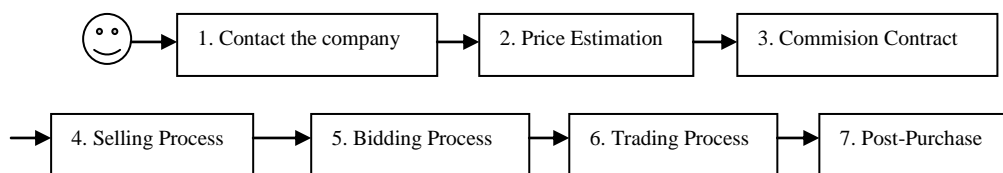


Figure 3. Seller Encounter Process

The process starts from the customers need for selling a property. The customer goes through the selection process selecting the company who is most likely to meet the needs and expectations he/she has. The customer then selects the company or companies that he/she will contact in order to make the final decision about the real estate brokerage to sell their property. Crucial at this point is prompt contact with the customer and to arrange a time suitable for the customer to meet.

The second encounter with the customer is the price estimation of the customer's property. The real estate brokerage goes to the property to estimate the value and try to assure and convince the prospect to select his/her services. Having excellent negotiation skills is also crucial for the real estate agent at this point in order to convince the prospect to trust the selling of his/her property for the company. The next step is to make the commission contract with the customer. At this point it is important to have enough time to go through the contract in detail with the customer and to fill the contract so that the customer desires are listened and every point has been understood by the customer.

After that the selling process begins. The papers are ordered and before the property is put on the market the papers are checked and the information in the selling brochure will be accepted by the customer. The property is then put for sale. In the selling process it is important to listen to the customers wishes about the property showings and to keep in contact with the customer about the progress of the selling process.

When a potential buyer has been found for the property the bidding process starts. The major objective at this point is to effectively try to find the consensus between the

parties and to explain in detail the contents of the bidding offer for the both parties. The next step is to arrange the trading place and time suitable for both parties. At this point the preparation of the trading occasion starts. The deed of purchase is sent to both parties to be checked and all the other needed papers are prepared. In the trading process the most important issues again are to properly explain the content of the deed of purchase and to keep up the good spirit between the parties.

The final service process is the post purchase services. For Aninkaisten Kiinteistövälitys these services include Aninkainen Plus offerings.

Need for buying property

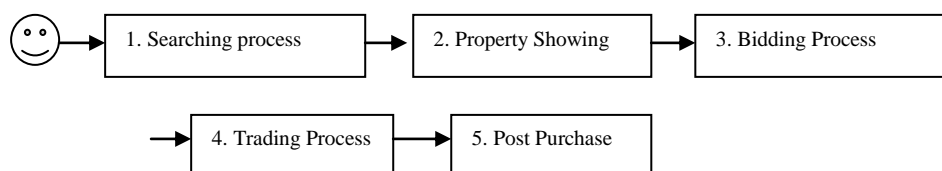


Figure 4. Buyer Encounter Process

The starting point is a need for a new house. The potential buyer searches the properties using different sources, including the Internet, newspapers, Asuntomedia-magazine, and recommendations from other people or other possible sources. Important at this point is to have an inviting, yet realistic marketing communications in use in sources where the potential buyers search properties. Once the buyer has discovered a property that responds to his/her needs the next step is to see the property on the spot. This happens either in the common showing or arranging a proper time with the agent. In the showing the agent acts as an expert telling the potential buyer all the required information about the property that may have an effect to the buying decision. It is vital for the agent to have the proper knowledge about the property or to have the sincere desire to look for an answer for the customer's questions.

The next step is the bidding process. The major objective at this point is to effectively try to find the consensus between the parties and to explain in detail the contents of the bidding offer for the both parties. The next step is to arrange the trading place and time suitable for both parties. At this point the preparation of the trading occasion starts. The deed of purchase is send to both parties to be checked and all the oth-

er needed papers are prepared. In the trading process the most important issues again are to properly explain the content of the deed of purchase and to keep up the good spirit between the parties.

The final service process is the post purchase services. For Aninkaisten Kiinteistöväilytys these services include Aninkainen Plus offerings.

3.3.3 Service Performance Evaluation

Service performance can be difficult for the consumers to evaluate. As a result, there is a greater risk of making a purchase that proves to be disappointing. Service attributes can be divided into search, experience, and credence properties. *Search Attributes* are product characteristics that consumers can readily evaluate prior the purchase. *Experience Attributes* are product performance features that customers can only evaluate during service delivery. *Credence Attributes* are product characteristics that customers may not be able to evaluate even after purchase and consumption. (Lovelock 2002, 83-84)

The nature of the business that Aninkaisten Kiinteistöväilytys operates is a hard one for the customer to evaluate. As the seller-buyer relationship can be seen being outside the company and the real estate agent only acts as an expert in the selling/purchasing process, the service evaluation for the customer is very high in credence attribute and hence it is very difficult for the customer to evaluate.

The evaluation process for the buyer and the seller is somewhat different since the seller basically has no physical product to be purchased in the process, only the expertise service. The buyer however has the house/apartment to be evaluated during and after the service process. What the buyers can evaluate is whether the house/apartment met their expectations which were affected by the given information the real estate agent and the seller gave them. The customers are forced to “rely on the expertise of a professional service provider to provide a quality offering.” (Lovelock. 2002, 85) That is why the reliability plays such an important role in the selection process of the real estate agent, as according to the survey conducted by the

Kiinteistövälitysalan Keskusliitto ry. 26 % of the consumers select the real estate agent based on reliability. (Website of KVKL 2008)

4 CUSTOMER SATISFACTION

4.1 Definition

Customer satisfaction is the customer's perception of how the company was able to meet and fulfill his/her expectations, needs and requirements including levels of under- or over-fulfillment. The starting point for customer satisfaction is the total perceived service quality, followed by the perception of satisfaction or dissatisfaction with this quality. (Grönroos 2007, 89; Gerson & Machosky 1993, 12)

Customer satisfaction is a short-term response to the company's performance involving two aspects: 1. Cognition – thinking or reasoning; 2. Affect – feeling or emotion (McColl-Kennedy 2003, 10; Lovelock 2002, 87). To satisfy customers the company must meet the needs of the customer in the areas that matters the most to the customers.

4.2 Benefits of Customer Satisfaction Management

Customer satisfaction provides many benefits for a firm and higher levels of customer satisfaction leads to greater customer loyalty and relationship commitment. Highly satisfied customers spread positive word-of-mouth which lowers the cost of attracting new customers. These recommendations are particularly important for Aninkaisen kiinteistövälitys due to the high level of credence attributes. The quality of the company's service is hard to evaluate in advance of purchase, so positive comments by a satisfied customer reduce the risk for selecting the recommended real estate agent. (Lovelock 2002, 87)

Highly satisfied customers are more forgiving and high levels of customer satisfaction acts as an insurance policy against something going wrong. High level of customer satisfaction can be seen as an insurance policy. In a case where a single failure occurs a satisfied customer is more forgiving than unsatisfied customer. In addition, loyal customers are less price sensitive and the cost of selling to the loyal customers is much less than the cost of capturing new customers. Satisfied customers spread the positive word-of mouth which is the most effective form of advertising and extremely important in the real estate brokerage business and thus for the company. 'Finally delighted customers are less susceptible to competitive offerings than customers who are simply satisfied or are unhappy with the company's services. (Lovelock 2002, 87; Hill & Alexander 2006, 21)

In contrast dissatisfied customers are a real cost to a company, because they become the 'terrorists' for the company spreading negative word-of-mouth to others. Furthermore dissatisfied customers are likely to tell more people about their dissatisfaction than satisfied customers about their satisfaction towards the company. The risk of losing the customer also increases as customer frustration grows, and as choice of supplier increases and switching supplier is easy. (Szwarc 2005, 12)

'Customer satisfaction plays an especially critical role in highly competitive industries, where there is a tremendous difference between the loyalty and merely satisfied and completely satisfied customers (Lovelock 2002, 272-273)'. For Aninkaisten Kiinteistöväälitys this is critical to keep in mind hence the industry is very competitive. There is a wide selection of real estate agents in the business area for the customer to choose from and in addition a low switching costs for the customers making the business very sensitive. Managing the customer satisfaction effectively is a key for a long-term success of the company.

4.3 Measuring customer satisfaction

In order for the company to attain information about the current level of customer satisfaction, and thus create strategies to improve customer satisfaction, the level of customer satisfaction needs to be measured. Measuring the satisfaction levels of cur-

rent customers reveals customers needs for service package development, and help in analyzing customer retention and commitment. Effective customer satisfaction measurement should start from the following questions: 1. Who are the company's customers?; 2. What does the customers' satisfaction include and what does it mean?; 3. What the company needs to measure?; 4. How to measure it? (Fečíková 2004, 58)

One common approach, and the approach that is taken in this thesis in measuring satisfaction, is to ask customers first to identify what factors are important in satisfying them and then to evaluate the performance of a service provider on these factors. (Lovelock 2002, 272)

When measuring customer satisfaction it is not enough to determine customer needs, but also to identify their relative importance. In that way the company can identify the quality that customers really want. Furthermore based on the importance, the company can structure the customers' needs into a hierarchy of primary, secondary and tertiary needs in order to determine customer satisfaction with the features that really matter for the customers. (Fečíková 2004, 61)

The primary needs are the strategic ones having a strong, positive influence to purchase decisions of the customers and the prospects. The top five to ten needs are the base for customer satisfaction. The secondary needs are tactical, while the tertiary needs usually provide the detail. Sometimes there is a very visible and high customer satisfaction but with the features that are not very important and that is why in the strategy formulation the customers' primary needs are to be highlighted. (Fečíková 2004, 61)

Customer Satisfaction Survey Program

The starting point for customer satisfaction survey program is to establish clear, quantifiable objectives for the survey aligned with the company's strategic plans. The second issue in the survey program is the senior management involvement in setting the objectives, in the data gathering process, in analyzing and interpreting the results, and in actively implementing the strategies based on the results. The objectives for this thesis and thus for the customer satisfaction survey were established

with the management of the company. The company's strategy to provide quality services for customers and to promote customer driven quality throughout the company was the starting point and incentive for this thesis. (Katcher, 36-37)

