

Marketing Letter for Specific Customers via Internet Bank and Electronic Signature

Case: Joroisten Osuuspankki

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THESIS

Abstract

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<p>The final thesis report was done for Joroisten Osuuspankki about sending a marketing letter via the internet bank. The final thesis also consists of a research of the usage of electronic signature in Joroisten Osuuspankki.</p> <p>The agendas were chosen because Joroisten Osuuspankki had not used their internet bank for marketing before and Joroisten Osuuspankki wanted to extend their marketing areas to the internet bank. The electronic signature had been taught to the customer servants but it was not used as efficiently as it should have been. The final thesis case study was to learn how electronic signature was used and how the usage could be extended to its full capacity.</p> <p>The results of the marketing letter were positive because the percentage of potential customers who opened the marketing letter was 52%. In the research it was discovered that the customer servants of Joroisten Osuuspankki did not know how to use electronic signature. To improve the usage of the electronic signature a planning evening was held where the problems of electronic signature usage were discussed. In the planning evening retraining and instructions on how the electronic signature should be used were provided.</p>			
Keywords			
Marketing, Internet Bank, Electronic signature, Electronic autograph			

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1 INTRODUCTION

The cases for this final thesis were ordered by Joroisten Osuuspankki about internet bank marketing and of electronic signature. Final thesis report was made for Bachelor's Degree in Business Administration at Savonia University of Applied Sciences. Joroisten Osuuspankki is a part of POP Bank Group which is an entirely Finnish credit union bank.

The final thesis was done because Joroisten Osuuspankki wanted to know how they could benefit of the internet bank in marketing and how to get the customer servants of Joroisten Osuuspankki to use the possibility of electronic signature. The current situation was that Joroisten Osuuspankki had not done marketing via internet bank, the marketing that had done to the customer from internet bank had been sent from POP Bank Group. Electronic signature had been taught for all the customer servants of Joroisten Osuuspankki but it had been used rarely after the training. The qualitative interviews were done for the customer servants of Joroisten Osuuspankki who should have been using the electronic signature in their daily work situations.

The empirical part of the final thesis report was carried out by the qualitative interviews for the customer servants of Joroisten Osuuspankki. The theoretical part consists of internet marketing and then specific of financial marketing and its rules, also electronic marketing has its own rules. The best knowledge that was gotten for the theoretical part came from Joroisten Osuuspankki employees and from POP Bank Groups internal guides.

1.1 POP Bank Group

POP Bank group consists of 36 independent and locally acting credit unions. Joroisten Osuuspankki is part of the POP Bank group. POP Bank group is Finnish bank which is responsible of its own business. All the needed decision is made in customers own bank and office. Promise which the whole group gives is genuine close to people. (POP Pankki a)

POP Bank group was established in 1997 to continue the work for locally acting credit union members and customers. It consists of the 36 independent credit union banks which means 126 offices and 720 employees, POP Pankkiliitto as central- and support organization, POP Pankki Vakuutusrahasto (PVR) which takes care of group's

stability and POP Vakuutus as insurance provider. Aktia Bank Oyj is the central banking institution for POP Bank and Oy Samlink Ab is the information system operator. Outsourced services are among other thing Genworth Finance, Aktia Henkivakuutus Oy, Aktia Rahoitusyhtiö Oy, Luottokunta and Automatia Oy. (POP Pankki b)

POP Pankkiliitto's task is lobbying and legal affairs, development in organization, product, service, customer and marketing, education of the employees and group controller-task. POP Bank's services cover retail customers, small and medium-sized enterprises, as well as farmers and forest holder's payment, card, savings, investment and also the financial services. The customer can choose to do business in person at POP Bank offices or online banking. POP Bank has been recognized for the last ten years as Finland's customer service bank. POP Bank group is financially strong and Finland's most solid bank group. The credit union members own the bank and can influence to banks management. From there comes the human closeness. (POP Pankki b)

1.2 POP Bank Joroinen, Joroisten Osuuspankki

Joroisten Osuuspankki has been established in year 1919. In 1997 it become independent to its own credit union bank. Joroisten Osuuspankki belongs under POP Bank group. There are 9 employees and a layer which is outsourced and comes according to reservations. From all of the customers 5 179 there are 2143 credit union members. (POP Pankki c) Joroisten Osuuspankki offers for all the customers the following services in person:

- investment services that include stocks, funding, fixed-term account, deposit account, insurance products and additional share
- financial services which includes student loans, consumer loans, housing loans, flexible loans, corporate loans and bank guarantees
- notary services which means mortgage application and registration of title to a property application
- insurance products loan insurance, POP basic security and critical illness insurance
- cash services which also includes settlement calculations

Key figures are: deposits are 56,3 million euro, credits 39,9 million euro, balance 82,3 million euro, equity 21,3 million euro, financial solidity 30,49% and profit 1,5 million euro in year 2011. Joroisten Osuuspankki has been chosen for the best credit union bank twice by OT-magazine 4/2012. In the research there have been 262 credit union banks in Finland. The mission for the bank is to find together with the customer the best solutions of the customer's economic issues, to create relevance and with heart and reason. (POP Pankki c)

2 INTERNET MARKETING

Marketing means all the activities which are done to promote the business. Marketing can be done for example by advertising via television, internet, radio, magazines and personal marketing. So that the customer gets the best benefit of the marketing the only importance is on what the marketing contains but also in has the channel been the right one for the customer. (Ylikoski, Järvinen 2011, 152) In this chapter the topics are basics of internet marketing, basics of social media, e-mail marketing, financial marketing and POP Bank e-marketing.

2.1 Basics of internet marketing

Using internet as a tool of marketing has grown and developed strongly in the past ten years (Juslén 2011, 16) which can be related straight to that the development of internet and the availability of own computers in every household. Key elements in internet marketing are: www-pages (including blogs), online marketing (for example banners), search engines, e-mail and external marketing (Hakukonemarkkinointi 2012). The difference between www-pages and banners is that www-page is usually a page where is only the businesses own page and own information. Banners are display-advertisement. It is an advertisement which is a certain size and can be seen in any www-page the company has agreed with. With banner a certain product or service can be highlighted and clicking a banner can be lead to the businesses own web site, campaign site or a site that gives more information from the product or service that is advertised. (Mainostajienliitto 2009, 103)

Internet marketing has removed the middle man in marketing, meaning businesses do not have to inform to a third party outside the company and then wait when the information is released and how it has been done. At the moment businesses can inform directly the customers of the possible new products and services. Internet marketing gives the possibility for the businesses themselves choose the best time and the way to release the marketing letters. Internet marketing has given the opportunity to treat the customers as individuals and not as a mass. Even though the marketing is done in a mass but the content is individually orientated. (Juslén 2009, 59.)

Internet marketing has opened a two way communication tool for businesses where the customer is searching for information and the businesses are searching of customers. (Juslén 2009, 59) Besides direct marketing businesses can offer to the customer more detailed information such as operation guides, maintenance reminder, information about new products, services and events which all are part of marketing and maintaining customer satisfaction. In the table 1 there is gathered from the book *Digitaalinen markkinointi* the benefits that internet marketing gives to both customer and the business. (Merisavo, Vesanen, Raulas, Virtanen 2006, 43).

Benefits for business	Benefits for customer
<p>Cost savings</p> <ul style="list-style-type: none"> • lower communication expenses (e-mail vs. letter) • lower distribution expenses (brochures, samples and products in digital distribution) • lower production expenses (digital printing) <p>Marketing and interaction</p> <ul style="list-style-type: none"> • reaching a larger target group (global) • reaching accurate target group • can be implemented and changed quickly • can be responded to customer messages quickly • opportunity to make interactive marketing • marketing cannot be seen by the competitors (e-mail, mobile) <p>Customers and their management</p> <ul style="list-style-type: none"> • effectiveness in building and strengthen customer relationships • more frequent contact in customers • customers can be activated more • easier to follow up and collect information of customers 	<p>Searching information and buying</p> <ul style="list-style-type: none"> • time and space indecency • easier and more efficient information search • easier and more efficient buying <p>Communication and interaction</p> <ul style="list-style-type: none"> • opportunity to get often interesting and useful information and offers from marketer • opportunity to discuss with the marketer easy and free of charge (e-mail, chat, contact form) • opportunity to discuss with other customers (blogs, forums) <p>Personal</p> <ul style="list-style-type: none"> • to get customized information based on own desires and needs (personal newsletter) • to get customized service based on own desires and needs (My Yahoo) <p>Trust</p> <ul style="list-style-type: none"> • encryption and protection of personal data • easy to find out the reputation of the seller and reliability • documentary (conversation made with the seller)

TABLE 1 Digital benefits for the business and customer (Merisavo et al. 2006, 45.)

In internet marketing can be met a lot of customers with a rather small budget. When sending one extra e-mail for a customer has a relatively small expense than unlike when sending the same letter by post. The content of the message is what matters in internet marketing. Customer's satisfaction of the content differs in different campaigns. When the content is intended to appeal for customer's emotions the customer's satisfaction does not have a big role, but when the customer needs a lot of information in making the buying decision, the satisfaction with the content information is highly important. (Merisavo et al. 2006, 44 and 125.)

Due to all that has been written above internet marketing has changed marketing to be more customers orientated. Before marketing has been outbound marketing where the advertisement has been pushed to customers and used mass media as the way of marketing. Internet marketing is inbound marketing where the customer consent of getting the marketing is a key value. (Juslén 2009,131-135.)

Summary of what internet marketing should be in Juslén's view of point:

- in marketing it is not about the product but the customer
- marketing is a lot more than just advertising
- content is the most important tool in marketing
- communication control shifts from marketer to customer
- information can be directed directly to the customer without middle man
- in internet marketing it is important to be found by customers and not to push marketing towards customers
- marketing and information unite in internet (Juslén 2009,71.)

