

# DEVELOPING THE SERVICES OF VVO

Jenni Vekki

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JYVÄSKYLÄN AMMATTIKORKEAKOULU  
JAMK UNIVERSITY OF APPLIED SCIENCES



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<p>Abstract</p> <p>The Finnish housing rental company VVO Yhtymä Oyj, (Plc.) wanted to explore how the company's foreign customers experience the company and its services offered. Another aim of the thesis was to find out how the services for the foreign customer segment could be developed in the near future to make them more customer-oriented and user friendlier.</p> <p>The research was implemented by utilizing the qualitative theme interview method, which closely followed the ideology of the service path method presented by Juha Tuulaniemi in his book Service Design. The purpose of the interviews was to reveal the foreign customers' experiences, opinions, knowledge and perceptions concerning the company. The face-to-face theme interviews were held with four foreign tenants of VVO during weeks 49 and 50 in December 2013.</p> <p>The results of the interviews indicate that the majority of the respondents were generally quite satisfied with VVO and its services offered in English during the company's housing process. The services provided before a tenant moving into an apartment were on a better level than the ones provided during the tenancy and the removal. Furthermore, the results show that the web-based English services require improvements to become more proactive and intuitive from a foreign tenant's perspective.</p> <p>The research results also indicate that the foreign tenants of VVO were generally rather satisfied with the company and its services offered in English, but that further improvements are needed. VVO could start the further development of the services and operations by following the given proposals for improvement, which were compiled by the author and the participants in the research.</p>		
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<p>Tiivistelmä</p> <p>VVO Yhtymä Oyj. toivoi, että sen ulkomaalaisten asiakkaiden kokemuksia yrityksestä ja suhtautumista sen tuottamiin englanninkielisiin palveluihin tutkittaisiin. Opinnäytetyön toinen tavoite oli selvittää, miten ulkomaalaisen asiakas segmentin palvelutarjontaa pystyttäisiin kehittämään ja monipuolistamaan niin, että palvelut olisivat entistäkin asiakaslähtöisempiä ja käyttäjäystävällisempiä.</p> <p>Opinnäytetyön tutkimusosuus toteutettiin hyödyntäen kvalitatiivista teemahaastattelumenetelmää. Teemahaastattelun rakenne pohjautui Palvelumuotoilu konseptin palvelupolkuideologiaan, joka kattoi VVO:n asuttamisprosessin elinkaaren. Teemahaastatteluihin valittiin kymmenen VVO:n ulkomaalaista asukasta yksinkertaista satunnaisotanta menetelmää hyödyntäen, joista neljä ulkomaalaista asukasta osallistui teemahaastatteluun.</p> <p>Teemahaastatteluista saadut tulokset osoittivat, että enemmistö haastatteluihin osallistuneista VVO:n ulkomaalaisista asukkaista oli melko tyytyväisiä yrityksen toimintaan ja sen tuottamiin englanninkielisiin palveluihin asuttamisprosessin elinkaaren aikana. Ennen asuntoon muuttoa ja muuton aikana tuotetut palvelut olivat paremmalla tasolla kuin ne palvelut, jotka oli tuotettu asumisen tai huoneistosta poismuuton aikana.</p> <p>Opinnäytetyö osoitti, että VVO:n ulkomaalaiset asukkaat ovat melko tyytyväisiä saamiinsa englanninkielisiin palveluihin sekä niiden tämänhetkiseen laatuun ja tasoon. Mikäli VVO haluaa lujittaa asemaansa alati kasvavilla ja kansainvälistyvillä vuokra-asuntomarkkinoilla, yrityksen tulisi parantaa ja kehittää palvelutarjontaansa lähitulevaisuudessa. Yrityksen palvelutarjontaa voi kehittää mm. opinnäytetyössä annettujen palveluiden parannusehdotusten perusteella sekä Palvelumuotoiluideologiaa hyödyntäen.</p>		
Avainsanat (asiasanat) palveluiden kehittäminen, maahanmuutto, VVO		
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# 1. Introduction

For over thousands of years people have been moving from one country to another by seeking after the better life-and living conditions, such as the water and nutrition supplies. When the borderlines of the existing countries were fixed and when the national cultures and cultural values were developed, the term immigration started to be used of the foreign cultures trying to enter another country. During the past centuries, immigration movement has remained unchanged due to the internationalization, globalization, wars, slavery, political crises and plagues.