The next issue in the customer satisfaction survey program is to include the customer perspective in the survey. For this thesis this was done through conversations with the management and with the front-line employees, because they have the best perspective about customers' major concerns. (Katcher, 36-37)

It is a challenge to get a good response rate and that is why the company needs to encourage the customers to respond. Using multiple method system and giving the customers the opportunity to respond in a preferred way is one way to increase the response rate. In the survey conducted to Aninkaisten Kiinteistöväilytys there were incentive provided to encourage the customers to respond. The covering letter was formed in a way that should have made the customers to realize that their input would be important for the company and follow-up reminders were sent in order to increase the respond rate. The surveys were somewhat personalized ensuring that there were no irrelevant questions frustrating the customers. The survey was conducted through an Internet based questionnaire making the respond easy for the customers. (Katcher, 36-37)

The fifth step in the customer satisfaction survey program is to develop an action plan for process implementation. The action plan for the customer satisfaction survey for Aninkaisten Kiinteistöväilytys was drawn to outline who in the company were responsible for collecting the data, for analyzing the results and for acting on them. (Katcher, 36-37)

The results of the survey are then to be communicated widely and the actions to be taken are outlined. The results were communicated to all customers by sending a letter thanking them for participating, telling them the major results, and outlining what measures were to be taken by the company to address any areas of concern. The results were also widely communicated for all employees making them aware about customers concerns as well as telling them what was expected of them to improve the situation. (Katcher, 36-37)

The final issue in the customer survey program is to make the survey process an on-going event. Surveying the level of customer satisfaction of Aninkaisten Kiinteistöväilytyks should be done on annual basis enabling the company to track the changing desires and needs of the customers and to assess the effects of improvements or changes done by the company based on the previous results of the surveys. (Katcher, 36-37)

4.4 The Service Quality Gap

As stated earlier in the thesis the customer satisfaction is determined by the gap between the expected and experienced quality. Figure 5 illustrates the circumstances where service problems and the gaps may occur.

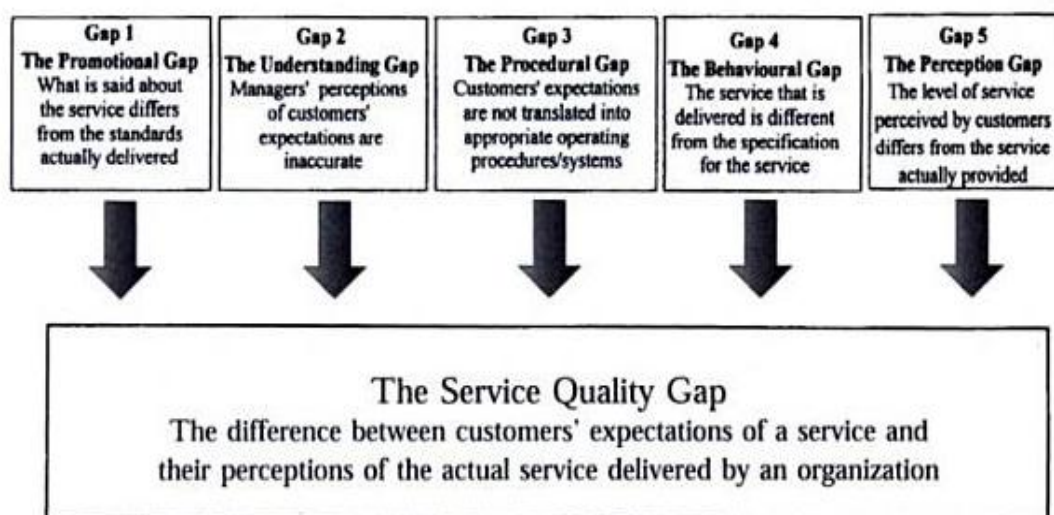


Figure 5. Service Gaps. (Hill & Alexander 2006, 6)

The first gap, The Promotional Gap occurs when the company promises in its communications either in face-to-face communications or in marketing communications more than it can deliver to the customer. The key in here is to promise only what the company can deliver remembering that winning customers from competitors by over promising is only causing frustration and dissatisfaction in the long-term since it raises the customer expectations too high. The Understanding Gap occurs when managers of the company do not have an accurate understanding of customers' needs and desires. If it is not known what is important to customers it is extremely unlikely

that the organisation will do best what matters most to customers however how much emphasis it places on quality and services. (Hill & Alexander 2006, 6-8)

Although the company can fully understand the customers' needs and desires and thus what matters most to the customers but still fails to deliver customer satisfaction The Procedural Gap occurs in the service quality. This is because the company is unable to translated customers' expectations into appropriate operating procedures and systems. (Hill & Alexander 2006, 6-8)

If the real estate agents do not have proper skilss nor enough knowledge, or if the real estate agents are not disciplined enough to follow the procedures as they should at all times The Behavioural Gap may occur. Well-designed customer satisfaction survey is a tool for identifying the main gaps between customers' expectations and the company's performance. If the company's procedures cover the aspects of those gaps the company needs to take action to monitor the behaviour of the real estate agents to ascertain whether the procedures are being consistently followed. (Hill & Alexander 2006, 6-8)

There might still be a service quality gap even though the gaps 1-4 do not exist. This is because customers' perception of the service quality differs from what the company actually provided and thus it is called The Perception Gap. This may occur when customer's prior experience about the company's performance is negative. The customer may have an attitude before the service consumption that the company is uncaring and it may take considerable time and effort before that perception is modified. An issue to keep in mind is that the customer's perception is reality. It is those perceptions, however inaccurate, on which they are basing their purchasing decisions. (Hill & Alexander 2006, 6-8)

Any of the five gaps can result in the overall service quality gap leaving the customer dissatisfied. Gaps usually arise because of differences in perception between what the company thought it was providing and what the customers believe they have received. Continuous measurement of customer satisfaction enables the company to identify and create strategies to close the gaps. (Hill & Alexander 2006, 8)

5 IMPLEMENTATION OF THE RESEARCH

5.1 Research Methods

There are three approaches in conducting a customer satisfaction survey. First there is a quantitative approach, secondly there is a qualitative approach, and the last one is a combination of the two previous. In this study both quantitative and qualitative methods were used in order to provide more comprehensive information about customers' satisfaction than by only using either one of the approaches.

In the quantitative approach the aim was to create post-positivist claims, meaning that the quality attributes were formed by the company's employees and are based on their interpretations about what drives customer satisfaction, and those attributes are intended to measure customer satisfaction in a best possible way, however understanding that the company cannot know whether the attribute is a true measure of individual customers' satisfaction.

The Internet based surveys were used in this study due to the fact that it was considered to be the most efficient way to receive a high response rate. It would have been impossible to send the questionnaires through mail since the company did not have the new addresses of the sellers. This method would have been also more time consuming and thus more inefficient. The objective was to find out the overall satisfaction of the customers and if the number of respondents would have been narrowed by using the customer panel or other customer discussion methods, the reliability of this study would have suffered. Whereas the telephone interviews would have been more time consuming and would have caused expenses.

Aninkaisten Kiinteistövälitys has a goal to provide its customers with quality service and in order for the company to identify how the customers define the quality of the services provided by the real estate agents, the customers' expectations for an excellent service provider were discovered instead of the customers' expectations towards the company. Another reason for examining the expectations for the excellent service provider was the fact that most of the customers did not have any prior experience or

only some experience in using the services of the real estate agents and thus having expectations without prior experience could have been more difficult for the customers to define.

The quantitative part of the survey was to discover a general knowledge about the level of customer satisfaction in a statistical form. The qualitative approach however was to identify the underlying reasons behind customers' satisfaction/dissatisfaction. In this study the qualitative approach was used to gather more in-depth understanding of customers' behavior investigating answers to questions *why* and *how* and to find deeper explanation for the quantitative results. The customers were asked to describe in words the issues the company performed well as well as the issues where improvements are desired. The data obtained from the qualitative method was analyzed by deliberating and specifying, discerning themes in a consistent and reliable way. (Glenn 2010, 105)

5.2 Implementation

Two customer surveys were formed one for the property sellers, see the Appendix 1, and one for the buyers, see the appendix 2. The survey questions were formed in cooperation with the company's management and employees. After the survey questions were as desired surveys were executed with the e-Lomake software of SAMK person being responsible for the technical realisation was the Planning officer at SAMK, Juha Hietaoja. The surveys were then sent to customers through e-mail providing a hyperlink to the questionnaires.

This e-mail was sent to 191 sellers who had sold their property through Aninkaisten Kiinteistöväälitys or had the property on market through Aninkaisten Kiinteistöväälitys but which the company was never able to sell. Another survey, although quite similar was sent to 237 buyers who had bought a property from the company. The sample was selected based on the e-mail addresses in the company's customer database and the timeframe was lined to the customers who had experienced the service within a year. The surveys were sent to the customers in the beginning of April 2011 giving

the customers two weeks time to respond. A reminder was sent in order to increase the response rate.

54 Buyers responded and 65 sellers responded. The response rate for the buyers is 22.8 % and for the sellers 34 %. The gained data was gathered together via excel separating the two segments. The data was then analysed and proposals were established.

5.3 The SERVQUAL Tool

The quantitative part of the questionnaire is based on the SERVQUAL-model, a research model created by Parasuraman and his colleagues in 1985 in the United States. ‘SERVQUAL is a research methodology that is used to identify the gaps between what customers expect from an excellent product or service and what they perceive the service to be. (Szwarc 2005, 31).’ The starting point for this approach is to look at five dimensions of service quality and define number of attributes that describe the service features that are valued by the customers.

The five dimensions include Tangibles indicating the physical appearance of people and facilities. The second dimension is Reliability referring the employees to keep their promises, and delivering on time and specification. Responsiveness is employee’s willingness to help and meet individual requirements. Displaying trust and confidence and having the necessary skills to get the job done relates to fourth dimension called Assurance. The fifth dimension is Empathy relating to understanding customers’ needs and providing individualized service. (Szwarc 2005, 31; Grönroos 2007, 83) The dimensions above are described in more detail and their meaning for Aninkaisten Kiinteistöväälitys has been discussed in chapter 3.3.1.