2.2 Basics of social media marketing

Social media is a channel where people can share their thought, videos and pictures to the persons and organizations that they wish. By using social media people can chat, gossip, make recommendations, look and share information. It can be used to activate a certain type of people by making for example communities. Social media can be opened for everyone or just to a defined group of people. Social media is a today's version of word of mouth. (Seppälä 2011, 9-18) Social media travels with people in smart phones, laptops and tablets. It is available at home in computers, touch screens, televisions and refrigerator doors with internet. (Rongas, 2011) Social

media is revolution inside internet. Where internet combines the computers, social media combines individuals and communities, where customers find other customers and companies their customers. (Kaukkunen, Österlund 2011, 28-30)

There are many types of social media and ways to market in there. Seppälä has divided the different types of social media as following:

Social networks	Facebook, LinkedIn, MySpace, Ning, IRC-Gallery
Media- and content communities	YouTube, Flickr, Spotify
Micro blogs	Twitter, Qaiku
Place- and location services	Foursquare, Ditto, Facebook places
Blog services	Wordpress, Blogger, Posterous, Tumblr
Community services	Wikipedia, Wikispaces, Google Sites
Links and news sharing service	Delicious, Digg
Virtual communities	Habbo Hotel, Second Life
Virtual game worlds	World of warcraft

TABLE 2 Social Media types (Seppälä 2011, 30.)

When thinking of marketing in/by social media there should be a thought do social media add value to the company, how social media differs from the company's own web sites and has the company recourses in handling the social media professionally. Before the key has been company's own web site but social media has changed the way how the customers finds company's web sites. The customers more easily go the company's web sites if someone else has liked or recommend the web sites. Kankkunen and Österlund (2012) have made a conclusion about how social media has changed the way of marketing and how customer's finds the company and it is shown in table 3.

Solved before	Now solves
visibility in search engines	fans and followers in social medias
tempting content	share the tempting content
ability to collect customer information	ability to benefit of tremendous customer information
how well the company was able to spread the message by themselves	how well the company is able to get their own customers to spread the message on behalf of the company

TABLE 3 Social medias changes (Kankkunen et al. 2012, 98.)

Starting point of social media marketing is to analyze why does the company need social media, who it is meant to reach, what are the goals, which social medias should be used and who is the social media updater in the company. When the social media is taken into the marketing plan there should also be thought of what kind of responsibility the company has when using social media. When opening a social media site there has to be content in the start, but also new and interesting content needs to be produced and updated all the time and questions and comments to be answered. The opening part in social media is rather easy but the updating is the work that should be done all the time. Even though opening social media site is free the expenses comes from the resources that have been reserved for the updating the site and producing new contents. That is why there has to be idea of to which social medias would be the best for the business. (Seppälä 2011, 66-69)

Facebook

Facebook can be used in three different types of marketing. There is the Facebook site which is free, Facebook advertisement which is chargeable media and earned media which is what the businesses really want, where the Facebook users does the marketing in behalf of the company by liking, sharing and commenting the business. (Juslén 2013, 28) The keys for the success in Facebook are design your site, make a connection to people, engage your target audience and affect to friend of fans (Facebook 2013).

In businesses own Facebook site can be found name, pictures, history and other relevant information of the business. Facebook site can be used for gathering together

potential and existing customers. In the main site can be sent relevant status updates, links, videos and communication with the customers. There can be also made invites for events that the business offers. (Juslén 2013, 29)

Advertisement in Facebook can be made by everyone who has own Facebook site. The advertisements prices are calculated either by CPM (cost per mille) or CPC (cost per click). CPM means for the cost of 1000 advertisement impression. Business will pay when the potential customers has seen the advertisement. CPC is the cost per click so business will pay every time someone clicks the advertisement. The more the business puts money for the advertisement the more likely it will be shown in Facebook advertisement section. (Facebook 2013) Financial services can advertise in Facebook as long as there is shown the terms for example of consumer credits and credit cards. Advertisement of short term credits is not legal. (Juslén 2013, 96)

Twitter

Twitter is a real-time information network from where business can find and put the latest stories, ideas, opinions and news about the things that the business is interest of or wants to share with others. Tweets are 140 characters long and there can also be photos and videos. Twitter's point is in its short and concise size where the whole conversation is happening. In Twitter the customers choose what accounts they want to follow. (Twitter 2013)

For businesses Twitter can be a channel where the information can be shared in real-time to the customers who are interested in their products and services. From Twitter can be gotten real-time market information and feedback, and also create relationships with customers and partners. By Twitter it is easy for the business to reach the committed customers. (Twitter 2013)

LinkedIn

LinkedIn is a networking tool where can be put own electronic curriculum vitae. It bases on own presentations of know-how, recommendations and personal networking growth (Seppälä 2011, 65) LinkedIn is also a tool for businesses to network with other businesses and share information between businesses and customers. From LinkedIn there can be found potential partners or competitor's background info. When business does their profile well, it adds value for their image. There can be put links

to businesses own websites, Twitter, blogs etc. LinkedIn demonstrates that business knows other businesses and other businesses know the business and in fairs business can make after sales by giving their LinkedIn name. (Kauppinen 2011)

LinkedIn also provides a tool LinkedIn Ads. LinkedIn Ads can be put to LinkedIn website and is made by the business itself. The business specifies itself what kind of LinkedIn members views the advertisement made. The LinkedIn members can be chosen in following matter: by job title, job function, industry, geography, age, gender, company name, company size, or LinkedIn Group. The advertisement cost comes from either the clicks or impressions that are made. (LinkedIn 2013)

2.3 E-mail marketing

E-mail marketing has been in top five digital marketing channels for several years. What makes e-mail marketing so popular is the cost-efficiency, environment friendly and the easy way to contact a lot of customers. In the e-book which Koodiviidakko (2012) made are clearly taken in consideration what e-mail marketing can give. Good elements in e-mail marketing are:

- orderliness
- technical functionality
- visual unity
- interesting content
- good matters
- measurability
- analyzable

As well competitions usually interest customers and are a good attraction to get customers to open, read and contact the business. (Koodiviidakko 2012, 6-7)

Headline is the first thing what customer sees of the marketing letter. Headline should be short, simple and attractive. If the heading does not interest the customer the marketing letter is going to trashcan without the customer reading or knowing what the content is. Even though the marketing letters should be done in a way that the customer has the feeling of individuality for example the heading should not be Dear

Pekka... since it gives the feeling of mass marketing and the customer deletes the message easier. (Koodiviidakko2012, 31)

To give the marketing letter the personalized feeling the personalization should be done in the content. There are two ways on making personalized marketing letters which are: choosing the marketing letter first and then the customers or choosing the customers who has the same interests and make a marketing letter based on the interests. When the marketing letter is made before customer choice there should be done a specific definition on what kind of customers should the marketing letter reach: what is the common thing for the entire customer base so that the marketing letter still feels personalized. When making the sorting of the customers beforehand there should be basic information knowledge of the customers: what kind of products and services would the customers need. (Koodiviidakko2012, 31-32)

Graphic design is very important in marketing letters. Usually customers do not read the marketing letter precisely rather than it is just browsed quickly through. With good graphic design the marketing letter can be brief and easy to read. Marketing letter is a summary of the products or services, the boring detailed information what the business wants to give to the customer but in a more light way. If there is needed to give extra information in the marketing letter can be a link to the business sites. (Koodiviidakko 2012, 32)

Right time to send a marketing letter varies of is the e-mail address work or personal e-mail. Employees read their work e-mails at work time and personal e-mails usually at evenings and weekends. There is not a wrong or right time to send marketing letters but there should be thought on when the customer would most possibly read the e-mail. For example if the customer reads the e-mail once a week on which day he/she would read it so that the marketing letter would be current. There can be also timed messages which go to every customer on a specific time for example before Christmas there comes a note of possible gift proposal and also when the customer opens the e-mail there can be a welcoming note waiting for the customer. (Koodiviidakko2012, 37-38)

Repeating the message is either a good way of drawing the customer's attention or then it will irritate the customer. In some cases it is a good thing to send a reminder of the original marketing letter so that the customer will get the benefit which is promised. If the reminder goes to the customer too many times it will just be irritating and

the effect of the marketing letter is negative. Regularity has a positive reaction among customers because in that way the customer will not forget your business. As long as you have the client's permission on sending the marketing letter it is also not junk mail. But there has to be always the permission in sending marketing letters to customers and also the possibility for the customer to end the incoming marketing letters. (Koodiviidakko 2012, 43-44 and 66)

2.4 Financial marketing

Financial supervisory authority has made a standard for financial services and instruments marketing. In Standard 2.2 is found the rules and regulations regarding marketing in finance sectors. The definition which financial supervisory authority has given for marketing is: marketing means all the activities which improve sales in financial services and financial instruments. Sales improvement ways are for example advertising in the media, direct mailing and orientated sales promotion for its own customers, individual customers or a specific target group. (Financial supervisory authority 2006, 22)

Marketing regulations are not convergent in all sections; it depends on whether it is a financial service provider, offered financial service or financial instrument. Marketing in financial service and instrument has to be done according to good practice. It will maintain the trust, openness and objectiveness in financial market. Good practice in marketing means that the business:

- acts honest and professional
- focuses on the relevant issues
- information is clear and understandable
- expresses clearly that the marketing is done in commercial purpose
- does not hurry or pressure the client in decision making
- does not understate the risks in financial service and instruments
- refers to required material presented and where to find the material

The standard is not suitable in image marketing, where the marketing case is not financial service or instrument, but in image marketing there is also needed to use good practice. (Financial supervisory authority 2006, 9-10)

The goal of marketing is to advance sales by arousing interest in old customers, potential customers and investors. In financial marketing the target can be investment service, credit institution service or financial instruments. Marketing measure depends on the scale of marketing. By using internet as a tool in marketing there can be reached massive customer base and making the marketing letter still feel individual. In newspaper, radio and television advertising the amount of information is the same for all and it is limited. To direct marketing is counted post sales, SMS, e-mail and fax. In personal direct marketing is meant telephonic way of contacting customers. When using the phone as a marketing tool the business has to in the beginning of the call identify who he/she is and in what kind of business is the caller calling. The customer has to also have the opportunity to end the call without listen the marketing call. (Financial supervisory authority 2006, 11-12)