This thesis was assigned by VVO Plc., a national housing company which is specialized in rental housing and on multiple housing services such as investment- and property management. The company owns over 40 275 real-estate property apartments from which some residences are interest subsidy financed and some are privately financed. VVO has 13 Home centres all over Finland, the duties of which are to maintain and to manage the real-estate properties and to serve their customers. For VVO; good customer service, well executed operations and the good condition of the properties are the keystones of the customer satisfaction. (VVO Yhtymä Oyj.2012-2013)

According to VVO's customer satisfaction survey, completed during the summer of 2013 and finished by the September 2013, VVO was regarded as the most trustworthy private landlord in Finland: 92% of the respondents would recommend VVO to their acquaintances.

(Kylli, M.2013. Tietoja VVO, Asiakastyytyväisyys) (Heino, J.2013)

The primary aim of this research is explore how the foreign customer segment of VVO experiences VVO and its services offered. The secondary aim is to find out on how the services of the foreign customer segment could be developed in the near future to make them more customer-oriented and user-friendlier.

The goal of this research in the long run is to demonstrate the importance of the foreign customer segment in the future markets to VVO. The services directed to the

foreign customers should to be simultaneously developed along with the services directed for the Finnish customer segment, in order to maintain a competitive position and guarantee the success in the markets. It is important to develop the service scale of the foreign customer segment to better respond to VVO's strategic alignments of 2015, when VVO aspires to provide good customer service by guaranteeing an effortless access to its services.

## **2. VVO public corporation**

### **2.1 VVO as a company**

VVO is a consolidated corporation which is particularly specialized on constructing and renting the apartments. VVO was established in Helsinki in 1969, and in the beginning it started its operations as a housing cooperative. Nowadays the owners of VVO consist from different trade unions, pension's organisations, foundations and different cities and municipalities of Finland. VVO owns over 40 275 real-estate property apartments from which 16 258 apartments are interest subsidy financed; 40 per cent, and the rest, 24 017 are privately financed apartments; 60 per cent. (Heino, J. 9.2013)

*The headquarters of VVO and VVO Home centre Helsinki are situated in Helsinki, in Mannerheimintie, and the rest of the 12 Home centres are situated all over the Finland, all the way from Rovaniemi to Turku. The regional Home centres are responsible from renting the apartments and managing the properties situated in 45 municipalities of Finland. Today VVO is the biggest private landlord in the rental housing markets and currently it employs permanently 360 people.*

VVO's parent company is VVO public corporation; PLC, which main business operations can be divided into three main remits; customer ships management, investments- and real-estate property management. VVO's turnover in 2012 was 335, 4 million euros and the operational profit was 120, 4 million euros. The profit before taxes was 70, 3 million euros. The grand total of the balance sheet was 2, 2

billion euros. (VVO- Yhtymä Oyj. 2013. Hallituksen toimintakertomus ja tilinpäätös 2012)

Like any other company VVO has also created a strategy for 2015 with the main strategic objectives:

1. Our area of business is to own and to rent the apartments. Our operations covers interest subsidised and privately financed production of housing. The core product is rental apartment in an apartment building.
2. We offer multiple and reasonable price solutions of housing taking into consideration the constantly changing needs of the customers.
3. We provide good customer service by offering easy and effortless access to the services.
4. We are cost efficient while taking care of our residence assets and when planning the operation models we take into account the main characteristics of the financial investments.
5. We are devoted to the development of the values of residence assets and to the guaranteeing the rentability of the apartments.
6. We operate by respecting the social responsibility and we actively participate to the residence political debates.
7. We strengthen the balance sheet by developing and managing the control of real-estate- and the risk management portfolio.
8. We see constant effort in Human Resources Management; HRM, as well as on know-how and innovation development.

(VVO- Yhtymä Oyj. 2013. VVO's strategy 2015)

In everyday operations VVO follows the settled objectives as well as the mission, vision, and values which are compiled by the board of directors and company's board committee. The mission of VVO is a commitment to provide safe and better housing for its tenants, the vision for year 2020 is to be the most wanted and the most powerful landlord in Finland.