The customers were asked to score the defined attributes based on what they expect from the excellent service provider and how they perceived the service to be. As mentioned earlier in the previous chapter this study was conducted by using the five-point scale for the customers to score the perceived service. An overall gap score can then be calculated based on the difference between the expectations and perceptions.

The gap between the expected service and the perceived service provides the measure of perceived service quality. The higher the perception minus expectation gap, the higher the level of perceived service quality. In maintaining satisfied customers the company needs to ensure that customer's perceptions of service are as close as possible to their expectations. (Szwarc 2005, 31; Grönroos 2007, 84)

At its best the SERVQUAL instrument indicates the parts which the company has to make improvements, and also the parts that are evoking customer satisfaction and should therefore be reinforced. (McColl-Kennedy 2003, 183) However there are also problems in using the SERVQUAL-model. Using the five dimensions of service quality in the survey formulation is not applicable in all fields. It can also be that the service attributes does not emerge both expectations and experiences but only either one. That is why to get the best possible result and use of the SERVQUAL-model the defined attributes should be customized in the specific situation and to be reassessed before using it in practice. (Grönroos 2007, 85-86)

In this study the issues to be measured were discovered through conversations with the company managers and the employees as well as using the theory base. The used attributes were formed few times before the final set of attributes was selected. The questions were to provide answers for the research objectives. The issues to keep in mind in the formulating the surveys were that the customers had the required knowledge to answer for the attribute; the question is easily understood by the responding customer; the customer were most likely to give a true answer for the given attribute; the formulation of the question were not to bias the answer. In addition the survey was formed in a way that enabled the customers to provide their feelings on relevant issues in a quick and easy way. (Szwarc 2005, 35, 125-126)

The customers were first asked to think what they expected from an excellent service provider in the field by using the five-point scale to identify the importance of each attribute where 1=totally disagree, 2=somewhat disagree, 3=neutral, 4=somewhat agrees and 5=totally agree. After that the customers' were asked to score the perceived service from Aninkaisten Kiinteistöväilyt by using the same attributes and the five-point scale and in addition giving the option of not having experience about that particular quality attribute. The statistical data from the surveys was then

brought in figures and numbers to backup the explanations, findings and recommendations and to analyze how Aninkaisten Kiinteistöväälitys performed in contrast to the expectations the customers have for an excellent service provider. The gap analysis approach was then used in order to identify the gaps in the service quality and thus the matters of improvements. (Cresswell 2003, 18-20; Lovelock 2002, 272-273)

5.4 Validity and Reliability of the Research

Validity estimates the extent to which customer survey data or design actually measures or reflects or produces what it is supposed to. Customer satisfaction surveys have usually a high level of validity since the analysis and recommendations are based on customers actually using the services of the company instead of customers in general. (Glenn 2010, 153)

For this study it means that the surveys were conducted in a way that it measures the customer satisfaction and the factors that have an influence on the level of customer satisfaction, and thus the customers' expectations and the perceived quality were discovered. Customer satisfaction survey in this study is used to assess quality of services provided by the company and the attributes to be surveyed were discovered through conversations with the management and the real estate agents who have the most understanding about the customers'. The surveys were sent to the customers who had the experience of using the company's services, and the sample was selected based on the e-mail addresses in the customer database. This limits out the customers who had not given their promise to use their contact or the customers who did not have an e-mail address. However it can be said that the lack of e-mail addresses of some customers do not have a major effect on the validity of results.

Reliability is the degree to which measures are free from error and therefore yield consistent results. It refers to the extent to which research results would be stable or consistent if the same survey would be conducted repeatedly. It is about collecting data with a reliable manner (Glenn 2010, 146; Collis & Hussey 2003, 58).

Both methods, quantitative and qualitative research methods, were used to make the surveys more reliable. Qualitative method was used in order to go more deep into the customers' perceptions about the service quality. To increase the reliability of the surveys the questionnaires were based on the SERVQUAL-model using the five point scale and the surveys were carefully designed. This means that in the quantitative part of the survey the responses are not likely to change if the survey would be conducted again with the same respondents. Limiting the sample size of customers who had experienced the service within a year made the survey more reliable in a sense that the service experience is still fresh in the memory. The response rate in this study is 27.8 %, which is very high making the results even more reliable. The statements were to present a favorable or unfavorable attitude toward the measured service attribute.

An issue to be stated at this point is that the results of two of the respondents were corrected since it was found out in the deeper analysis of the quantitative and qualitative parts of the surveys that two of the customers, one buyer and one seller, were understanding the scale wrongly scoring attributes as 1 or 2 when the purpose was to give a score of 5 or 4 or vice versa. The correction was made in order to increase the reliability of the research.

6 RESULTS AND ANALYSIS

As mentioned earlier the surveys were sent to 191 sellers who had sold their property through Aninkaisten Kiinteistövälitys or had the property on market through Aninkaisten Kiinteistövälitys but which the company was never able to sell. Another survey, although quite similar was sent to 237 buyers who had bought a property from the company within a year. 54 buyers and 65 sellers responded. In the following chapters the results are presented in figures and in words.

6.1 Sellers

6.1.1 Expectations



Figure 6. Expectations for Each Service Attribute (Sellers)

In the figure above one can see the mean scores the customers gave when it comes to their expectations for an excellent service provider in scale from 1 to 5. The results show that 18 out of 20 examined service attributes exceeds the score of 4 indicating that the attributes included in the questionnaire are valued by the customers and that when it comes to the surveyed quality service attributes the expectations that the customers have for an excellent service provider are high. The figure is organized based on the importance of each attribute.

As it can be seen keeping promises and the professionalism of the real estate agents have the highest priority for the customers having the mean score of 4.85. Giving

real, realistic, and all the relevant information for the customers follow in the customer priorities scoring as 4.82 and 4.77.

The next important issues is that the real estate agents are having required knowledge to serve the customers (4.72) and that they are sincerely interested in serving the customer (4.69) Keeping customer up-to-date, having customer's best interest at heart and considering customer needs and requirements all score as 4.65.

Customers also value that they are respectfully treated (4.62), communication between them and the real estate agent is fluent (4.58), the real estate agents are polite (4.58) and their behavior is trustworthy (4.51). Neat and professional appearance of the real estate agents (4.42) and the attractiveness and neat appearance of the materials (4.38) scored surprisingly high in relation to the expectations the customers' have in real estate agents always being ready to help (4.29), to solve their problems (4.26) and having convenient operating hours (4.09). The two least important attributes for the customers are the office appearance (3.68) and the office accessibility (3.54).

6.1.2 Perceived Service Quality

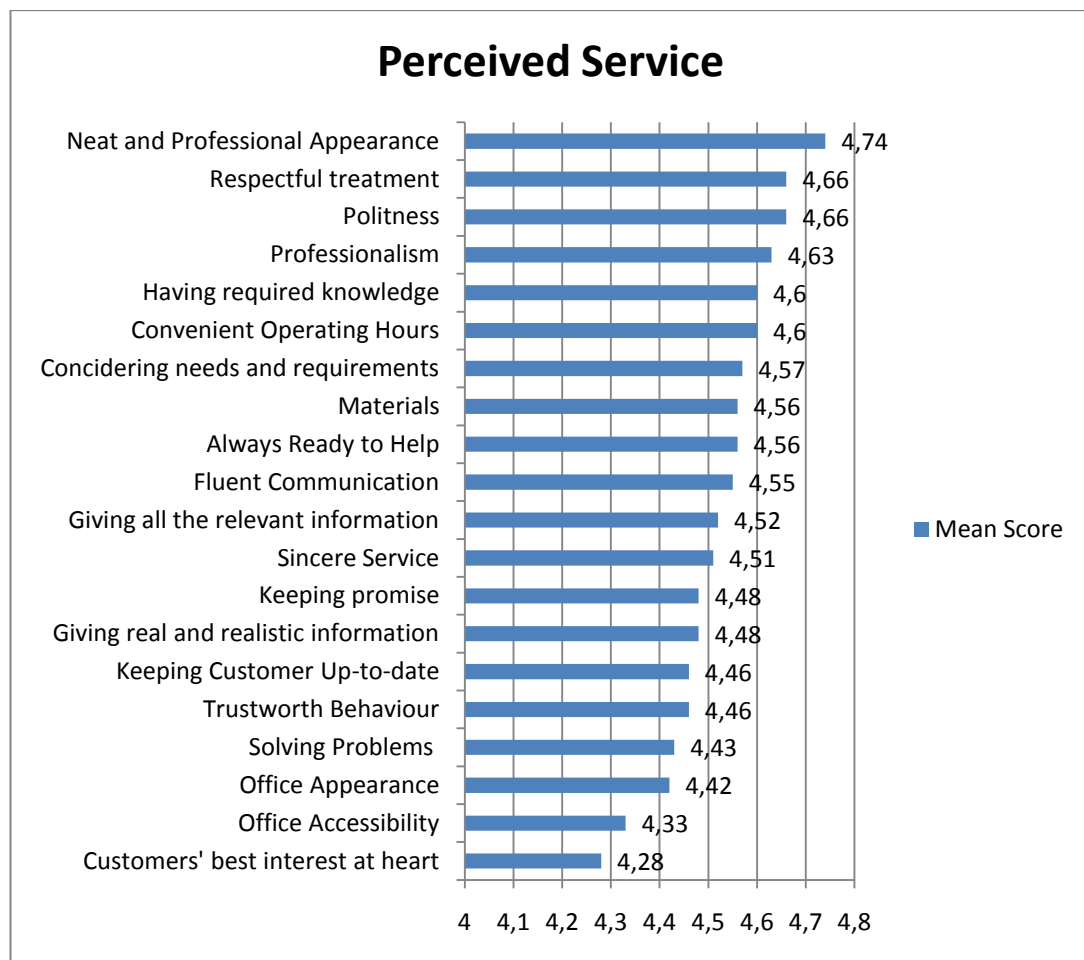


Figure 7. Perceived Service Quality (Seller)

The perceived service quality figure above presents the mean scores that customers gave for the service they received from the company. As it can be seen, all the mean scores are above 4.2 indicating that the customers are very satisfied with the company's performance.