In single advertisement the content does not have to have all the decision marketing information for the customer. It is only to attract customers to contact the business for getting further information. However based on the marketing the customer should be able to understand what kind of services the business is marketing. It cannot give to the customer's unfounded expectations of earnings, affordability of the financial service or instrument or reliability of the business. It is allowed to use raffles and giveaways as a marketing tool in financial services and instruments. The raffles and giveaways should not give the wrong impression or purpose of the marketed financial service or instrument. (Financial supervisory authority 2006, 12)

In marketing letters the description and presenting the risks in financial service and instruments has to be presented clearly. Information should not be hidden in phrases that the customer does not understand or the information read would be misleading. If in the marketing letter is observed a mistake or information that can be understood in a wrong way the adjustment has to be done immediately. When using agent in marketing there should show up clearly whose financial services and instruments are marketed. Using claims and comparisons in marketing the comparison period has to be at least one year and the claims need to be able to be proved. (Financial supervisory authority 2006, 14-15)

2.5 POP Bank e-marketing

POP Bank has made its own plan how to benefit of e-marketing. The plan has six steps: preparation, first contact, understanding, helping, differentiation and follow up. By following these six steps the e-marketing is coherent in all POP Bank's. (POP Pankki d, 1)

In e-marketing campaigns the **preparation** means that the bank knows what all is possible to be done online and what not, in this way the communication with the customer is easier and clear. There has to be a thought what the customer's needs are and what else would the customer need from the bank. The message should be coherent in every message and the possible attachments and additional documents ready when needed. In preparation there should also be consideration is the customer able to get all the information and help only by using internet bank. Not all the customers these days are able to come physically to the bank to make contracts. (POP Pankki d, 1)

When the customer first time logs on in internet bank there is waiting a welcoming note which is sent by the customer servant when the internet bank contract is done. This way the customer knows from the start where to find the messages which the bank sends and from where the customer can send messages to the bank. Bank usually approaches the customer by marketing letters or sends beforehand documents and information before agreed meetings with the customer. (POP Pankki d, 1)

In step of **understanding** comes the matter on what the customer really wants and needs from the bank, when the first approach comes from the customer and not from the bank. It is important to be able to read between the lines and reacting quickly to the customer needs. When the customer himself approaches the bank there is always a possibility to make extra marketing. With internet bank there is always a quick way to send more information of the services what bank is offering and of which the customer could be even a little bit interested of. (POP Pankki d, 1)

When the preparations is done well then the **helping** part is easy. Helping means that the bank encourages the customer to do all the needed steps in internet bank. When customer reacts to the marketing letter the bank can send all the necessary documents via internet bank and help the customer to understand what else the customer needs to do to get for example a credit card which has been marketed. In help-

ing part also comes that the customer would him/her self-think what other things would be necessary for the customer showing to the customer that the bank is really interested of the customers' needs. (POP Pankki d, 1)

Every message that the customer sends is responded as quickly as possible. Even if the customer sends an answer to the marketing letter that the customer does not want the marketing in the future. Thank you for your message is a valuable line for the customer and the bank. This way the customer feels like someone really read the message and a person reacts to it. In **differentiation** the customer is advised to use the internet bank as a tool to communicate with the bank this way there is always left a mark of what has been discussed off. (POP Pankki d, 2)

By **follow up** the bank keeps the control of the entire customer base. In follow up there can be seen how many customers has reacted to the sent marketing letter. Follow up also gives the information of that there has been also sent an answer to the customer, keeping the dialog between the customer and the bank in short timetable so that the customer gets the feeling of personal service. Follow up is also done in a few months later from by asking the customer is the customer satisfied of the possible changes that has been done or become there problems from the changes, have the services worked in a way that they should have worked and has there become more needs to be updated. The follow up is important to be done because from there the bank also gets to know customer satisfaction. (POP Pankki d, 2)

3 ONLINE BANKING

The possibilities of online banking can be reflected and depends on how much people are using internet. In the following chapter there is firstly shown the internet usage in Finland and secondly defined more precise what is electronic banking, electronic signature and electronic autograph. Presently banking as a business has had to grow in the demands of the customer and service their customer more often online than personally at the bank.

3.1 Internet usage in Finland

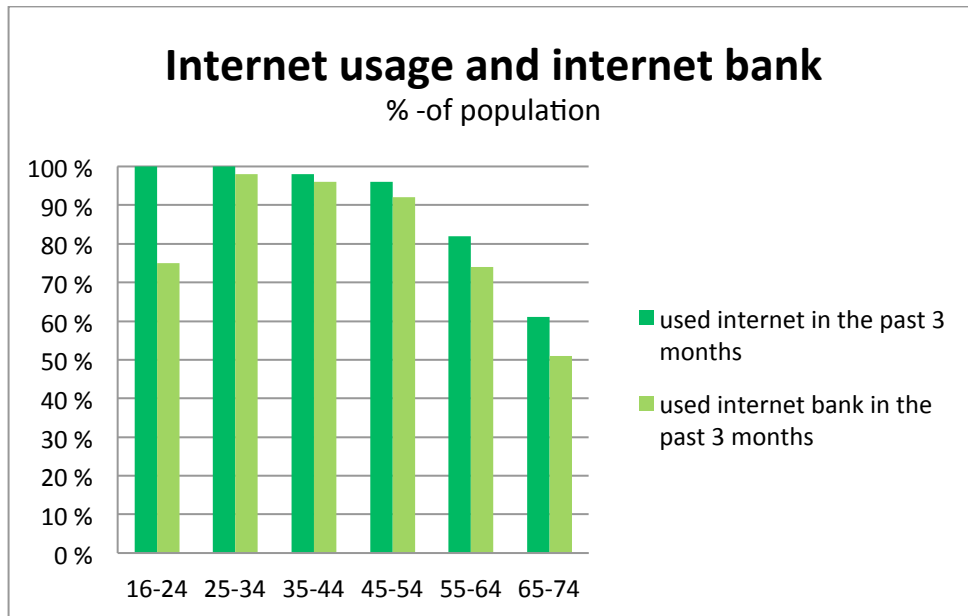
Statistics Finland and Federation of Finnish Financial Services have done researches of internet usage and online banking usage in Finland. In 2011 Finland has been the 7th in internet users when comparing to Europe. The top ten can be seen in the table 4. The information of the European internet users comes from Eurostat and the research sample size is 4300 persons and households. (Statistics Finland 2012)

	Internet users		
	2009	2010	2011
	% - share of the population		
1. Island	93	93	95
2. Norway	91	93	93
3. Sweden	90	91	93
4. The Netherlands	89	90	91
5. Luxemburg	86	90	90
6. Denmark	86	88	90
7. Finland	82	86	89
8. United Kingdom	82	83	85
9. Belgium	75	78	82
10. Denmark	77	80	81

TABLE 4 Internet users in EU (Statistics Finland 2012, 8.)

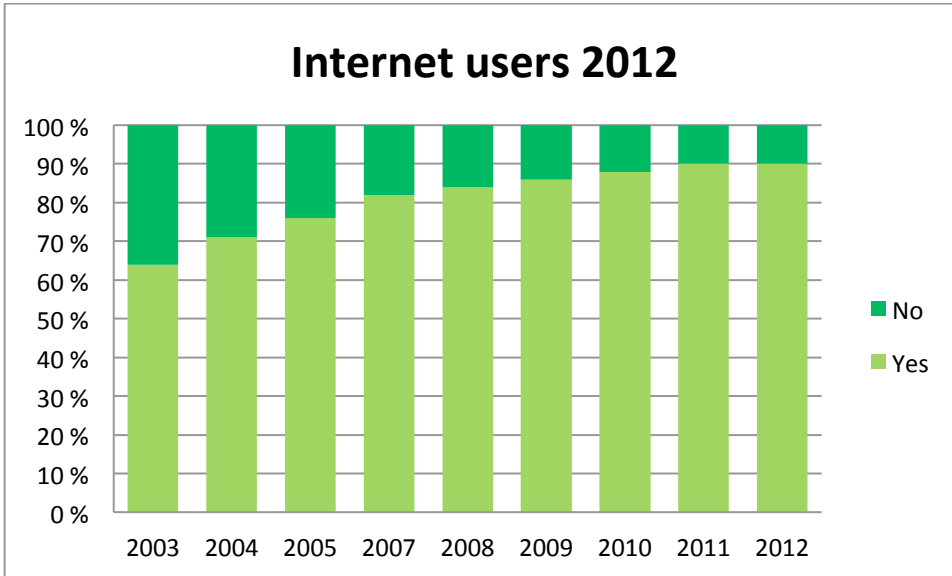
Internet users from the age group 25-34 forward are most commonly to use internet bank services compared to internet users. It can be explained with that in at age 25-34 people are already independent and handle their own economy, also the generation has grown during the development of internet and that is why it is natural to use internet as the first approach towards the businesses. Graph 1 shows how the internet and internet bank usage divides in different age groups. Thought of not offering

internet bank possibility to the older persons can be forgotten because it is an old way of thinking of who uses internet and especially who can use internet.