The values that VVO highly emphasizes are trustworthiness, customer satisfaction, profitability and innovativeness. The most important value regarding to this research is the customer satisfaction and its different sections; the service provided is based on the needs of the customers, the essential goal is to provide value for their customers and the capability to respond to their need of housing. In addition VVO wants to provide a possibility for good and safe living for each life situation. All these essential values should be considered when planning the company's future customer service operations to become more user-friendly and customer oriented. (VVO-Yhtymä Oyj. 2013. VVO's mission, vision and values)

## **2.2 VVO Home Centre Jyväskylä**

VVO Home centre Jyväskylä has been established in Jyväskylä, in the Central Finland fourteen years ago in 1999 and it operates as a one of the thirteen regional Home Centres of VVO. VVO Home centre Jyväskylä's area of responsibility covers all together 42 real-estate properties in the cities of Jyväskylä in Central Finland and Mikkeli in South-east Finland.

The Home centre is focused on renting-, maintaining -and managing the properties and their apartments. VVO Home Centre Jyväskylä currently has over 135 foreign households from the total of 1600 households in Jyväskylä area. The net revenue of VVO Home centre Jyväskylä in 2012 was 13 978 965 euros and the operational rate of utilization was 98, 5%. (VVO Yhtymä Oyj, 2013)

VVO Home Centre Jyväskylä employs permanently nine people from whom four are housing managers, who are responsible from maintaining and managing the regional real-estate properties.

Three of the employees are sales agents whose duty is to market forward the vacant apartments and serve the customers of VVO. Furthermore two of the nine employees are housing secretaries whose responsibility is to assist the housing managers and the sales agents with their daily tasks and operations, as well as to serve the customers through phone-, Internet- and face-to- face serving situations.



The regional manager of VVO Home centre Jyväskylä is currently Mr. Martti Müller, who is the manager of the regional unit of Jyväskylä, as well as one of the housing managers. Mr. Müller will retire from his managerial position during February 2014 after having completed the successful fifteen years career within VVO.

### **2.3 Housing process**

VVO's housing procedure is a slightly different from that of other rental housing agencies. Each housing agency has a right to decide how they choose their tenants, but there are certain rules and regulations on such as the interest subsidy and government aid financed (Arava) apartments' regulations etc. A housing agency has to closely obey these regulations.

Anyone interested in the VVO's apartments should first apply for an apartment by utilizing the web-based application service or by filling in a traditional housing application form in the VVO Home Centre. Once the housing application is completed it is valid for three months. During this, time the applicant can monitor the situation of the vacant or soon to be vacant apartments through the Internet or by contacting to the nearest local VVO Home Centre. VVO's sales agents are responsible for choosing the tenants; they will look through the housing applications using the Asmanet, an applicant-/tenant register and housing market information database, and a sales agent will then choose only one applicant to whom they will offer an apartment or the apartments.

The factors that greatly affect a sales agent's decision making are the applicant's current life situation and the need of housing and its urgency. As mentioned earlier VVO's apartments are divided into several subcategories based on the fact if they are interest subsidy financed (financed with the aid of the government, Arava-apartments) or privately financed properties. When the choice of a tenant is made for the Arava-apartments, the sales agent should use means test- method, meaning that they should concentrate on the applicant's need of housing, assets and level of income. (VVO-Yhtymä Oyj. 2013. Arava- ja korkotukiasunnot- tarveharkinta)

The housing agency normally offers apartments via phone or e-mail. On the phone the sales agent will explain more precisely the details related to the apartment and the general protocols of housing. Together with the applicant they will arrange an apartment tour that will be organised as soon as possible after the housing offer, maximum 3 days afterwards, and the sales agent will explain what will happen once the offer is accepted by the applicant. The apartment tour is always provided on behalf of the apartment's current tenant or the VVO's company liaison for the applicant.

The purpose of the housing tour is to prevent the applicant from renting an apartment without seeing it in advance. This way the double duties and extra effort by the VVO's sales agents and tenants' side can be minimized. The apartment tour takes approximately 20 minutes. During the tour the applicants can themselves with the apartment itself and the shared premises of the residence. After the apartment tour, the applicant will be given a maximum of two days in order to decide whether to accept the apartment offer or not.