Where the customers seemed to be very pleased with the provided service were the neat and professional appearance of the real estate agents, customers' respectful treatment, agents being polite, professionalism of the real estate agents, and having required knowledge and convenient operating hours for the customers, since all equals or exceeds the mean score of 4.6. The service attributes that exceeds the mean score of 4.5 are the real estate agents considering the individual needs and requirements of the customers, having attractive and neat materials, real estate agents being

always ready to help the customer, having fluent communications with the customer, giving the customers all the relevant information, and sincerely serving the customers.

The real estate agents to keep their promise and giving real and realistic information for the customers both scored as 4.48. Keeping customers up-to-date and the trustworthy behavior of the real estate agents scored 4.46. The real estate agents were also good in solving the customers' problems 4.43 and the cleanliness and coziness of the office is quite good scoring 4.42. Only office accessibility (4.33) and having customers' best interest at heart (4.28) scored under 4.4 and the scores can still be seen as high.

6.1.3 Gap Analysis

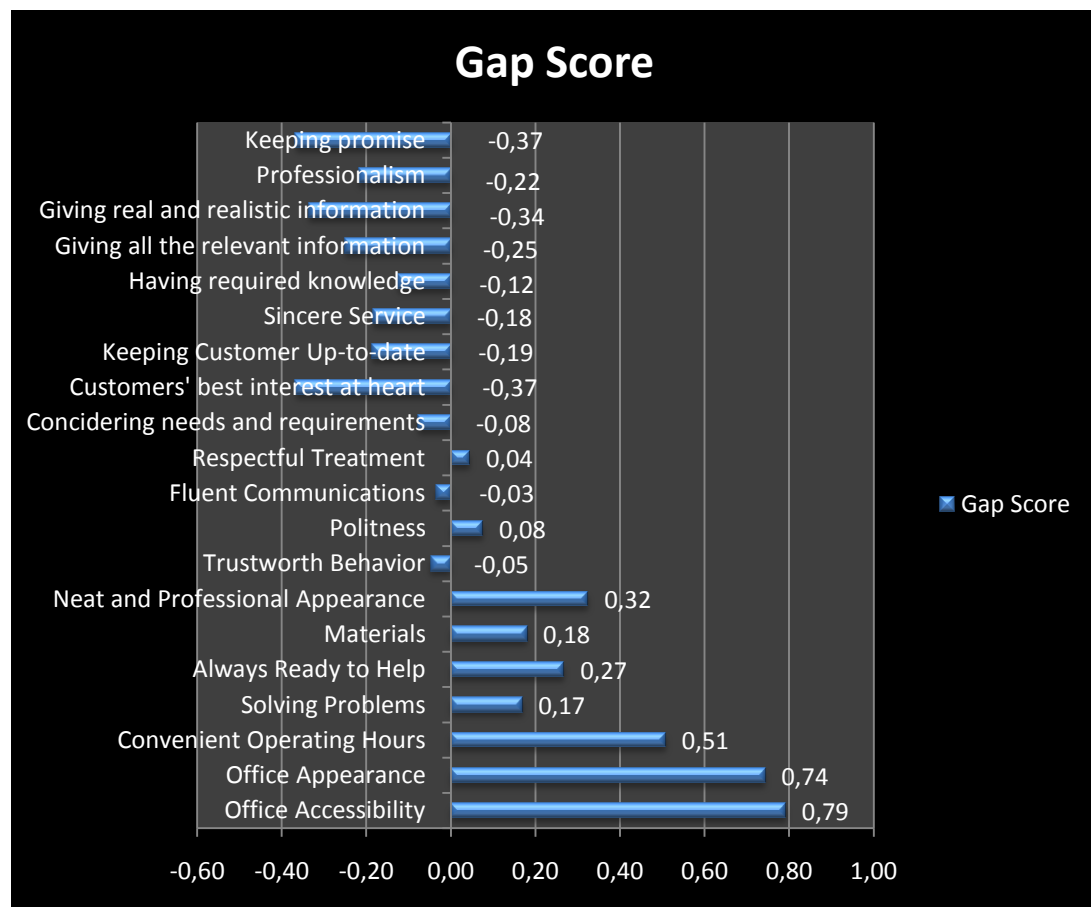


Figure 8. Gap Score (Seller)

When it comes to the Aninkaisten Kinteistövälitys' performance in contrast to the expectations the customers have for an excellent service provider, the above figure states the gap between the expected quality and the perceived service when the score was calculated experienced service minus the expectations. The attributes in the figure are organized based on the expectations the customers have for an excellent service provider of stated earlier. What is remarkable here is that the gap scores are indicating that, although the company is performing excellent in most of the attributes, when it comes to the attributes that have the highest priority for the customers the company is not able to reach the level of expectations the customers had for an excellent service provider.

The worst scores are for the real estate agent to keep his/her promise (-0.37), having customers' best interest at heart (-0.37), and giving real and realistic information for the customer (-0.34) which all rank very high in the customers' expectations and thus the reasons behind the gaps should be carefully thought. Where a greater gap also occurs is the professionalism of the real estate agents (-0.22) and giving all the relevant information (-0.25).

When it comes to the service attributes where the company was able to exceed the expectations those rank the lowest in their importance. The company's physical facilities exceeded the expectations in their location and accessibility (0.79) as well as the offices neat and cozy appearance (0.74). The company was also able to highly exceed the customers' expectations when it comes to working at a convenient operating hours for the customers (0.51) the neat and professional appearance of the real estate agents (0.32) and being always ready to help the customers (0.27).

In the following attributes the company was able to quite well meet or slightly exceed the expectations: real estate agents being polite (0.08); having the required knowledge (-0.12); treating the customer with respect (0.04); considering the customers' needs and desires (-0.08); real estate agents sincerely serving the customers (-0.18); being able to solve customers' problems (0.17); instilling confidence in behavior (-0.05); fluent communication between the customer and the real estate agent (-0.03); keeping the customers up-to-date during the whole process (-0.19); using materials that are attractive and neat (0.18).

The gap scores indicate that the company has been able to meet the customers' expectations in a way that there is no reason for major actions to correct the situation. However some attention should be directed into the attributes that the customers gave the highest mean score when it comes to the expectations they have for an excellent service provider and where the gap is high.

6.1.4 Other Issues

Table 1. School grades for expected service (Sellers)

Grade	Number of Respondents
4	1
5	0
6	1
7	2
8	11
9	20
10	30

In the table above one can see the results when the sellers were asked to rate the service in school grade. It is evitable that in general the satisfaction level is very high as the average is 9.10. Most of the customers rate the service as 8, 9 or 10 and what is remarkable is that nearly half of the respondents gave the best possible grade for the service. However there is one very unsatisfied customer giving a grade of 4 and a few less satisfied customers grading the service as 6 or 7.

These same results can be seen also in the part where the customers were asked whether they would recommend Aninkaisten Kiinteistöväälitys to others and if they were going to use the services again. 64 of the sellers would recommend and only one would not recommend Aninkaisten Kiinteistöväälitys for others. 62 of the sellers would use the services provided by the company again.

As mentioned before the open-ended questions were used in this study to get more in-depth understanding about the customer satisfaction and the underlying issues behind the satisfaction level. The main themes when customers were asked to tell the reason why they selected Aninkaisten Kiinteistöväälitys were as follows. Someone

recommended the company for them, the good reputation of the company, the company was familiar or the real estate agent was acquaintance, they decided to use the same real estate agent from whom they bought their house from and got such a good service in that process. Other issues mentioned were marketing communications, local knowledge, the professionalism and the competence of the real estate agent and selecting the real estate agent through price-quality assessment.

A few issues to concern by the company that were raised by the customers in the part where they were asked to state what improvements the company could do in order to perform even better were that customers are wanting more guidance and instructions for the whole process and especially in compiling the documents. Some of the customers were also concerned about the real estate not keeping his or her promises, and the lack of keeping the customers up-to-date and not giving realistic information. It was also pointed out that one customer were not listened to, one pointed out the lack of professionalism, and one felt that at some points the real estate agent was too much in a hurry.

In the following areas the company was **performing well** in the eyes of the customers: **pictures were of good quality, the property was sold quickly, fluent communication and friendly service, co-operation and understanding the customer's needs, marketing and the trading occasion.**

6.2 Buyers

6.2.1 Expectations

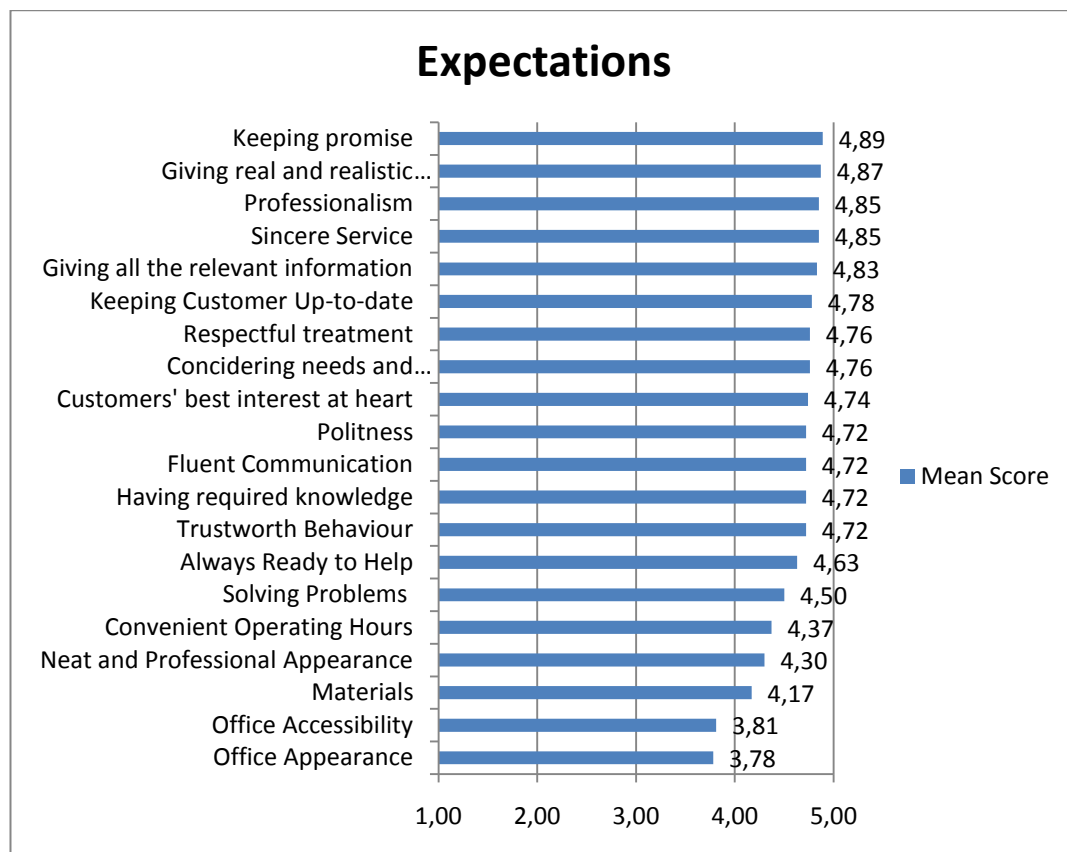


Figure 9. Expectations for each service attribute (Buyer)

As for the sellers it can be seen that the examined attributes are important for the buying customers as well. The results show that 18 out of 20 examined service attributes exceeds the score of 4. The real estate agents to keep their promises and giving real and realistic information for the customers are the priorities for the customers having the score of 4.89 and 4.87. The professionalism of the real estate agents and sincerely serving the customers follow in the customer priorities scoring both as 4.85. Giving all the relevant information reaches almost the same level having the mean score of 4.83.