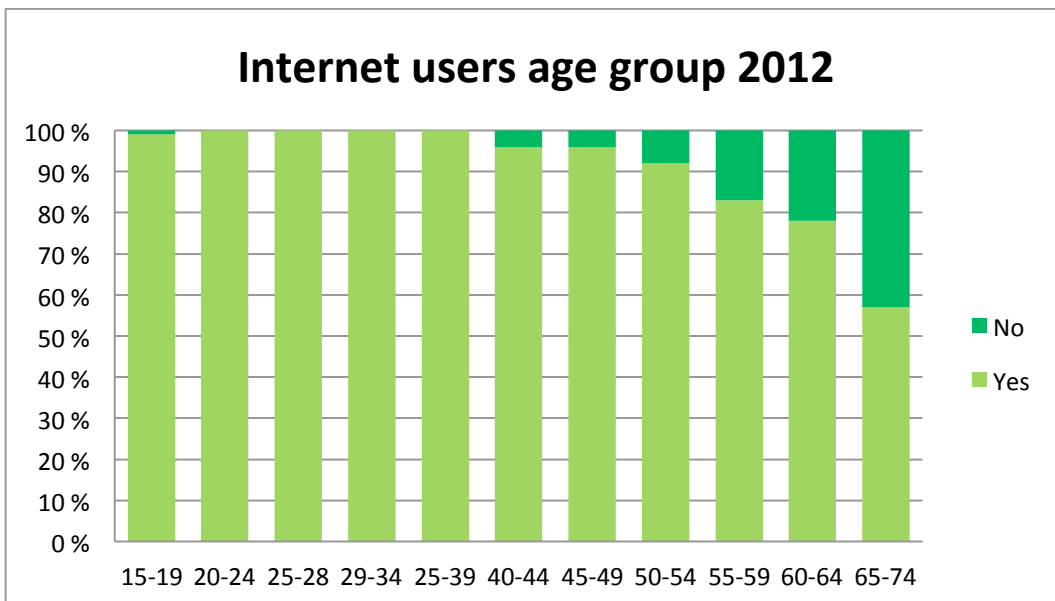
GRAPH 1 Internet usage and internet bank usage (Statistics Finland 2012, 1.)

Finnish Financial Services has done research of internet usage from 2003 and internet user's age group in 2012. To the questionnaire there has been asked from 2393 persons their internet habits. The internet usage has not grown rapidly in the past three years but if there is compared statistics from 2003 in Finland there can be seen a larger growth in internet usage. Only 10 percent of the 2393 people who answered to the questioner does not use internet in year 2012. In graph 2 is seen the growth of Finnish internet users. (Statistics Finland 2012, 1)



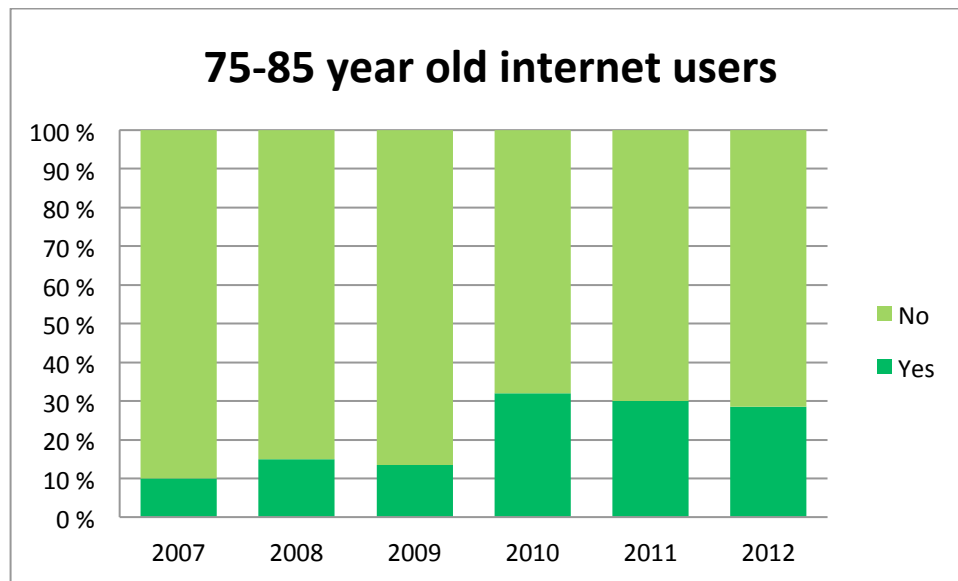
GRAPH 2 Internet users in 2012 (Federation of Finnish Financial Services 2012, 56.)

Even though the internet is perceived as a product for younger generation, the research shows that also the senior citizens uses internet, over fifty percent of the oldest age group uses internet. This graph 3 shows that the possible growth among the internet users is coming from the older generation. Where the online marketing should be developed is the older population. Stereotyping of internet users does not longer apply.



GRAPH 3 Internet users age group in 2012 (Federation of Finnish Financial Services 2012, 56.)

Since 2009 the internet users in age group 75-85 years have risen. Graph 4 shows the increasing usage of internet in senior citizens. The information has been gathered from Federation of Finnish Financial Services archives. As told before, the senior citizens are the only age group where the possible increase of internet usage can be made. And before the internet generation gets older also the internet users are getting older and older but before that there is a marketing gap to be full filled.



GRAPH 4 Internet users age group 75-85 (Federation of Finnish Financial Services)

3.2 Electronic banking

“Electronic (online) banking or (e-banking) Various banking activities conducted from home or the road using an Internet connection; also known as cyberbanking, virtual banking, online banking and home banking.” (Turban, King, McKay, Marshall, Lee, Viehland 2007, 120)

Electronic banking has changed the way of banking business. Bank activities can be done at home at any time the customer wishes and there is no need to walk personally to a bank. Electronic banking can be used for paying bills, checkup account, checkup loans, checkup credit card usage, electronic signature etc. (Turban et al. 2007, 120.) Electronic bank has many capabilities and in book Electronic commerce it has been divided to informational, administrative, transactional and portal. These

different capabilities can be seen in table 5. Usually the larger the bank is the wider scale of services the bank has to offer for the customer.

Informational	Administrative
<ul style="list-style-type: none"> • General information of the bank and its history • Financial education information • Employment information • Interest rate quotes • Financial calculator • Current bank news 	<ul style="list-style-type: none"> • Account access • Open new account • Applications for services • Move all banking online • Wireless function
Transaction	Portal
<ul style="list-style-type: none"> • Account transfer capabilities • Bill-pay services • Real-time funds transfer • Online insurance services • Online trust service 	<ul style="list-style-type: none"> • Links to financial information • Links to local business • Links to online newspaper • Search function

TABLE 5 Online banking capabilities (Turban et al. 2007, 121.)

Electronic banking saves customers and banks time and money. By using electronic banking the banks can have larger customer base. Customers are not bound to the nearest bank that is offered. Customers can have their bank in other country if they wish and still get all the same benefits from electronic bank as the customers who want to operate personally at the bank. (Turban et al. 2007, 120)

POP Bank has made a research of in which cases customers wants to use electronic bank and in which customers still want to go personally to the bank in the future. Electronic bank was seen as a better alternative in the following services:

- invoice payment
- card management
- opening account
- change in payment plan (student loan, consumer credit and mortgage)
- withdrawal of a loan (student loan, consumer credit and mortgage)

- application of student loan, consumer credit, pension insurance and savings insurance
- contract of student loan

Going to the bank personally was a better alternative in the following services:

- application of mortgage
- agreement of mortgage
- agreement of consumer credit
- loan advice
- investment advice

From the research could be seen, that the services with lower risk and money the customer would want to do themselves the needed actions, but in higher risks, money and the more complicated actions the service has the customers need professional help and advice. Customer would want to use electronic bank for making appointments for a specific person and to a specific office time. Also the customers would want to make agreements in a way that they would not have to go personally to the bank for signature. (POP Pankki f, 2-6)

There can be seen clear benefits for the customer and the bank of using electronic bank. In table 6 there can be seen a few of them which POP Bank Group has detected by a research which they have done in 2010.

Benefits for the customer	Benefits for the bank
<ul style="list-style-type: none"> • personal service • can send messages whenever • secure message channel • cost effective • no queuing • documents are in a safe place • agreements are written down • banking can be done all over the world • quick, easy and flexible • for some customer the only wanted channel • possibility to read the agreements on own time • green alternative 	<ul style="list-style-type: none"> • cost effective • documentation • quick way in responding • does not effect in other customer service • secure identification • personal • mass marketing • contacting specific customers • new customers • possibility to form the answer in peace • possibility to check the facts • green alternative

TABLE 6 Benefits of electronic banking (POP Pankki h, 1-2.)

After all electronic banking is just one of the channels what customers can use when choosing the best way in handling the needed actions. It does not replace the face to face customer service but gives an alternative how to handle own finance. All customers are not interested in electronic banking because the old way or the customer does not feel that he/she can handle electronic banking and because of that goes rather her/himself to the bank. Also the place of the bank has a high importance on uses the customer electronic banking or not. In places that the bank is near the customer's uses bank more often and wants personal service but electronic banking gives a high value for the customers that has not the bank near. (Ylikoski, Järvinen 2011, 124-129)

3.3 Electronic signature

Finnish communications regularity authority has defined electronic signature as:

“Electronic signature means data in an electronic form that is linked or logically connected to some other electronic data and used as a device for verifying the identity of the signatory. At its simplest, this can mean signing of e-mail with the person's name. An advanced electronic signature means an electronic signature that is unambiguously linked to the signatory, and that is linked to the data to be signed in such a way that any alterations made in the data can be detected.” (Finnish Communications Regulatory Authority 2011)

Electronic signature has given the opportunity to use the internet banks password and security numbers in identifying customers. Electronic signature can be the signature that comes in the end when sending an email to identifying yourself when paying bills in internet bank. These days the internet bank identification systems are used when entering to Finnish Tax Administration and The Social Insurance Institution of Finland pages and that way the customer identifies him/herself. Internet bank identification system is usually the identification that is given to any internet pages when making changes for example to customers own tax information to making orders of an internet shop.