The sales agent will call and sort out to what conclusion the applicant has come to. If the applicant accepts the offer, the sales agent will briefly explain the following procedures, such as the payment of the deposit and signing in the housing contract.

Furthermore the sales agent will send a confirmation letter to the applicant, where the procedures related to the advance payments and signing in the housing contract are more thoroughly explained.

If the applicant does not accept the housing offer, the sales agents ask the applicant whether to continue the search for an apartment or to remove the housing application from the database. Once the tenant has paid the deposit payment, 250 euros, and delivered the copy of the tax decision certificate, they can sign the housing contract at VVO's Home Centre or by electronically on the VVO's website by utilizing the web-bank identification system. The housing contract can be terminable or a fixed-term contract by nature.

A fixed-term housing contract is valid as long as the tenant desires or if nothing else has been settled in advance. A terminable housing contract is valid for three to twelve months, and it can be renewed by the landlord if the tenant has paid the rents on time and if the tenant's behaviour is acceptable: the neighbours are not disturbed and common living spaces are respected. The housing contract and its adjustments must always be drawn up in a written form. (L. 31.3.1995/481.)

Once a housing contract has been signed, the new tenant can fetch the apartment keys from the maintenance company on the transference day, normally on the first day of the month. According to the act on residential leases, the day of removal is the first weekday after the contract termination or expiration date. On the day of removal the tenant has to leave one half of the apartment to the use of the landlord and on the following day, the tenant must fully vacate the apartment to the use of landlord or a new tenant. (L. 31.3.1995/481)

The tenant of VVO may live in the VVO's apartment as long as she or he wants, the basic assumption is that the rents and other payments are paid on time, as well as the neighbours are taken into account in every day's living operations. The residence's housing manager will guide and support the tenant with the issues and problems that are related to the housing. In addition the residence's maintenance company will reach out the helping hand when the technical problems of the apartment or residence occur.

Furthermore VVO offers a possibility for its tenants to switch the apartment inside the company, when and if the life situation changes dramatically during the living time. The reasons for the change of the apartment might be the household size's change, the new job position in other city of Finland etc. The tenant of VVO can fill in the new change- of- an apartment – application in the nearest VVO Home Centre or through Internet by utilizing the-change-of- the apartment- market, where from the tenant can have a look of the other apartment change- announcements and fill in the application. (VVO Yhtymä Oyj. Asunnonvaihto 2010)

When there is a free apartment or soon to be vacant apartment available the sales agents will scan through at first the change- of -apartment applications and then the other applications received from Asmanet. This is due to the fact that VVO desires to maintain and serve well its already existing customers as long as possible. The current tenants of VVO are the primary applicants among the other applicants. The apartment's changing procedure is rather similar to the housing process executed with the new applicant, only difference is the fact that before signing in the new housing contract the tenant must terminate the currently existing housing contract, in this particular case there is no time of notice for the contract termination. The paid deposit payment of 250€ is regularly transferred into the new apartment. The tenant of VVO can change the apartment inside the company multiple times during the living time.

Once the tenant experiences that the life situation has changed in a great manner and there is no agreeable apartment vacant in VVO, it is time to terminate the housing contract. According to the act of residential leases the apartment, the terminable- or fixed-term housing contract can only be ended to the contract termination, -rescission or expiring (L. 31.3.1995/481). The VVO's housing contract must be terminated one calendar month advance before the removal and the termination can be executed through VVO's website or by visiting in the Home Centre. When the termination of the housing contract is executed VVO's housing secretary or sales agent will execute a short advance inspection to the apartment.