The sixth issue in customers' priorities is to keep the customers up-to-date during the process (4.78). Considering the needs and requirements of the customers and respectfully treating them have both the mean score of 4.76. The customers expect the real

estate agents to have the customers' best interest at heart giving the mean score of 4.74. The real estate agents to have the required knowledge, customers to have fluent communication with the real estate agents, real estate agents to be polite and behaving trustworthy score all as high as 4.72. Real estate agents being always ready to help and they being able to solve customers' problems are also very important issues for the customers with scores of 4.63 and 4.50. In addition when comparing the service attribute 'real estate being always ready to help the customers'', the buyers value that attribute much more than the sellers since the sellers scored it 4.23.

Real estate agents are expected to have convenient operating hours (4.37), having neat and professional appearance (4.30) and having attractive and neat materials in use (4.17). Like for the sellers the physical facilities of the company being clean and cozy and the location of the office are at the lowest priorities in the examined service attributes with scores of 3.81 and 3.78.

6.2.2 Perceived Service Quality

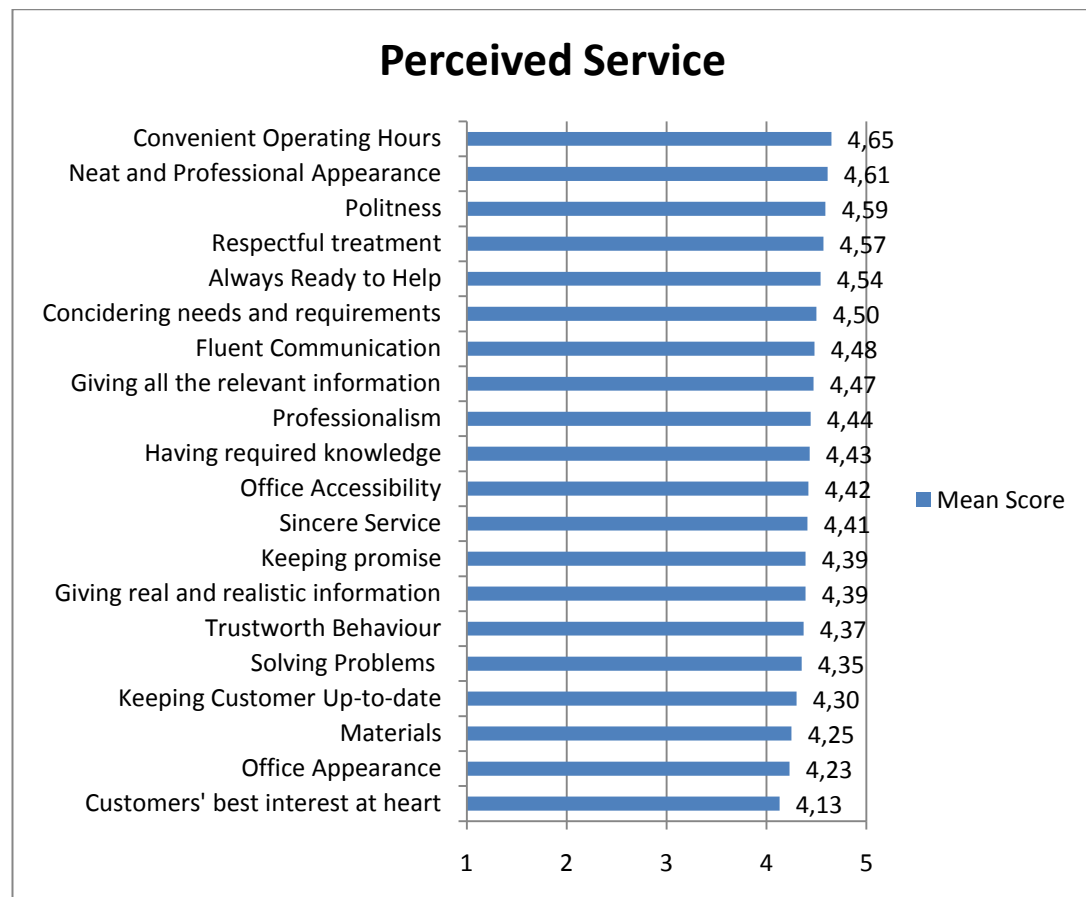


Figure 10. Perceived Service Quality (Buyer)

The perceived service quality figure above presents the mean scores the customers' scored the service they received from the company. Like for the sellers the mean scores are on a high level the lowest being 4.13, and thus it can be said that the customers are satisfied with the company's performance.

Where the customers seemed to be very pleased with the provided service were the real estate agents' convenient operating hours, neat and professional appearance of the real estate agents, customers' respectful treatment, real estate agents being polite and being always ready to help and considering the needs and requirements of the customers all equals or exceeds the mean score of 4.5. It is evitable that also for the attributes where the score exceeded 4.4 the customers are very satisfied with the service. These attributes are: Professionalism of the real estate agents, having required knowledge, sincerely serving the customers, giving the customers all the relevant information, the location and accessibility of the office, and finally the fluent communication between the customer and the real estate agent.

The real estate agents ability to solve the customers' problems, to keep their promise, giving real and realistic information, behaving trustworthy and keeping customers up-to-date all scored over or equally to 4.3. The lowest scores the customers gave for the neat and cozy appearance of the office (4.23), having attractive materials (4.25) and having customers' best interest at heart (4.13).

6.2.3 Gap Analysis

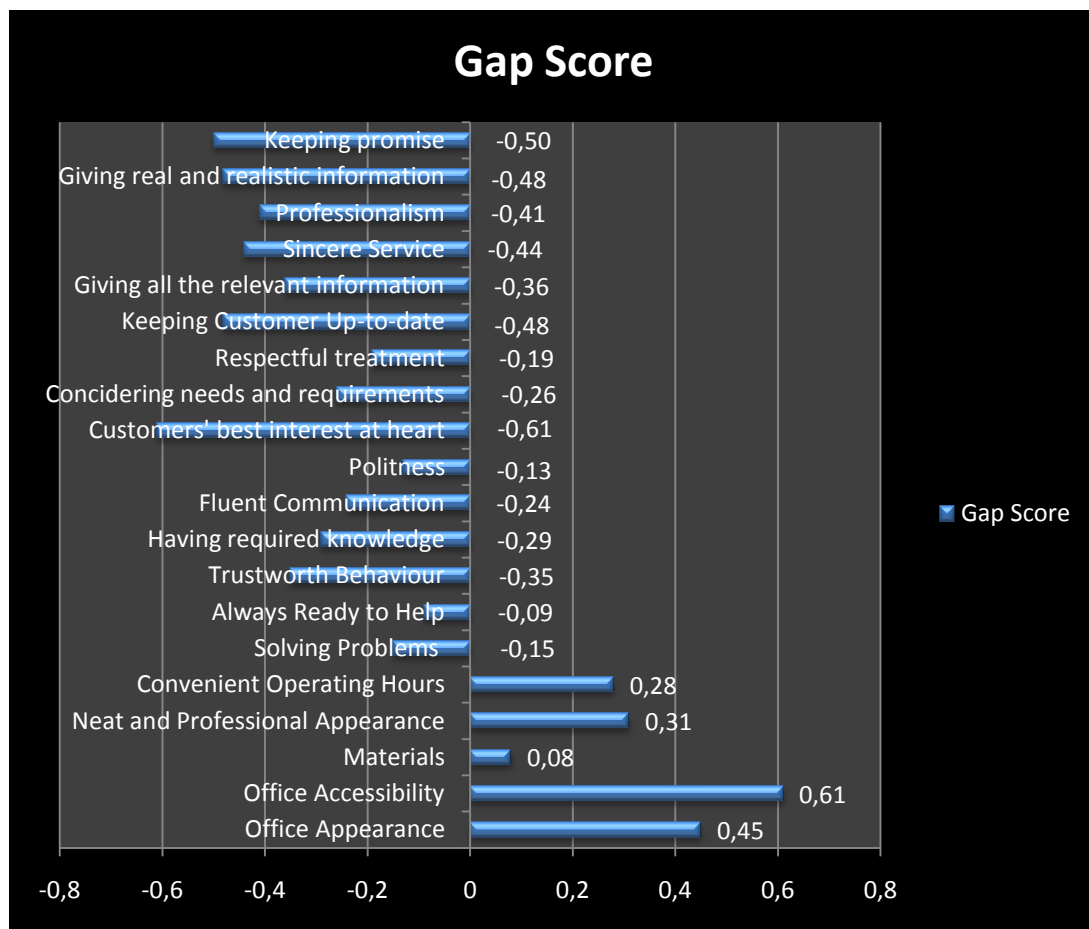


Figure 10. Gap Scores (Buyer)

Like for the sellers the attributes in the gap score figure are organized based on the importance of the attribute stated earlier in the figure of buyer importance of service attributes. The results here indicate the same pattern than the gap score figure for the sellers. The company is having the best results in the attributes that are less important for the customers and is unable to meet the customers' expectations about top quality service when it comes to the highest priority attributes. It can be said that when comparing the gap score results of the sellers and the buyers, the company is able to meet sellers' expectations better. Since the sellers are the ones bringing the income for the company this can be seen as a more desired situation, however meeting the expectations of both customer segments is the prerequisite for the long-term success of the company and thus needs to be a goal for the company.