European Commission has released a press release on 4th of June 2012 of a new setting, which would enable the usage of electronic signature internationally. European Commission is suggesting new rules in electronic signature. At this moment electronic signature cannot be done internationally inside Europe in to that the Commission wants a change. The electronic signature possibility would end the ongoing paper sending via post office and the waiting of deals to be confirmed. The benefits that the press release gives are for example for students to be able to register to foreign countries universities, seal an offer electronically and for those who want to open a business in other EU member country a way to report its yearly reports via internet. The suggestion does not obligate any EU member countries to take the same program when using electronic identification to which electronic signature also belongs to, but the European Commission would like that as many EU member country as possible would take to consideration this opportunity. (Europa 2012)

Electronic signature at POP Bank

By electronic signature the customer can do certain agreements via internet bank. Bank is able to send agreements to the customer to be signed. It is a legal way of doing agreements between the customer and bank. To be able to use electronic signature the customer has to have in use internet bank. POP Bank Group has different levels of internet banking. In the simplest customer can register to electronic bank but cannot see the account details. It is not enough that the customer has only registered in electronic banking; customer also has to have the internet bank agreement done and internet bank account. By the security number the customer signs the agreements. From there comes the name of electronic signature. (Samlink 2012, 26)

Procedure

In procedure there are three steps, which are done in electronic signature. First step is to form the document and send it to the customer to sign. Step two is for the customer to agree and sign the document or denies the document. Step three is to check up the customer electronic signature and execution. (POP Pankki e, 2, 9, 13)

Electronic signature document is done by MS Word and in the signature place is a sign “☒” for the electronic signature. The agreement document and all the additional documents are saved in PDF form. The document itself is send from “Agreement message for one client” which is found from Toimihenkilöliittymä. Toimihenkilöliittymä is the system from where the messages are send from. The document to be signed is the first attached document in the message. If and when the customer asks for additional information, all the attachments move automatically with the message. (POP Pankki e, 2-8)

In step two the customer signs or denies the agreement document via internet bank. The customer gets the message through e-customer service. Customer has to at least open and hopefully also read the documents attached in the message. To the screen comes text “read” to all the attachments when customer clicks “I accept the agreement”- button. When the customer clicks the accept button the customer has to read all the sales information send and accept them. The acceptance is done by “I accept the terms” and “I accept the agreement and the terms”. The electronic sign is finalized by customers own internet bank identification security number. The custom-

er can also deny the agreement by clicking the “Reject the agreement” or ask for further information by clicking “Request for more info”. (POP Pankki e, 9-12)

Step three finalizes the electronic signature and executes the agreement. The reply message comes to “Messages” section from where the agreement sender can find it. If the customer has denied the agreement the process either stops in there or continues by a new discussion on why the customer denied the agreement. If there is a change to be done in the documents the whole process has to start from the beginning. To the posted documents cannot be done changes. The customer’s signature is found from the sign “ᄡ”, there is read as follows: “The customer has signed electronically in internet bank dd.mm.yy h.min.s.ms”. If the sign “ᄡ” is missing from the document will the electronic signature read in every documents footer. The employee prints the documents and checks them, and also gets the needed signatures from banks side. The employee does all the required actions to be done and archives the documents. For the customer is also send the same documents to which the customer has agreed and signed. The documents can be gotten from the bank or sent via post or e-customer service. (POP Pankki e, 13 -16)

Possibilities

Electronic signature in the eye of bank gives the possibility for the customer to do bank business whenever and wherever the customer wants to. Nowadays when the movement of the customers is high it is important for the banks to keep their customer by giving an opportunity of doing the banking business online. Electronic signature is possible to use in the following situations:

- granting free month
- change in maturity
- reduction of credit limit
- removal of credit limit
- raise of credit limit
- payment method change
- installment change
- change in debt terms (for example debt time change , change or removal of guarantor or debtor)
- release of collateral

- approval of the other parent to open an account for minor
- investment account
- opening a asp-account (an account to save money for customers first home)
- membership notice (POP Pankki g, 10-11.)

Generally electronic signature gives the opportunity for the customers to make the agreement via internet and not have to go to the business for agreement signing. The customer has the ability to read the agreements through in own time and place. In some cases when there is needed more than one person's signature to agreement papers. In these cases electronic signature gives the opportunity to that two persons do not have to make the time and place to a meeting for only to put a signature to the papers when all the agreed has putted to the agreement papers. Also when the agreements are putted to an electronic archive they are not so easy to get lost and found more easily than from paper archive.

3.4 Security

The security in using internet bank starts from the customer itself. The customer should have his/her virus software and firewall updated in the computer which is used when using internet bank. To keep the computer clean the computer should also be checked time to time from possible viruses and malwares. The security of internet bank starts from that all the internet bank accounts are personal and POP Bank Group recommends the following; there is a password which should be updated once a month and has to have six numbers and also the security number that the customer gives every time he/she does something inside internet bank. The ID's that are given to the customer is not to be given to any third parties because in that situation responsibility is on customer hands. The internet bank account must be kept in a correct way which means that the password, account number and the security number is kept separated. The password should be only in customers own memory. The usage of internet bank should not be in public computers but if it is used in public computer the browsing history should be always remembered to wipe out. There should be remembered that bank never asks account information by e-mail or phone and there should not ever be given to anyone who asks account information by e-mail or phone.

From the banks side the information system should be in order so that either the bank does not send any viruses to customer computer. If the customer's internet bank information gets to third parties hands the bank has to react quickly. The old security number list is changed and also the customers password. In the worst case also the internet bank agreement will be renewed. Internet banks security is based on the following thing which POP Bank has listed:

- customer is identified by user name, password and security number
- each customers payment order, invoices and all that is done in internet bank is confirmed with the security number. The security number confirms that the customer itself is the one who uses the internet bank and also prevents outsider entries to use the internet banks session
- the service is protected with the safe SSL encryption procedure, it protects the parties' messages between external read or altered.
- the service is switched off automatically after 15 minutes if it is not used. The timeout prevents if the account accidentally is forgotten open (POP Pankki i).

3.5 Electronic autograph

Electronic autograph is a new service that the POP Banks Group is piloting. POP Bank Siilinjärvi is the pilot bank for electronic autograph. Electronic autograph is a new way of signature the agreements at the bank and it is done by a graphic table for computer. The electronic autograph contains biometric data such as picture of the autograph, speed of writing and pressure of the pen. Electronic autograph gives the possibility of making the agreements electronically and there is no need to print out any papers, the agreements goes directly to the electronic archive. For the customers who has internet bank this means that all the agreements that are made is archived directly to their own internet bank account and customers has all the agreements available there. If the customer does not have internet bank account, the agreement papers can be printed out for the customer.

During the pilot there are possible to make electronic autograph only for personal customers and only for the following agreements: identification form, internet bank contract, card applications and deposit account agreement. The customer service process is otherwise the same as before, only the autograph is done electronically. The reason why POP Bank has started this pilot is to reduce the number of agreement papers that are stored in the archive, make the agreement signature to be more fluent and reduce the need of sending agreements from one office to another. In picture 1 is seen the electronic autograph device Wacom by which the autograph is made and then saved to the archive. (Pop Pankki j)



PICTURE 1 Wacom STU-520LCD Signature Tablet (House Of Japan.)

4 MARKETING CASE STUDY FOR JOROISTEN OSUUSPANKKI

Following chapter considers the case study, which was made for Joroisten Osuuspankki. The research problem was to find out how many customers open the marketing letter and of those who has opened it how many will contact the bank back. The case study was to send a marketing letter for specific customers via e-customer service. The marketing letter for the case study was made about POP Taloushetki which is at the moment a free customer service for membership customers. POP Taloushetki is going to be widening up to all customers in the future.

4.1 POP Taloushetki

POP Taloushetki was launched in the whole POP Bank group in April 2012. It's main object is that the customer would after POP Taloushetki have the right services from the bank. By checking up from the customer services the unneeded and unused, but paid for services can be closed and possible services that the customer needs can be opened. In POP Taloushetki the customer and banks specialist have an open discussion about the customer needs and desires of the bank. In the discussion is considered the customer's economic situation, preparation for good days, looked the customer's situation now and looked to the future, would there be desire of a loan or make a saving plan. The POP Taloushetki is not done only once but it is an ongoing process and the customers are contacted again in a cycle of one to three years. Also by POP Taloushetki POP Bank group keeps the promise that they have given by being a bank that is close to its customers.

4.2 Starting point

Joroisten Osuuspankki has not used for masses e-marketing before. From the POP Bank group there has been sent marketing letter which consider all the customers but nothing for specific customer marketing. Joroisten Osuuspankki has made their marketing via internet, television, Koivunlehti, Warkauden lehti and Joroisten lehti newspapers and marketing letters send by post. E-customer service has been only used for contacting single customers in single cases. Joroisten Osuuspankki has had a kind of old way when thinking of marketing, they have not yet started to open the possibilities what e-marketing gives. The thesis was done for showing what can be done by e-marketing and what is legal to do by e-marketing.

POP Taloushetki marketing letter was chosen because it is Joroisten Osuuspankki's ongoing service. Their goal is to reach every customer that they have, so POP Taloushetki is a current matter for the bank. Joroisten Osuuspankki suggested for the thesis project a marketing letter via e-customer service and final thesis maker came up with the POP Taloushetki marketing letter. The reason why POP Taloushetki marketing letter was the best choice was that Joroisten Osuuspankki has a goal of customer that should be reached in a certain time and from the goal was still missing customers. Even if the marketing letter does not reach every customer to who it was sent all the customers still would be contacted by phone. The letter in this case could be a good opening for the phone discussion and the customer can get more information from the posted marketing letter before the customer comes to the bank for POP Taloushetki.

The customers were selected in this order:

- who has internet bank accounts
- who are member customers
- who live in near areas of Joroinen
- who have not yet had a POP Taloushetki
- who are responded or not responded to a specific customer servant

After the first selection of the customers were done the selected customers list was checked up by final thesis maker, of the customers who had been already invited to come for POP Taloushetki. The second selection was done manually because the program does not have a code for those who are invited for POP Taloushetki. The third and final selection of the customers was done in a way that all the customer servants of Joroisten Osuuspankki checked up the list so that there were not customers who have had POP Taloushetki, who are coming to POP Taloushetki in near future or customer who should not even be in that specific list. The first list had 292 customers and the final list had 172 customers to whom the POP Taloushetki marketing letter was posted by Toimihenkilöliittymä. In this point there were not taken away the customers who are not active internet bank users. Inactive internet bank users are the customers who has not used internet bank for one and a half month.