Advance inspection is the apartment's forward marketing's supporting inspection, where the apartment's general condition and materials are looked through. If the housing secretary or sales agent notifies some defects in the apartment it is his or hers duty to inform the housing manager of them before the removal inspection is executed. The residence's housing manager will execute the removal inspection once the date of removal approaches. The removal inspection is more though rough inspection than the advance inspection; it will focus more on the technical condition of the apartment and to the level of cleanliness. The defects noticed during the inspection will be informed to the maintenance company which task is to repair them before the new tenant moves in to the apartment. After the implementation of

the removal inspection the tenant will return the keys of the apartment to the maintenance company where from they were fetched at first place. The deposit or security payment, 250 euros, which have been settled by the behalf of the both parties, the landlord and the tenant, will be returned back one month after the removal if the apartment is left in good condition and any losses are not incurred. Afterwards VVO might send customer satisfaction surveys in order to receive further information of the tenants and its experiences.

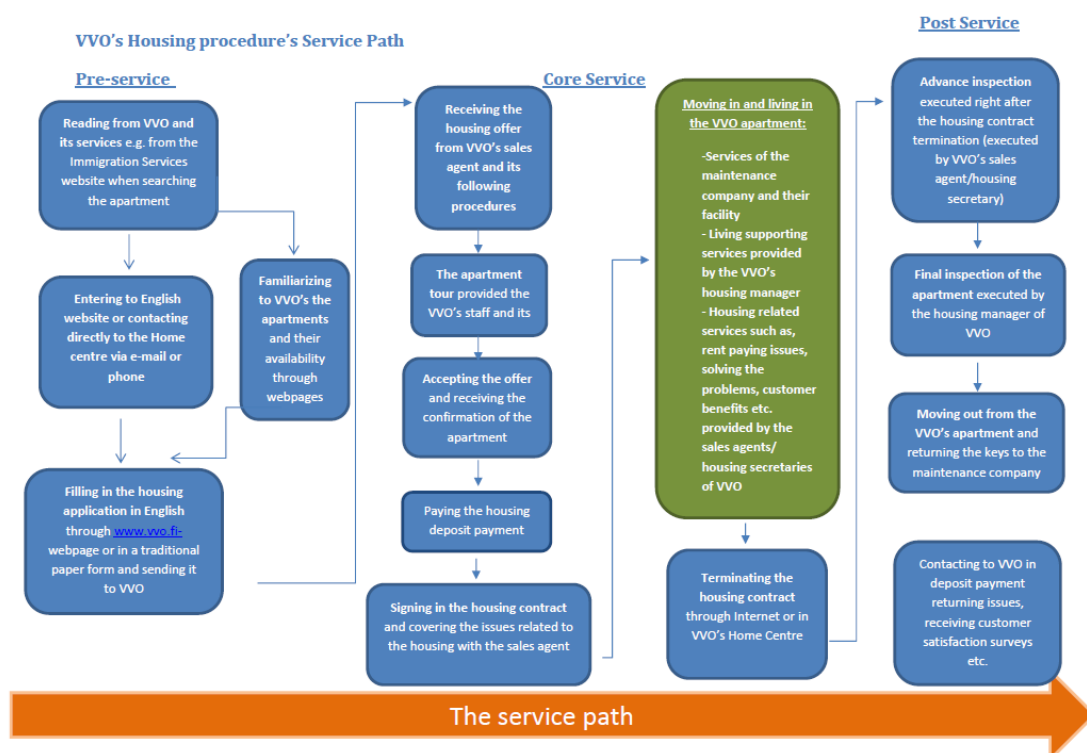


Figure 1, VVO's housing procedure's Service path map (Vekki, J.2013)

## 2.4 Foreign tenants of VVO

The scale of the tenants of VVO is quite broad nowadays, the company has over 80 000 habitants living in VVO apartments all over the Finland. (VVO Yhtymä Oyj. 2012-2013. Sähköinen vuosikertomus) In addition aside the native Finnish tenants

VVO has a wide range of different nationalities and cultures presented from all over the world; from Southern America all the way to Australia.

The foreign tenants of VVO have arrived to Finland due to their studies, work or wars/conflict within their own native countries that prevents the safe living in there. Among the foreigners the multiple religions; from Hinduism to Catholicism, are presented.

The most common foreign languages of the service used inside the VVO are either Swedish or English. Most of the foreign tenants use English as a language that is highly used in daily basis, due to the fact that they cannot or are not able to receive the service by utilizing their own native language.