The results indicate that some of the customers felt that the real estate agent did not have the customers' best interest at heart all the time having the biggest gap score of -0.61. Some of the customers also felt that the real estate agent did not keep their promises as the customers would expect an excellent service provider to keep them scoring -0.50. The assurance and reliability are the most important issues for the customers and thus these issues need to be examined and communicated throughout the company.

Real estate agents being professional (-0.41), giving the customers real, realistic (-0.48) and all the relevant information (-0.36), sincerely serving the customers (-0.44), keeping customers up-to-date (-0.48) and instilling trust in behavior (-0.35) are issues to be further investigated in order for the company to better meet the customers' expectations and in providing quality services for the customers.

Attributes where the company is quite well meeting the expectations are in considering customers' needs and desires (-0.26), respectfully treating the customers (-0.19), having fluent communication (-0.24), real estate agents having the required knowledge (-0.29) and solving customers' problems (-0.15).

In the rest of the attributes the company is able to nearly meet or is exceeding the expectations. The real estate agents are polite in their behavior (-0.13), and are ready to help the customer as is expected from an excellent service provider (-0.09). The results also indicate that real estate agents have convenient operating hours for the customers exceeding the expectations (0.28), they dress up neatly and professionally (0.31), used materials are in line with what customers expect (0.08), and that the office location, accessibility (0.61) and appearance (0.45) are very well met.

6.2.4 Other issues

Although some of the gap score results indicated that the company was not able to meet the expectations they expressed to have for the excellent service provider in the field, the customers were still very satisfied and would recommend the company's services for others. 52 out of the 54 buyers would recommend and 2 would not rec-

commend Aninkaisten Kiinteistöväilytys for others. 53 would use the services provided by the company again.

Table 2. School Grades for the perceived service (Buyer)

Grade	Number of Respondents
4	1
5	0
6	0
7	2
8	9
9	33
10	9

In the table above one can see the results when customers who were buyers were asked to rate the service in school grade. It is evitable that for the buyers too, in general the satisfaction level is very high as the average is 8.83. Most of the customers rate the service as 8, 9 or 10 with 33 giving the grade of 9. As for the sellers there is one very unsatisfied customer giving a grade of 4 and two less satisfied customers grading the service as 7. This result also backs up the fact that the sellers are slightly more satisfied than the customers.

Buyers were also asked to freely tell the issues where the company performed well and the issues where the company could have performed better. Main issues of concern were that the real estate agents did not have enough knowledge about the property and that more accurate information about the property was needed. It was also pointed out that more assistant and support was needed during the whole process. Keeping customers up-to-date and being actively in contact with the buyers was also an issue of concern.

Although some customers were concerned with the fact that they were not kept up-to-date and the communication was not active, many of the respondents perceived that the **communication with the company was very fluent, the real estate agents were very flexible and that they were well informed. The company was also getting appraisals in efficient service and professionalism.**

To get more detailed knowledge about the buyers' behavior they were asked to tell the source where they search the property from. 47 of the 54 respondents searched the property from the Internet. 7 was looking the property from the Asuntomedia-magazine, 4 from the local news paper, 5 customers found their property based on the recommendation from relative, acquaintance or real estate agent, and none of the respondents found their property from the window advertisement.

6.3 The Service Quality Gaps

When it comes to the customers that were very unsatisfied with the service the promotional and the behavioral gap occurs. Those customers stated that they were promised too much and that those promises were never kept. In the company's marketing communications the promise is to be the trustworthy and reliable. The company promotes itself being a quality member of SKVL and following the guidelines of the good brokerage practices. For these customers the company has promised too much for not being able to meet those promises and since the commitment to follow the guidelines is part of the company's quality systems and the employees should follow these practices a behavioral gap occurs. The behavioral gap also occurs in giving real and realistic information for the customers for the same reason as stated in the previous sentence.

The gaps that need some attention from the sellers' side are the real estate agents to keep their promise, giving real and realistic information for the customers and having customers' best interest at heart. When it comes to the buyers the gap scores indicate that there are some actions that need to be taken when it comes to the service attributes of keeping promises and having customers' best interest at heart. Attention is needed for the attributes of giving real and realistic information for the customers, professionalism, sincerely serving the customers, and keeping customers up-to-date. These all indicate that the service quality gap that occurs for the company is the behavioral gap, and that is why reasons behind the gap need to be further investigate.

7 RECOMMENDATIONS

Due to the fact that the customers of Aninkaisten Kiinteistövälitys must rely on the expertise service of the real estate agents and the quality is based on evaluating the service the customer receives from the real estate agent, the company's employees need to understand that they are the ones who provide the quality for the customers.

In order for the company to maintain the quality and to meet the customers' expectations in the future the company needs to ensure that the company's values are understood, accepted and acted upon by the employees. It also requires that the real estate agents have the required skills and for that a continuous education program needs to be provided for the employees to maintain and develop their skills. The company's processes need to be clearly stated and understood by the employees so that everyone in the company knows what they are supposed to do and that everyone knows their responsibilities. The company's reward system should support the quality program and the marketing communications needs to be in alignment with the vision. (Szwarc 2005, 35)

What is the major issue to keep in mind and the main concern for all the employees in the company is that the promises are to be kept and it is always better to under promise and over deliver than vice versa. Not keeping promises was the main concern for the customers who were very unsatisfied with the service, and they also expressed that they were telling about their frustration and anger to others and spreading the negative word about the company. This issue needs to be communicated and make sure that everyone in the company truly understands it in their actions in order for the company to avoid creating the 'terrorists' for the company, meaning those unsatisfied customers who are eagerly spreading the negative word about the company.

In order for the company to effectively correct the bad experience of unsatisfied customer the development of a proper complaint handling process is vital. The company needs to figure out a proper and effective compensation program and try to understand the reason behind the customer dissatisfaction. Explaining the situation, apologizing and taking corrective actions are also part of the service recovery program. It

needs to be understood throughout the company that the customers' quality perception is in customers head and the empathy and understanding is needed in order to avoid 'terrorist'.

The issues behind the satisfaction need to be clearly communicated for all the real estate agents. It is vital that the real estate agents know what issues drive customer satisfaction and what quality means for the customers. The number one issue for the customers is the **Reliability**. Everyone in the company need to understand that keeping promises and being honest are the issues where to focus and that the customers are relying on the expertise service of the real estate agent and thus the reliability plays a crucial role in the relationship. **Assurance** and **Empathy** are the next issues that the customers value in the relationship with the real estate agents. Being professional and giving customers the information they need to know with a respectful manner are the main issues here. In addition the customers expect that they are listened to, the real estate agent sincerely serves the customers and that the real estate agents have the customers best interest at heart.

For maintaining the customer focus and continuous improvement the company needs to obtain high customer contact and customer focus. It is also important to recognize the employees' role in ensuring the company has satisfied and loyal customers. If the employees are not treated well the message will get through to customers. Employees play a crucial role in delivering customer service. As a result, their views on the company, its products and services, and their involvement in and contribution to the company's success are vital. (Szwarc 2005, 14)

As was stated in the buyers results, the sources they are looking for a property is mainly from the Internet. The company already has a well established Internet communications in use having the main portals, Etuovi.com, Oikotie.fi and Jokakoti.fi, of property marketing in use, having well-established homepage and social media in use through facebook. The company should further develop the Internet communications and marketing. Marketing on the Internet in the main portals where customers search the properties is one way to increase the awareness among the prospects. Utilizing the social media even more e.g. creating marketing campaigns in the facebook is a great way to increase consumer interest.

The company has its own facebook group where there currently are 671 fans. The company announces there the latest news and releases, and has organized competitions for the facebook fans. An idea to increase the interest and thus awareness would be to offer the customers the opportunity to share their experiences on buying a new house and living there. Customers could tell their stories and add some pictures and the best story will be selected and e.g. every half a year the best story teller wins some bigger price.

Szwarc (2005, 35-36) suggests the actions the company should take in order to achieve and sustain ever higher levels of service and quality and customer satisfaction and what these means for the company are discussed next. Aninkaisten Kiinteistöväälitys should continuously monitor the changing needs of the customers and establish the quality objectives and measurement system for each customer segment. The company's management need to visibly and actively lead the cultural change process and promote the continuous improvement. The process of cultural change starts from the management understanding of the business the company operates in and the company's strategic niche – understanding where the company can do better than the competitors. The company's values and beliefs need to be clearly stated throughout the company and those should guide everyone's behaviour from the real estate agents in the front-line as well as the employees working in the supporting processes. The management also needs to think where the company is aiming at and state the visions for the future throughout the company.

In order for Aninkaisten Kiinteistöväälitys to be efficient and to serve the customers better there is a need for the company to create and maintain supporting processes, company's systems and structures that are in alignment with the strategies and visions and that these support the front-line employees to provide customers with quality services. Everyone in the organization should be given a through introduction to why service quality is critical and to promote the customer driven quality throughout the company constantly reinforcing the message. The company must promote continuous learning at all organizational levels to increase the knowledge and professionalism of the employees and there needs to be a process of continuous skill building for everyone in the company to support the improvement process. The company

should create hiring, orientation and promotion practices that reflect service quality principles and the company's values.

Reward and recognition processes and practices need to be aligned to reinforce the service quality principles and the values of the company. The employees at all levels throughout the organization need to be active and contributing in achieving the company's visions and objectives. Measurement systems and assessment of these systems must start from the customer and move into the company, meaning that the company needs to gather the information from the customers about the service attributes they value and to understand the consequences and benefits these attributes provide and the values they serve for the customers. The final issue is to create marketing and the public relations strategies that are aligned with the visions and values of the company. In addition this information needs to be used to maintain, improve and innovate in products services and processes. (Szwarc 2005, 35-36)

As most of the customers stated that they would have needed more guidance and advices in the process the company should create guidelines for the customers. This can be created in a form of a leaflet where the processes are stated from the customers' point of view. In the leaflet there could be information about what the sellers should do before open houses and how to support the selling process e.g. cleaning the property and fixing some cosmetic damages. In the leaflet there should also be information about the responsibilities of the sellers and the buyers in the trading event, what documents to remember and stating the process in an understandable way. There should be two different leaflets to be done, one for the sellers and one for the buyers.