To the marketing letter, there had to be done two messages. First message was the introduction of the official marketing letter and the second one, which was the official POP Taloushetki marketing letter. The official marketing letter was attached as PDF-format to the introduction. It had to be done by this because the e-customer service does not give the opportunities of edit the text itself. It is always the same format in every message sent. The marketing letter itself was done by asking from the customer servant what is POP Taloushetki and what it gives to the customers and for the bank. Also in Koivunlehti 3/2012 newspaper there was an article concerning POP Taloushetki and there were good hints on what POP Taloushetki is for customers. From the first written marketing letter there was only spelling mistakes that were fixed.

The e-customer service message was a little bit harder to be done in a way that it would look visually good. Firstly it could not be copied straight from MS Word to which it had been written to. Then the balance of the text was not good because the text was just in four rows and it did not look good, after that the text was too big. But after sending enough test messages to the final thesis maker and to the Joroisten Osuuspankki final thesis supervisor the e-customer service text started to look visually good. The final POP Taloushetki marketing letter and e-customer service message had to be accepted in POP Joroinen chairman board and can now be found in the appendix 1 and 2. For the heading was chosen Kutsu POP-Taloushetkeen, because that was the key issue of the marketing letter and summarized the content of the message very well. The catch for customers to contact the bank was a lottery of three Fjällräven- backpacks. The lottery's idea was, because the marketing letter was done for the first time there had to be something that would catch the customer's eye. The aim was to get as much contacts from the customer as possible. Fjällräven- backpack was chosen because in the television commercial of POP Taloushetki is that particular backpack also. The lottery Fjällräven- backpacks differs from the advertisement backpack only in that Joroisten Osuuspankki did not want to put their banks name or anything other advertisement signs.

When the marketing letter was approved by the supervisor and finalized the marketing letter was shown to the Joroisten Osuuspankki employees. Also at the same time there was given a code of conduct on what should be done when the customers contacted regarding to the posted POP Taloushetki marketing letter. It was important that the customer servants had the same action model when the customer would contact the bank. There were thought the following issues for the customer servants of

Joroisten Osuuspankki when the customer contact regarding to the POP Taloushetki marketing letter: to inform the final thesis maker about the contact and who made the contact, check if the customer has already a responsible the customer servants of Joroisten Osuuspankki if not make yourself one and the message which comes from the Toimihenkilöliittymä the final thesis maker answers. The detailed code of conduct can be found in appendix 3.

Fourth of October was the day of posting the marketing letter. 21st of October was the final day for the customers to contact the bank via telephone or e-customer service. The decision of the days was made on a basic when the customer most likely will use e-customer service. In two and half weeks active customers most likely check their accounts or pay bills by using internet bank. The sending of the marketing letter was done for each customer one-by-one. It had to be done one-by-one because in that way there could be found the statistics on who had read the message and when and who had deleted it without reading and after reading. The service could have been also ordered from Samlink but this time the supervisor decided that it is not necessary because there were not so many customers to be contacted. The sending took 2 hours and 34 minutes to send the messages one by one.

The statistics of the customer were checked up on the 17th and 22nd of October. The statistics came straight from the Toimihenkilöliittymä and Palvelusopimukset which is banks own program. To get all the needed information every single sent marketing letter had to be opened one by one. Toimihenkilöliittymä gave the information about who had opened the marketing letter, who had deleted the marketing letter without opening it, who had deleted the marketing letter after reading it and when the marketing letter had been read. The focus was on the customers who had used the e-customer service in 4th- 21nd October. From program Palvelusopimukset could be found the information on when the customer had the latest used e-customer service. By comparing the information found from Toimihenkilöliittymä and Palvelusopimukset could be found all the customers who should have been able to read and reacted to the POP Taloushetki marketing letter; in other words all the potential customers. The information of that there is some kind of mail waiting for the customer to be read in e-customer service does not disappear before the customer clicks on the header and opens the marketing letter. Some of the customers have a feature in the e-customer service that there is send an e-mail to customers personal or work e-mail or a text message to customer's telephone or both of those options.

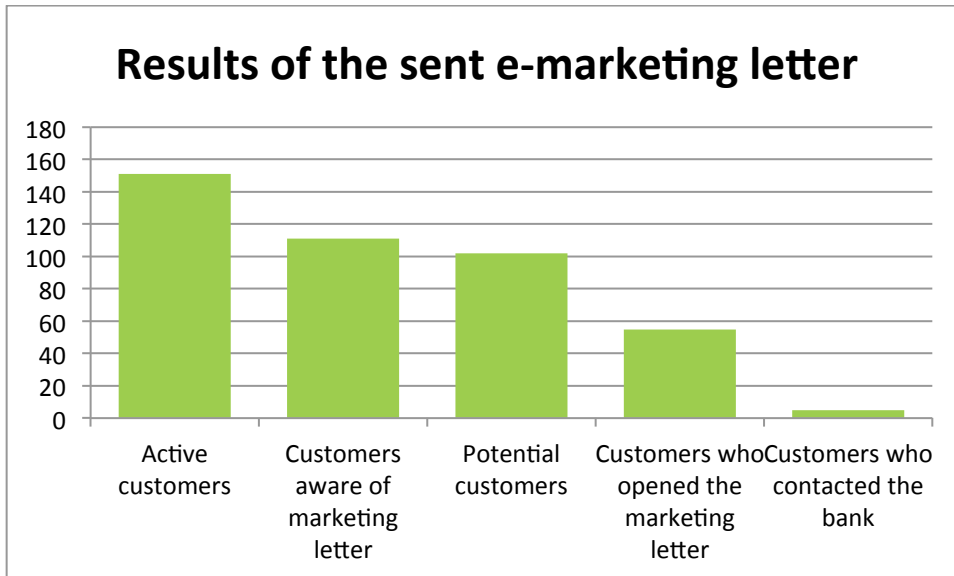
When the selected time period was over the customers that did not contact the bank was also contacted. There were the customers who are responded customers and those customers were contacted by the responded the customer servants of Joroisten Osuuspankki. The customers to whom the marketing letter was sent but who are not responded, went around the customer servants of Joroisten Osuuspankki who decided who wants which customer and takes the responsibility of him/her. The not responded customers were contacted by the final thesis maker and at the same time responded with a customer servant of Joroisten Osuuspankki. At the same time when there were asked the customer to come to POP Taloushetki via phone, there were also asked from the customer why did they not reply to the marketing letter.

4.3 Results

In the beginning there were selected 292 customers, who had internet bank but had not yet been invited to POP Taloushetki. From the 292 customers were selected 172 customers to whom the POP Taloushetki marketing letter was current and to whom it was sent.

From the 172 customers 151 were active customers and 21 not active customers. 111 customers have been aware that there has been a message for them in e-customer service for two weeks. 40 customers did not read the marketing letter on the period of time 4th to 22nd October. Nine of the customers deleted the message without opening the marketing letter and five customers deleted it after opening the marketing letter.

In reality there have been 102 potential customers who could have contacted the bank regarding of POP Taloushetki. From the 102 customers there were 55 customers who opened the POP Taloushetki marketing letter. From the 55 customers that read the marketing letter five of them contacted the bank and had a POP Taloushetki. All five customers take part of the lottery that was done. From the five customers three won the price. These key figures are shown in graph 5.



GRAPH 5 Results of the sent e-marketing letter

The reason that the customers gave of not contacting Joroisten Osuuspankki back regarding of sent marketing letter was:

- not interested at all of POP Taloushetki
- did not understand that there should have be a response back
- “read” the marketing letter only that there should not be the reminder of the incoming message
- did not understand what the marketing letter meant
- not current at the moment for the customer at the moment

The answers were gotten from the customer servants of Joroisten Osuuspankki who contacted the customer who did not answer to the sent marketing letter.

4.4 Own proposal

The opportunities e-marketing gives to both customers and the bank are remarkable. For the bank it is an inexpensive way of doing marketing. It is much cheaper to make one marketing letter that is then attached to hundred e-customer service message and send as a mass than to print out hundred marketing letters, write or print out the customer’s names to envelopes and pay the postage. In both cases the customers are picked out in the same way but e-marketing gives the possibility to make the marketing more quickly and easy, it saves time and money. Also e-marketing gives to

the bank an ecologic way of doing marketing. Nowadays customers want to be more and more environment friendly. The bank has also the opportunity to get the statistics of how many has read the marketing letter. It is an advantage that the printed version of marketing letters cannot give to the bank.

For the customers e-marketing gives an opportunity to get all the same knowledge that the customers who walk in to the bank. There are always deposit offers, interest rate data etc. which are only seen at the bank, also for the customers that walk in to the bank sells more easily more services because they are contacted more often. Sometimes if a customer only goes to the bank once when opening the account and second time when taking loan they are in a way not remembered to offer services which would be useful and benefit the customer. All the customers should be in one line and e-marketing gives the opportunity for it.

E-marketing is also more permanent marketing than posted marketing. When the customer can throw out the paper marketing letter which is sent through mail without even reading it, e-marketing letter is show in the e-customer service as long as the customer somehow notes it. Also customers attend to keep the e-marketing letter longer in the inbox than the paper version of the marketing letter. E-marketing is longer lasting way of marketing and it is the way of marketing which now days technology enables.

Firstly what Joroisten Osuuspankki should do is that e-marketing should be taken into the marketing plan. There should be thought precisely how to use e-marketing alongside with the other already used marketing practices. Keeping in mind that e-marketing is a value-adding service for the bank and the customers. There should not be removed the paper version of marketing because in Joroisten Osuuspankki is so many customers which do not want to use e-customer service and want to be contacted by the old ways telephone and letters. When the marketing plan has been done well it can be edited to be a part of the future marketing plans automatically. E-marketing should have a continuum.