The cultural aspects and values of the foreign tenant should be taken into consideration when contributing a service to them. People from different parts of the world represent different cultures and cultural values to which the customer servants of the company should be able to understand in order to keep the customer happy and satisfied. According to the cultures' researcher, Geert Hofstede (Hofstede, G. 19.1.2013) the national cultures differs mainly in values; in the feelings between the good and the evil. National cultures are generally acquired before the age ten and they cannot be managed externally or internally. Every single person has their own individual personal values to which they tend to share with the others that has the common background.

As a tenant the foreign customer is relatively similar when compared with the native Finnish tenant, of course there might be some certain rules, regulations and codes of conducts to which has to be explained more thoroughly to the foreign tenant due to the fact that in their own country's codes of conducts and rules are and might be totally different.

Currently VVO do not keep a register from its foreign tenants, which would further demonstrate their nationality or language background. This is due to the fact that the databases that VVO uses in its daily operations, such as Asmanet; Applicant-/tenant register and housing market information database, Tampuuri; customer ship

and maintenance management database, and Cognos IBM; business intelligence and performance management software, do not divide or categorize the customers, for instance based on the language selected for the housing contracts and other service operations. In the empirical research part one have to rely only to the general statistics that covers the national -and regional situation of the foreign habitants in Finland.

## **2.5 Services provided for the foreign customer segment**

One of the most essential values of VVO is customer satisfaction, which is made up of the needs of customers, the capability to provide added value, good and safe living in the VVO apartments, as well as the capability to effectively respond to the needs of housing, and provide the supporting services for the entire stay of a tenant in VVO apartments.

In addition, one of the strategic objectives for 2015 of VVO is to guarantee a good level of customer service by offering an effortless access to the services through the Internet and on a physical basis, for example by visiting one of the Home centers.

VVO offers a good range of services from a customer's first contact with the agency to the very last moment of living in VVO apartments, including the search for a suitable apartment and filling in a housing application all the way to the termination of a housing contract and the removal of a customer from the residence.

The current level of the services directed for the foreign customer segment has not been measured as widely as the services directed for the Finnish customer segment.

Viewing the diversity of the services provided for the customers of VVO, from the Finnish- and foreign segment perspectives, one can come to the conclusion that the supporting services for the tenants, such as the Internet based services on the [www.vvo.fi](http://www.vvo.fi) – webpage; the electronic signing of the housing contract, the termination of the housing contract, contemplating the personal rent information, reserving the parking lots and declaring the notification of defects, are the services

mainly to the Finnish customer segment of VVO due to lack of an English translations of the Finnish texts.

According to the manager of the rental housing unit, Ms. Pia Jaakola (Jaakola, P.2013.), The Finnish Communications Regulatory Authority asked for a further clarification due to non-existent international websites of VVO, in Swedish and English. Globalization and internationalization have set the limits of the service supply of the company relatively high. One should be able to provide the services at least in three languages in Finland, in Finnish, Swedish and English. The Finnish and Swedish languages are official languages of Finland, and English is the international language for communication and doing business.

## **2.6 The current situation of VVO from the foreign customer perspective**

The information presented in immigration's annual reviews indicates that the amount of foreign customers is constantly growing in rental housing business markets due to the internationalization and globalization that the nation of Finland encounters. VVO is the biggest rental housing agency and private landlord in Finland, which offers rental housing services for all kinds of people with the different phases of life.

The aim of VVO is to offer safe, affordable living for all people. The amount of English speaking customers in VVO has grown steadily year after year. VVO offers English language services in 13 Home Centers around the Finland, as well as it provides the [www.vvo.fi](http://www.vvo.fi) website based services which idea is to promote the easy and effortless access to the services, as well as the independency of the tenant.

VVO has created website for the English speaking housing applicants and- tenants, but the minority of the services from the website are actually transformed or translated in English. By concentrating the resources on the web based services the company can reduce its operational costs, mainly from the human resources side,



and direct them to the business departments where the additional funds are more urgently needed. (Sterne, J. 2009. 3)

According to the Jim Sterne (Sterne, J. 2009.4-5) the company cannot create customer lust or desire to its service organization or- processes without an ability to maintain all of the customers' inquiries, problems, demands, hopes, dreams and desires. In addition the customer service operations need constant development and research in order to maintain the company's competitive advantage.