Customer satisfaction surveys can be rich source of information for generating continuous quality improvements, but only if the results are analysed carefully and communicated widely. The management and delivery of the entire service package needs to be carefully co-ordinated and integrated. It is therefore important for the company to be organized in a way that allows efficient and effective service delivery and that all the people involved in the service delivery are competent and willing to carry out their service roles. This emphasizes the importance of excellent services management, the effective use of internal marketing and communication and the development of managerial and employee competence. (Gilmore 2003, 16)

As stated earlier in this thesis the customer panel is one way to find out the satisfaction of the customers. Customer panel however can be used to form new improved attributes of customer quality. The company could create an ongoing system where random customers are selected to share their concerns and ideas about the company's services and thus have more in-depth knowledge about customers' needs and desires.

An incentive was promised for the ones responding to the survey without offering the customers the opportunity to fill in their contact information. This was corrected in the reminder letter where the customers who had responded and who were about to respond were asked to send their contact information through e-mail. In the next survey that will be carried out there is a need to include the question where customers could give their contact information in order to carry out the draw. Another issue that should be added in the survey is a part where the customers can select the real estate agent or real estate agents whose customers they were in the process in order for the company to assess the performance of an individual real estate agent and thus making it easier for the company to take corrective actions. The quality reward system can thus be partly based on the results that an individual real estate agent receives from the future satisfaction surveys.

7.1 Creating a Service Quality Information System

What is important for the company in providing excellent service quality is to listen carefully both the customers and the front-line employees. To do this effectively the company needs to create an ongoing service research process that provides managers with useful, timely data. Information from service quality surveys can help managers understand the effects of changes in service quality and to create strategies to improve the quality. (Lovelock 2002, 275)

To do this an ongoing research program should be conducted through a portfolio of research techniques that form the service quality information system. For Aninkais-ten Kiinteistöväälitys this portfolio should include the annual utilization of the SERVQUAL-model, which is to be further developed and reassessed based on the

changing customer needs and the results from the previous surveys. For this the suggested customer panel could be a good approach.

A problem faced with the SERVQUAL-model was that alone it would not give reliable information about the true level of customer satisfaction. This however was questioned before conducting the survey and thus qualitative approach was also used in this study. Another problem was that two of the customers understood the scale wrongly giving scores 1 when they actually should have been giving a 5. This was discovered through a deeper analysis of the quantitative and the qualitative parts of the surveys.

The company also has post-transaction surveys in use, which are outlined and managed by SKVL. This survey measures the customers' overall satisfaction including questions about the perceived service quality service in general, communication, professionalism and marketing. In the future there should be more emphasis put on the analysis of these surveys and on communicating these results widely. (Lovelock 2002, 275-276)

A research technique that the company has also used in surveying the service quality is "mystery shopping". The company hired employees of a marketing company to act as customers in the open houses to assess how an individual real estate agent behaved in a service situation and it can be used in assessing additional training and coaching. This can be more utilized also in the property valuations where the aim is to get the commission contract. One technique for the company to improve the service quality is the employee field reporting. It is a method for finding out what employees learn from their interactions with the customers and their observations of customer behaviour. The information can be collected through written surveys and then the reported issues can be discussed in the company meetings. (Lovelock 2002, 275-276)

8 EVALUATION OF THE PROCESS

When I finally decided that it was time to complete my degree, it was clear from the beginning that I wanted to conduct my thesis for Aninkaisten Kiinteistöväilytys since I had been working in the company for a year then. The only thing I was wondering was the subject for the thesis. First I decided to do a competitor analysis for the company and already started the process, but my tutor Nea Saarinen suggested me to do a customer satisfaction analysis. And I believed her since I was frustrated and really struggling with the first topic, and I am happy that I did.

If I was to start the process all over again there are a few issues I would do differently. First of all I would start the process by reading other thesis first to get better understanding about what I was supposed to do. It would have also helped me to get better understanding about the style and structure of the thesis. In the beginning I was too much in a hurry to form the questionnaires and was making the first versions of the questionnaires before familiarizing myself enough with the theory. I was too much in a hurry because I wanted to send the questionnaires as quick as possible to get the responses fast.

At times I made the mistake of thinking that I was reaching the end after finishing one part, and when starting again with the thesis I got the feeling of despair realizing that I still had a lot to do and that the end was not as close as I had thought it would be. At the times of despair it was important to keep the focus in the final goal without losing the faith of someday reaching it.

I can proudly say that I was able to reach the research objectives and complete the thesis ahead of the planned schedule and I am pleased that I was able to find the motivation and make the sacrifices I did to reach the finish line. Having the company's support, the support from Nea and most of all the support from the family and friends kept me going towards the goal.

In the end I can say that there were lessons learned, lot of frustration, feeling of despair and lonely hours with the computer but finally I am done and a feel of joy of the freedom and happiness about my accomplishment was worth it all.

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APPENDIX 1. Questionnaire for Sellers

EXPECTATIONS

When you think about the service provider in the real estate brokerage business, please think about the issues that you value and expect from excellent service provider. Think about the kind of company you would be pleased to do business with.

Please show the extent to which you think such a company would possess the feature described by each statement.

If you feel a feature is **not all essential then please select **1**; if you feel such a feature is **absolutely essential** then please select **5**. If your feelings are less strong then select one of the numbers in between**

Real Estate Agent is Professional

Real Estate Agent is polite

Real Estate Agent has the required knowledge

Real Estate Agent treats customers with respect

Real Estate Agent considers customer's needs and desires

Real Estate Agent is sincerely interested in serving the customer

Real Estate Agent is able to solve the problems

Real Estate Agent has the customer's best interest at heart

Real Estate Agent keeps his/her promises

Real Estate Agent gives real and realistic information

Real Estate Agent tells the customer everything they need to know

Real Estate Agent instills confidence in their behavior

Real Estate Agent has an operating hours convenient to all their customers

Company's office is easy to find and it is easy to visit

The communication between the customer and the real estate agent is fluent

Real Estate Agent keeps the customer up to date during the whole process

Real Estate Agent is always ready to help the customer

Real Estate Agent will appear professional and neat

The physical facilities of the company are clean and cozy

The used materials are attractive and neat

EXPERIENCED SERVICE

The following statements describe how you experienced the service provided by Aninkaisten Kiinteistövälitys

Please select **1** if you think that the service **did not respond** to the statement.
Please select **5** if you think that the service **responded** to that statement. Please select **0** if you can not tell or if you do not have an experience on that statement.

Real Estate Agent was Professional

Real Estate Agent was polite

Real Estate Agent had the required knowledge

Real Estate Agent treated me with respect

Real Estate Agent considered my needs and desires

Real Estate Agent was sincerely interested in serving me

Real Estate Agent was able to solve the problems

Real Estate Agent had my best interest at heart

Real Estate Agent kept his/her promises

Real Estate Agent gave real and realistic information

Real Estate Agent told me everything I needed to know

Real Estate Agent instilled confidence in his/her behavior

Real Estate Agent had an operating hours convenient to me and other customers

Company's office was easy to find and it was easy to visit

The communication between the customer and the real estate agent was fluent

Real Estate Agent kept me up to date during the whole process

Real Estate Agent was always ready to help me

Real Estate Agent appeared professional and neat

The physical facilities of the company were clean and cozy

The used materials were attractive and neat

I selected Aninkaisten Kiinteistövälitys because:

I would recommend Aninkaisten Kiinteistövälitys for my relatives/acquaintance

Yes

No

I could use the services of Aninkaisten Kiinteistövälitys in the future

Yes

No

Grade the perceived service on scale 4-10

Where can the company do better in order to improve the service quality?

What issues the company performed well?

What other issues that you find important you wish a real estate company could find a solution?

APPENDIX 2. Questionnaire for sellers in Finnish

ODOTUKSET

Kun ajattelet kiinteistövälityspalvelun tarjoajaa mieti mitkä asiat mielestäsi ovat tärkeimpiä tekijöitä, joita odotat loistavalta palveluntarjoajalta. Mieti sellaista yritystä, jonka kanssa teet mielelläsi yhteistyötä.

Jos mielestäsi kyseinen väittämä ei ole lainkaan tärkeä valitse 1; jos taas mielestäsi kyseinen väittämä on ehdottoman tärkeä valitse 5. Jos tunteesi eivät ole näin voimakkaat valitse jokin väliin jäävistä luvuista. Vastaathan ystävällisesti kaikkiin kysymyksiin.

5=Täysin samaa mieltä, 1=Täysin eri mieltä

Välittäjä on ammattitaitoinen

Välittäjä on kohtelias

Välittäjällä on tarvittava tieto

Välittäjä kohtelee asiakasta kunnioittavasti

Välittäjä ottaa huomioon asiakkaan tarpeet ja toiveet

Välittäjä on aidosti kiinnostunut asiakkaan palvelemisesta

Välittäjä pystyy ratkaisemaan asiakkaan ongelmat

Välittäjälle on ensisijaisen tärkeää asiakkaan etu

Välittäjä pitää lupauksensa

Välittäjä antaa oikeaa ja realistista tietoa

Välittäjä kertoo asiakkaalle kaiken tarpeellisen tiedon

Välittäjä herättää käytöksellään luottamusta

Välittäjä toimii ja työskentelee asiakkaalle sopivana aikana

Kiinteistövälitysyriityksen toimitiloihin on helppo löytää ja paikan päälle on helppo tulla

Välittäjän ja asiakkaan välinen yhteydenpito on sujuvaa

Välittäjä pitää asiakkaan ajan tasalla koko prosessin ajan

Välittäjä on aina valmis auttamaan asiakasta

Välittäjän ulkoinen olemus on ammattimainen ja siisti

Välitystoimiston tilat ovat viihtyisät ja siistit

Välittäjän antama materiaali on houkuttelevaa ja siistiä

KOETTU PALVELU

Seuraavat väittämät kuvaavat sitä kuinka koit Aninkaisten Kiinteistövälitykseltä saamasi palvelun. Valitse **1**, jos olet sitä mieltä, **ettei palvelu vastannut kyseistä** väittämää. Valitse **5**, jos olet sitä mieltä, että **palvelu vastasi kyseiseen** väittämään.