When opening new internet bank ID's there should be done two things. Firstly there is a possibility to put a sign that the customer gets an e-mail or txt-message of the incoming e-customer service messages. This should be done at the bank automatically because it gives more value for the e-customer service messages. This way the customer goes faster to check up the internet bank and not only when going to pay

bills and in that situation notes that there has become an e-customer service message. It gives also a time for the customer to read the message sent with time and not when doing also other things in internet bank when there might be stress and hurry. If the internet bank customer has not the reminder on it should be putted on in POP Taloushetki. Secondly Joroisten Osuuspankki does not use the welcoming message yet even though it is devised in the group level guideline. Welcoming message should be simple and written in a way that it fits for every customer so that it is not needed to be written to each separately. From the welcoming note there should be found welcome, how the customer can contact the bank through e-customer service, where else the internet bank can be used and a little bit of security. In appendix 5 is found an example of what the welcoming note could be.

5 ELECTRONIC SIGNATURE CASE STUDY FOR JOROISTEN OSUUSPANKKI

Case study about electronic signature was a proposal from Joroisten Osuuspankki. Joroisten Osuuspankki wanted to know how they could use electronic signature more effective and how the customer servants of Joroisten Osuuspankki would start to use it as a routine. The research method used was qualitative research, which means that the conclusions of the research are made on base of the interviews done. They were made for the customer servants of Joroisten Osuuspankki in face to face interview and for Tuusniemi POP Bank and Siilinjärvi POP Bank by phone. The questions asked were thought and chosen with the final thesis supervisor at Joroisten Osuuspankki. The questions were the issues that Joroisten Osuuspankki wanted to know about the usage of electronic signature and also how the other banks has gotten it to work. Because Joroisten Osuuspankki is a small bank the interviews were handled anonymously and separated. Interviews were done in November and December 2012 and it took approximately 10 minutes per customer servant of Joroisten Osuuspankki. The interviews were made anonymously not to offend anyone.

5.1 Starting point

Electronic signature had not yet been used a lot and the time it has been used it was used in learning situations than in real situations. The customer servants of Joroisten Osuuspankki did not use it as a tool in their daily work, they did not medially remember to what it could be used and that means that electronic signature is not a routine yet to their working habits.

First there were asked from the POP Pankkiliitto on what possibilities does electronic signature give and also how often it is used and to which cases. Unfortunately there was no data on to which tasks the electronic signature was used. In year 2012 there were done 7553 events by electronic signature in the POP Bank Group and there are two banks that have not yet started using electronic signature at all. Of the Joroisten Osuuspankki customer servants was interviewed on how they use electronic signature, is there something more to which they would want to use it and where do they remember automatically in which cases electronic signature is used. From the two other POP Banks, Tuusniemi and Siilinjärvi, there were asked only from two persons their experiences of electronic signature. Also from POP Bank Siilinjärvi was in the interview asked about electronic autograph, which they are piloting.

5.2 Results

In the following chapter there can be found the questions and summarized answers from the customer servants of Joroisten Osuuspankki, POP Bank Tuusniemi and POP Bank Siilinjärvi. There were six customer servants from Joroisten Osuuspankki who used the electronic signature and those six was interviewed for this research. The questions that were made for the customer servants were:

- How do you use electronic signature?
- Is there something where you would like to use electronic signature but it is not possible at this time?
- Where do you know that electronic signature can be used?

Three of the six customer servants of Joroisten Osuuspankki have not used at all electronic signature for the customers. They have trained it but not used it after the training period. Three of the six customer servants have used it for renewing the accounts, changes in loan conditions (to customers who live near and far away from the bank), opening an account to a child when the other parent cannot come to the bank, membership notice and opening new account to customers who already is a customer.

Three from the customer servants of Joroisten Osuuspankki had not thoughts of to what else it could be used. One of the customer servant of Joroisten Osuuspankki thought that all the loans would be a suggestion because at the moment not all loans are possible to assign by electronic signature. One of the customer servant thought that it is handy to use in loan condition changes and especially in student loan, but she does not remember to offer electronic signature to clients. At the moment electronic signature feels difficult.

All the six customer servants of Joroisten Osuuspankki remembered in at basic level what all could be done by electronic signature. The list on what is possible to do does not come automatically and there is a need to take the instructions before promising anything. The difficulties what the customer servants of Joroisten Osuuspankki found in using electronic signature was that in some point there had been technical problems and it just feels difficult. Also the lack of continuum because of the rather low customer base that Joroisten Osuuspankki has with internet bank users makes it difficult to remember what should be done.

From the POP Bank Tuusniemi there were asked the following questions:

- Where was electronic signature used?
- What is the volume that electronic signature is used?
- How did the start in using electronic signature happen?

The electronic signature is mainly used to changes in loan conditions and account agreements. Tuusniemi Osuuspankki has four banks which are located in Tuusniemi, Juankoski and Kuopio (Petonen and Niirala) so the volume in usage of electronic signature is not quite daily but weekly. Electronic signature is offered as a first choice to all the customers who has and uses internet bank. First Tuusniemi Osuuspankki had training in how to use electronic signature and after all the computers were installed Adobe Reader-program the usage of electronic signature started very quickly. In beginning it had felt difficult and time consuming but when it started to be more as a routine in the daily work it had a very positive reaction. The time from the customer appointments could be used more efficient.

Pop Bank Siilinjärvi was asked the following questions:

- Where was the electronic signature used?
- In which volume electronic signature is used?
- How did the start in using electronic signature happen?
- How has the electronic autograph pilot started?
- How can the electronic autograph be used?

POP Bank Siilinjärvi uses electronic signature in its all opportunities. The most used electronic signatures are loans, new accounts and membership notice. Electronic signature is offered firstly to all customers who uses internet bank. The usage of electronic signature starts from the knowledge of the customer servants in the bank. Customer servants have to know what they are doing before they can use a seldom new product. When the starting problems what the electronic signature had the electronic signature usage started to be an everyday tool for the customer servants. The electronic signatures success comes from getting all the customer servants of the bank to use it. The usage of electronic signature can be monitored statistically per customer servant and on that bases viewed that all the customer servants of Pop Bank Siilinjärvi use it in their daily work. The statistics also give a tool for the supervisors to

ask from the customer servants of Pop Bank Siilinjärvi why the electronic signature is not used and then help the customer servants of POP Bank Siilinjärvi in possible problems with the tool.

POP Bank Siilinjärvi was the pilot bank for electronic autograph and because of the technical difficulties that came when starting the pilot they had used electronic autograph two days before the interview. Now when the program started to work it has felt handy because it will directly take the ID's, signatures etc. to the system. Electronic autograph can be used at this moment to account-, internet bank- and bank card signature.

5.3 Own proposal

Electronic signature gives to the bank opportunities on reaching a wider customer market. The customers are not so attached to the nearest bank to operate with rather than having customers to come personally to the bank and the bank can give a more customer- and economic-friendly way on doing banking business. Electronic signature saves time and money for both customer and the bank. Nowadays the customers also want to do their banking business mostly at home and whenever they want to, customers don't want to be tied up with opening hours. Electronic signature gives the possibility to act like this.

Electronic autograph gives the possibility to do the archiving electronically. There is no need to print out any agreement papers to customer who has internet bank or to the bank. Everything is saved to the electronic archive. Customers also have the possibility to read the agreement papers at any point they want to from their own internet bank. The agreement papers which are done by electronic autograph gives also the opportunity to other offices to see the customer's agreement papers. There is no need to send agreement papers back and forth. Also when the alphabet's are not always the same with everyone this saves time in finding the papers from the vault because all the agreement papers comes to the computer screen and is seen from there.

What electronic signature does is save time and effort. It saves time in aspect of the bank and also the customer. There is no need for the customer to book an appointment just for signing some papers instead there can be a whole conversation electronically between the customer and the bank and finally signed legally an agreement

in internet bank. Also when the conversation has been done electronically everything is written down and there should not come any misunderstandings between the customer and the bank. This is a big potential for both parties, this way the bank has the responsibility of sending the right material for the customer and the customer has the responsibility of reading the material through and agreeing or disagreeing with it.

For the customer servants of Joroisten Osuuspankki there is found a memory list in appendix 6 of what all is possibly to be done by electronic signature. This way when doubting own memory there would be found a precise list on what is possible. There are already so many issues to be remembered so the memory list would be useful. The list could not be too long and it should be placed near the phone. In the memory list is only the everyday usage of electronic signature. When there is already to be remembered so much at work the new issues might not feel so relevant always. Usually the new issues are developed to make the work easier but if something have been done in a certain way it is hard to get away from old habits. Time and effort has been put to the training of electronic signature but still there should be a reminder of it in time to time. There is going to be training of electronic signature in January and after the training there should be a reminder time to time of the electronic signature usage in the morning meetings that Joroisten Osuuspankki has daily. There could be a small discussion of has anyone had situations where there could have been used electronic signature and does everyone remember to use it when it would be possible etc. When the volume is not so big and there are not many opportunities to make electronic signature to customers there should at least be self-training time to time so that the already learned matter would not be forgotten and that why left unused. There can be sent electronic signatures to coworkers or then just make the electronic signature but not sending it. It is dry run but this way the matter remains in mind. Usually there is needed a catch for the people to start doing new things in a new way. At this point not all of the customer servants of Joroisten Osuuspankki have the customers whom to send electronic signature so the catch should be left out from the electronic signature and thought that electronic signature is itself a thing that eases the daily work.