The advantage of the well-constructed and designed web-page is that it can provide the needed information for the customer whenever he or she personally wants or needs it. Furthermore all the needed details and information are offered to the customer, it is their decision when they want to familiarize to it more precisely. This will create stronger loyalty towards the brand and the company.

## **2.7 VVO's customer satisfaction research 2013**

VVO's customer satisfaction research was executed during the summer, June and July, and autumn time 2013 for the tenants of VVO, from which 1480 answered to the customer satisfaction online survey.

According to the VVO's process manager, Mr. Markku Kylli (Kylli,M.2014) the research study was mainly designed by VVO and executed as well as analysed by Innolink Research Ltd., which utilized quantitative research method in a form of questionnaire research which was sent by mail to the 5000 households around the Finland. Approximately 30 % of the potential interviewees replied back to the questionnaire. The tenants which were recognized to be as the potential interviewee were chosen so that they responded the stock of dwellers regionally, quantitatively, by family type etc. The operational factors of VVO to be researched were divided into four groups; housing comfort, VVO's operations and customer service, maintenance services and VVO's communications and resident collaboration. These groups were divided into several smaller subgroups based on the theme and the operation. The themes varied between the apartment's general condition and the effect of the customer benefits to remain as a tenant of VVO.

The answers received were analysed by utilizing the cap analysis -method which is a quality indicator of the service provided. Its idea is to illustrate the significance and the success of the quality criteria presented during the customer satisfaction research. Aside with the quality criteria its importance is also evaluated. The remainder of the quality criteria and importance can be used as a way measurement to describe how well the settled objectives were met, which creates the cap between the significance and the success. (Ryynänen, A. 2011, 19-20; Zeithaml. Parasuraman. Berry. 1990.46.)

The first operational factor of the research was to cover the housing comfort of VVO and the components related to it; the general condition of the apartment, the sufficiency of the apartment's rearmament, price-quality ratio/ the level of rent of the apartment, the tranquillity of the residence, neighbours and the living peace in the residence, the friendliness of the environment when living in the VVO apartments. According to the cap analysis the average of the criteria mentioned above was -0, 72 which was 0.01 improvements to the last years, 2012, result.

The second operational factor was VVO's operations and customer service and its components composed from; the availability of the VVO's customer service's contact information, the availability of the customer service, running errands with the housing manager, running errands with the issues related to the paying of the rent, the professional skills of the customer service personnel, willingness to be of service of the customer service personnel, interference to the troublemaking and unease, perceiving the feedback given by the customer and keeping the promises . The average of the criteria determined was -0, 50 which were 0, 03 improvement to the last years, 2012, result.

The third operational factor of the customer satisfaction research was the service provided by the maintenance company and its subcomponents such as, the maintenance company's ability to respond quickly to the service requests, the willingness to be of service of the maintenance company's personnel, taking care of the residence's yard, the cleanliness of the staircases and the residences' common premises, the cleanliness of the housing corporation's waste canopy and, the

recycling possibilities of the waste. The average criterion in this operational factor was -0.78 which indicated 0, 01 decreases to the 2012 result.

The fourth operational factor was the VVO's communications and the residents' collaboration. The subcomponents further investigated were; informing the tenants with the issues related to housing, providing guidance related to the energy- and environment issues to the tenants, the usefulness of the VVO.fi-website, the usefulness of the tenant magazine, the usefulness of the resident collaboration and the effect of the customer benefits to the want to stay and live in VVO apartments. The settled average criteria was – 0, 13 which was 0, 03 decrease to the 2012 result.

All together these four operation factors generated an average of the all the criteria and it was -0, 53 which was 0, 02 decrease to customer satisfaction research executed in 2012. (Kylli, M.2013. Tietoja VVO. Asiakastyytyväisyys)

According to VVO's customer ship manager, Juha Heino (Heino, J.2013) based on the results received from the customer satisfaction research it is good to continue the development work of the services and housing.

Based on the results received from the customer satisfaction research 2013 the most satisfied customers are the under 25 year old tenants, the most dissatisfied age group from the VVO's tenants were between 45-54 years old adults. In addition the tenants living in the capital area of Finland were one of the most dissatisfied tenants of VVO on regional level.