5=Täysin samaa mieltä, 1=Täysin eri mieltä, mikäli et osaa vastata kyseiseen väittämään valitse En osaa sanoa

Välittäjä oli ammattitaitoinen
Välittäjä oli kohtelias
Välittäjällä oli tarvittava tieto
Välittäjä kohteli minua kunnioittavasti

Välittäjä otti tarpeeni ja toiveeni huomioon
Välittäjä oli aidosti kiinnostunut palvelemaan minua
Välittäjä pystyi ratkaisemaan ongelmani
Välittäjälle asiakkaan etu oli ensisijaisen tärkeää

Välittäjä piti lupauksensa
Välittäjä antoi minulle oikeaa ja realistista tietoa
Välittäjä kertoi minulle kaiken tarpeellisen tiedon
Välittäjän käytös herätti luottamusta

Välittäjä toimi ja työskenteli minulle sopivina aikoina
Aninkaisten Kiinteistövälityksen toimitilat oli helppo löytää ja paikan päälle oli helppo tulla
Välittäjän ja minun välinen yhteydenpito oli sujuvaa
Välittäjä piti minut ajan tasalla koko prosessin ajan
Välittäjä oli aina valmis auttamaan minua

Välittäjän ulkoinen olemus oli ammattimainen ja siisti
Välitystoimiston tilat olivat viihtyisät ja siistit
Välittäjän antama materiaali oli houkuttelevaa ja siistiä

Valitsin Aninkaisten Kiinteistövälityksen, koska:

Suosittelisin Aninkaisten Kiinteistövälitystä

Kyllä
En

Kokemukseni perusteella käyttäisin Aninkaisten Kiinteistövälityksen palveluita tulevaisuudessa

Kyllä
En

Arvioi kouluarvosanoin saamaasi palvelua kokonaisuutena (4-10)

Missä mielestänne voimme parantaa palvelun laatua?

Mitkä asiat hoidimme mielestänne hyvin?

Mihin muihin tärkeinä pitämiinne asioihin toivoisit välitysliikkeen löytävän ratkaisun?

APPENDIX 3. Questionnaire for Buyers

EXPECTATIONS

When you think about the service provider in the real estate brokerage business, please think about the issues that you value and expect from excellent service provider. Think about the kind of company you would be pleased to do business with.

Please show the extent to which you think such a company would possess the feature described by each statement.

If you feel a feature is **not all essential then please select **1**; if you feel such a feature is **absolutely essential** then please select **5**. If your feelings are less strong then select one of the numbers in between**

Real Estate Agent is Professional

Real Estate Agent is polite

Real Estate Agent has the required knowledge

Real Estate Agent treats customers with respect

Real Estate Agent considers customer's needs and desires

Real Estate Agent is sincerely interested in serving the customer

Real Estate Agent is able to solve the problems

Real Estate Agent has the customer's best interest at heart

Real Estate Agent keeps his/her promises

Real Estate Agent gives real and realistic information

Real Estate Agent tells the customer everything they need to know

Real Estate Agent instills confidence in their behavior

Real Estate Agent has an operating hours convenient to all their customers

Company's office is easy to find and it is easy to visit

The communication between the customer and the real estate agent is fluent

Real Estate Agent keeps the customer up to date during the whole process

Real Estate Agent is always ready to help the customer

Real Estate Agent will appear professional and neat

The physical facilities of the company are clean and cozy

The used materials are attractive and neat

EXPERIENCED SERVICE

The following statements describe how you experienced the service provided by Aninkaisten Kiinteistöväilytys

Please select **1** if you think that the service **did not respond** to the statement.
Please select **5** if you think that the service **responded** to that statement. Please select **0** if you can not tell or if you do not have an experience on that statement.

Real Estate Agent was Professional

Real Estate Agent was polite

Real Estate Agent had the required knowledge

Real Estate Agent treated me with respect

Real Estate Agent considered my needs and desires

Real Estate Agent was sincerely interested in serving me

Real Estate Agent was able to solve the problems

Real Estate Agent had my best interest at heart

Real Estate Agent kept his/her promises

Real Estate Agent gave real and realistic information

Real Estate Agent told me everything I needed to know

Real Estate Agent instilled confidence in his/her behavior

Real Estate Agent had an operating hours convenient to me and other customers

Company's office was easy to find and it was easy to visit

The communication between the customer and the real estate agent was fluent

Real Estate Agent kept me up to date during the whole process

Real Estate Agent was always ready to help me

Real Estate Agent appeared professional and neat

The physical facilities of the company were clean and cozy

The used materials were attractive and neat

I found the apartment from:

- The Internet
- Asuntomedia-magazine
- Local newspaper
- Relative/Acquaintance
- Window-ad
- The real estate agent recommended
- Other source? _____

I would recommend a real estate agent of Aninkaisten Kiinteistövälitys for my relatives/acquaintances

Yes

No

I could use the services of Aninkaisten Kiinteistövälitys in the future

Yes

No

Grade the perceived service on scale 4-10

Where can the company do better in order to improve the service quality?

What issues the company performed well?

What other issues that you find important you wish a real estate company could find a solution?

APPENDIX 4. Questionnaire for Buyers in Finnish

ODOTUKSET

Kun ajattelet kiinteistövälityspalvelun tarjoajaa mieti mitkä asiat mielestäsi ovat tärkeimpiä tekijöitä, joita odotat loistavalta palveluntarjoajalta. Mieti sellaista yritystä, jonka kanssa teet mielelläsi yhteistyötä.

Jos mielestäsi kyseinen väittämä ei ole lainkaan tärkeä valitse 1; jos taas mielestäsi kyseinen väittämä on ehdottoman tärkeä valitse 5. Jos tunteesi eivät ole näin voimakkaat valitse jokin väliin jäävistä luvuista. Vastaathan ystävällisesti kaikkiin kysymyksiin.

5=Täysin samaa mieltä, 1=Täysin eri mieltä

Välittäjä on ammattitaitoinen

Välittäjä on kohtelias

Välittäjällä on tarvittava tieto

Välittäjä kohtelee asiakasta kunnioittavasti

Välittäjä ottaa huomioon asiakkaan tarpeet ja toiveet

Välittäjä on aidosti kiinnostunut asiakkaan palvelemisesta

Välittäjä pystyy ratkaisemaan asiakkaan ongelmat

Välittäjälle on ensisijaisen tärkeää asiakkaan etu

Välittäjä pitää lupauksensa

Välittäjä antaa oikeaa ja realistista tietoa

Välittäjä kertoo asiakkaalle kaiken tarpeellisen tiedon

Välittäjä herättää käytöksellään luottamusta

Välittäjä työskentelee asiakkaalle sopivana aikana

Kiinteistövälitysyrityksen toimitiloihin on helppo löytää ja paikan päälle on helppo tulla

Välittäjän ja asiakkaan välinen yhteydenpito on sujuvaa

Välittäjä pitää asiakkaan ajan tasalla koko prosessin ajan

Välittäjä on aina valmis auttamaan asiakasta

Välittäjän ulkoinen olemus on ammattimainen ja siisti

Välitystoimiston tilat ovat viihtyisät ja siistit

Välittäjän antama materiaali on houkuttelevaa ja siistiä

KOETTU PALVELU

Seuraavat väittämät kuvaavat sitä kuinka koit Aninkaisten Kiinteistövälitykseltä saamasi palvelun. Valitse **1**, jos olet sitä mieltä, **ettei palvelu vastannut kyseistä tekijää**. Valitse **5**, jos olet sitä mieltä, että **palvelu vastasi kyseiseen tekijään**.

5=Täysin samaa mieltä, 1=Täysin eri mieltä, mikäli et osaa vastata kyseiseen väittämään valitse En osaa sanoa

Välittäjä oli ammattitaitoinen
Välittäjä oli kohtelias
Välittäjällä oli tarvittava tieto
Välittäjä kohteli minua kunnioittavasti

Välittäjä otti tarpeeni ja toiveeni huomioon
Välittäjä oli aidosti kiinnostunut palvelemaan minua
Välittäjä pystyi ratkaisemaan ongelmani
Välittäjälle asiakkaan etu oli ensisijaisen tärkeää

Välittäjä piti lupauksensa
Välittäjä antoi minulle oikeaa ja realistista tietoa
Välittäjä kertoi minulle kaiken tarpeellisen tiedon
Välittäjän käytös herätti luottamusta

Välittäjä työskenteli minulle sopivina aikoina
Aninkaisten Kiinteistövälityksen toimitiloihin oli helppo löytää ja paikan päälle oli helppo tulla
Välittäjän ja minun välinen yhteydenpito oli sujuvaa
Välittäjä piti minut ajan tasalla koko prosessin ajan
Välittäjä oli aina valmis auttamaan minua

Välittäjän ulkoinen olemus oli ammattimainen ja siisti
Välitystoimiston tilat olivat viihtyisät ja siistit
Välittäjän antama materiaali oli houkuttelevaa ja siistiä

Mistä etsin/löysin asunnon:

- Internet
- Asuntomedia (Etuovi-lehti)
- Paikallislehti
- Sukulainen/tuttava
- Ikkunamainos
- Välittäjä suositteli
- Muu? _____

Suosittelisin Aninkaisten Kiinteistövälitystä sukulaiselle/tuttaville

Kyllä

En

Kokemani palvelun perusteella voisin tulevaisuudessa käyttää Aninkaisten Kiinteistövälityksen palveluita

Kyllä

En

Arvioi kouluarvosanoin saamaasi palvelua kokonaisuutena (4-10)

Missä mielestänne voimme parantaa palvelun laatua?

Mitkä asiat hoidimme mielestänne hyvin?

Mihin muihin tärkeinä pitämiinne asioihin toivoisit välitysliikkeen löytävän ratkaisun?