6 CONCLUSION

Internet marketing has become more and more everyday marketing and when it is used wisely it can be a tremendous value for the business. Erma in his book has made a one second audience of marketing. The challenge in marketing is to make the positive impression in one second, if in one second the marketed item does not please the customer the page turns or channel changes (Erma 2009, 85). Joroisten Osuuspankki has now taken the first step towards using internet bank as a tool for marketing and the next step for them is to continue using the tool that already exists. They know now how to use it and the next marketing letter sent can already be sent for a larger customer base. For the new marketing plan there has been added sending marketing letter via internet bank and also there has come a new tool for Joroisten Osuuspankki with which they can themselves update their banks website more efficiently. These two marketing ways goes hand in hand with all the other marketing channels that Joroisten Osuuspankki uses at the moment.

Social media marketing is not relevant at the moment for Joroisten Osuuspankki. The bank is rather small and the effort that should be putted in social media marketing is too big. At the moment Joroisten Osuuspankki updates the current topics to their own web site and that is enough at the moment. Joroisten Osuuspankki had a banner of an available position in February for two weeks and there were 55 clicks. The banners are more relevant way of marketing at the moment for Joroisten Osuuspankki than social media. Banners can be placed for example to Warkauden lehti, Joroisten lehti, Pieksämäen lehti and Juvan lehti which where the relevant customers may be.

Electronic signature has been reminded for the customer servants of Joroisten Osuuspankki again in a planning evening that Joroisten Osuuspankki kept for the employees in January. The electronic signature was introduced and the praxis part was learned again. The checklist of the possibilities that electronic signature provides was shared for the employees and in the near future there will be a gone through of has it worked or not. The employers took the learned already to practice and there has been made electronic signatures for customers. Electronic signature gives Joroisten Osuuspankki an opportunity to keep the customers who moves out from Joroinen in their customer base.

Research methods that have been used in making the final thesis were finding theory and qualitative research. All the theory parts information is gathered from books and

internet when understanding what marketing, online banking and electronic signature really means. POP Bank Group has large internal guides which has been a good source when thinking of the practical and specific guides that Joroisten Osuuspankki needs to follow. When finding the theory from books and internet the relevancy towards the final thesis had a high importance. Finnish Financial Services and Financial Supervisory Authority internet pages gave information of the financial issues to be taken into consideration in banking business. The information gotten from those authorities were clear and gave specific answers and guidance towards the final thesis report.

Making of the final thesis has been a learning process. Internet marketing and electronic signature has become more familiar to the final thesis writer but the rules that financial sector has towards the both issues gives the final thesis report a new and interesting perspective to the final thesis maker. Overall the results that have gotten of the both researches can be used in practice and gives value for the work that the marketing persons does and also more information for the customer servants of Joroisten Osuuspankki how they can use electronic signature. Both electronic signature and internet marketing has been taken to Joroisten Osuuspankki plans for the future and the final thesis research that has been done has already gotten a meaning inside Joroisten Osuuspankki.

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Introduction of POP Taloushetki



POP Pankki



Kutsu POP Taloushetkeen

Joskus on aika istahtaa miettimään omaa talouttaan.

POP Taloushetki tarjoaa ilmaisen katsauksen talouteesi.

Käytettävissäsi ovat pankkisi tutut asiantuntijat joiden kanssa voit käydä läpi mitä kaikkea pankki tarjoaa sinulle nyt ja tulevaisuudessa.

Varaa aika tapaamiselle jättämällä yhteydenottopyyntö alla olevaan kenttään ja lähettämällä viesti tai soittamalla Joroisten Osuuspankkiin 017 366 3660 ma-pe klo. 9.15–15.30 välisenä aikana.

Arvomme kaikkien 21.10.2012 mennessä yhteydenottopyynnön jättäneiden kesken kolme Fjällräven reppua.

Ystävällisin terveisin:

Joroisten Osuuspankki

www.poppankki.fi

Aidosti lähellä ihmistä.

POP Taloushetki marketing letter


 POP Pankki


POP Taloushetki on:

- vapaamuotoinen keskustelu pankin asiantuntijoiden kanssa
- ilmainen palvelu kaikille asiakkaille
- katsaus tähän hetkeen
- katsaus tulevaisuuteen
- varautumista hyvän päivän varalle
- vastauksia asiakkaiden taloudellisiin kysymyksiin

Ennen POP Taloushetki tapaamista on suositeltavaa tehdä katsaus oman talouden nykyhetkeen sekä pohtia onko taloutesi tulossa lähitulevaisuudessa muutoksia. Talouden kartoittamiseen voi käyttää apuna POP Taloudenhallinta- laskuria joka löytyy osoitteesta www.taloudenhallinta.fi/poptalous.

www.poppankki.fi

Aidosti lähellä ihmistä.

Code of conduct regarding POP Taloushetki marketing letter

Ohjeistus palveluneuvojille

Asiakkaat jotka soittavat ja varaavat aikaa koskien saamaansa verkkopankin kautta lähetettyä kirjettä

- Tarkista asiakastiedoista onko asiakas vastuutettu vai ei
 - o jos on vastuutettu yritä saada ajanvaraus vastuutetulle henkilölle
 - o jos ei ole vastuutettu varaa aika kuinka asiakas sen haluaa
- Puhelun jälkeen laita paperille asiakkaan nimi sekä kenelle olet ajan varannut
 - o tämä tehdään jotta asiakas on mukana arvonnassa ja jotta saadaan tietoon missä ajassa asiakas ottaa yhteyttä jos yhteydenotto tehdään puhelimitse.
- Ei vastuutetut asiakkaat vastuutetaan näin samalla jollekin palveluneuvojalle (Mari-Eliina tekee vastuutuksen saamaltaan paperilta)
- Portaalin kautta tulleet yhteydenotto pyynnöt Mari-Eliina hoitaa
- Jos soittelet asiakkaille ilmoita nimet Mari-Eliinalle

INTERWEAVES

Joroisten Osuuspankki

How do you use electronic signature?

- I don't use. It did not work in the beginning so I just did not use it after that. There is not any bonding towards it.
- I use it rarely. Only to one or two customers and those were the tests that were made when it started for co-workers. If I had to do one now I would have to take the guide and check how it is done. I don't think that it is hard but I just don't use it. I have not used it for six months.
- I have not used it.
- I use it in change of the terms in loan and membership notices.
- Mainly I use it for renew of an account, change if the terms in a loan, opening an account for a child and changing card limits.

Have you thought is there anything else to which electronic signature could be used for?

- Changes in loans for example when needed the guarantor's approval.
- No I have not.
- No I have not.
- It is very easy in student loans and changes in the terms of loans. It feels difficult.
- I have not thought of that.
- No I have not because it is not possible to do changes in loans. I have not thought of it.

Where do you know where the electronic signature can be used?

- It can be used for membership notices, card, loan changes, and account rights.
- everything else but not bonds
- membership notices, card agreements, electronic student loan, changes in loan terms, getting to know of the loan terms in customers own internet bank and can be sent everything that can be found from document bank??
- needs guidance, proposal is that why not everything that is promised via phone could not be sent from internet bank and then confirmed with electronic signature.
- does not remember, always checks from the guide.
- remembers in basic level but not in details. It does not come automatically. There has been some technical problems with sending the agreements and that is why it has been forgotten a little bit.

POP Bank Tuusniemi

Where is the electronic signature used?

- mainly in loan condition changes and account agreements

What is the volume that electronic signature is used?

- There is four banks which belongs to Tuusniemi POP Bank: Tuusniemi, Juankoski and in Kuopio Petonen and Niirala. Electronic signatures are used weekly and are the first choice that is offered when a customer calls and asks of the tasks that is possible to be confirmed by electronic signature.

How did the start in using electronic signature happen?

- There was training and after the technology started to work (adobe reader) the usage started quickly. Firstly it felt difficult but when the routine came to the work it started to be a part of the daily work and there started to come positive reactions from the customer servers. The best thing was that time from the customer appointments could be used more efficient than just to get a customer signature to a paper.

POP Bank Siilinjärvi

Where is the electronic signature used?

- In every opportunity that is possible. Commonly in loans, new accounts and membership notices. The opportunities come from the customer server's knowledge of to what electronic signature can be used.

In which volume electronic signature is used?

- The electronic signatures success comes from getting all the customer servers to use it. The usage of electronic signature can be monitored statistically per customer server and on that bases viewed that all the customer servers use it in their daily work. The statistics also give a tool for the supervisors to ask from the customer servers why the electronic signature is not used and then help the customer servers in possible problems with the tool.

How did the start in using electronic signature happen?

- When the starting problems what the electronic signature had the electronic signature usage started to be an everyday tool for the customer servers.

How has the electronic autograph pilot started?

- There were some technical difficulties that came when starting the pilot and electronic autograph is used for two days at the moment. Now when the program started to work it has felt handy because it will directly take the ID`s, signatures etc. to the system.

How can the electronic autograph be used?

- Electronic autograph can be used at this moment to account-, internet bank- and bank card signature.

WELCOMING NOTE FOR NEW INTERNET BANK USERS



Tervetuloa käyttämään verkkopankkia

E- Asiakaspalvelun kautta pystyt lähettämään Sinua askarruttavia pankkiasioita mihin vuorokauden aikaan tahansa.

Joroisten Osuuspankin asiantuntijat vastaavat viesteihin ma-pe kello 9:15-15:30 välisenä aikana.

Verkkopankkitunnuksilla voit myös kirjautua mm. Kelan sekä Veroviraston palveluihin.

Muistathan, että verkkopankki tunnuksset ovat henkilökohtaiset ja niitä ei tule antaa kolmannelle henkilölle, eikä kukaan ole oikeutettu verkkopankkitunnuksia sähköpostilla tai puhelimitse kysymään.

Ystävällisin terveisin:

Joroisten Osuuspankki



MEMORY LIST OF ELECTRONIC SIGNATURE

Sähköinen allekirjoitus

- tilinavaukset (asp-, sijoitus-, tavoite-, talletus- jakäyttelytili)
- jäsenyysilmoitus
- toisen vanhemman suostumus alaikäisen tilin avaukseen