The most pleased and satisfied tenants could be found from Lappeenranta, Jyväskylä and Tampere. Generally 92 per cent of the respondents, 1362 tenants were satisfied with VVO and its services provided and they could recommend forward the company to the friends and family. According to customer ship manager, Juha Heino, the services provided by the maintenance company and its ability to quickly respond to the service requests were one of the operational factors that will be developed further in the near future. (Heino, J. 2013) The customer satisfaction researches are executed in a yearly basis and the average amount of the respondents during the past six years has been 1543 per year.

## **2.8 The rental housing market in Finland**

The rental housing market in Finland is quite diverse and multifaceted nowadays, which also highly reflects on the overall real-estate business rivalry situation and its fierceness. In year 2012 altogether in Finland there were 2 866 000 apartments from which 27, 4 per cent; 786 000, were rental apartments.

In Finland there are multiple private rental housing agencies such as VVO, Sato, Avara, NAL, Asokodit etc. , which all operates all over the Finland by offering various alternatives for rental housing. Aside with the private rental housing agencies the multiple regional municipalities have their own rental housing agencies, which provide additional housing alternatives for the residents of the municipalities. Furthermore the individual private landlords provide rental housing by renting their own owner –occupied apartments to the people. (Vuokralaiset, VKL Ry. 2013)

Despite of having the diverse supply of the housing services, the rental housing companies are not able to fully respond to the current need of housing due to the fact that the demand of smaller apartments, such as studios and one-bedroom apartments is constantly growing bigger.

The Finnish rental housing agencies are constantly constructing new real-estate properties in order to able to better correspond to the current housing demand. According the Statistics Finland in year 2012 there were 18 000 apartment building apartments constructed from which 7 380 were rental housing apartments, 41 per cent from the amount of the total housing production. From the constructed rental housing apartments over 3 000 were the apartments that are interest subsidised by the Finnish government. (Finland's Authorative Statistics. 2012. Apartments and habitation.)

From the English service supply perspective the rivalries of VVO such as Sato, regional student housing agencies like Koas, Hoas and Toas, as well Vuokraturva Ltd

and Asokodit Ltd. etc. at the moment are able to provide more customer oriented service to their foreign customers from the web-services perspective.

### **3. Foreign born residents in Finland**

#### **3.1 The concept of foreign habitants**

The word "immigration" is a very diverse and versatile term, which covers various groups of people, with different demographic-, cultural-, regional-, and educational backgrounds. According to the annual review of Immigration 2009 compiled by the Ministry of the Interior of Finland (Annual review of Immigration 2009. 2009.2) , the word "Immigration" covers the people who can be regarded to be as refugees, occupational immigrants, foreign students, people that have moved away from Finland and the people who have returned to their own native country. The International Organization of Migration; IOM, defines the concept of immigration to be "a process where non-national move into a country of the purpose of settlement" (IOM.Glossary on Migration. 2011).

The purpose of immigration is commonly discussed by applying the "push- and pull"-model which highly focuses on to the factors that make people leave their own home country. The push- factors can be regarded as economic- political or social problems. The pull factors are the factors that attract people to the chosen destination country. (IOM. 2011. International Migration Law Series No. 25)

#### **3.2 The history of the immigrants in Finland**

Throughout the country's history, Finland has had the foreign inhabitants. From the Middle Ages until the beginning of the 19<sup>th</sup> century the immigrants have mainly come from the neighbouring countries, Russia and Sweden. During the 19<sup>th</sup> century, Finland received its first non-neighbour- immigrants, Jews, Tatars, Gypsies and Chinese people that were mainly refugees. (Kuosma, T.1999, 243-244)

The immigration has continued throughout the 19<sup>th</sup> and 20<sup>th</sup> centuries, and during that time the immigrants have mainly come to Finland due to the marital- or family reasons. The first big immigrant group, 182 people, came to Finland in the 1970s from Chile due to the coup d'état, a takeover organized by the military junta of Augusto Pinochet. In the 1990s, most of the refugees returned to Chile having been refugees for twenty years. (International Organisation for Migration. 2010. Migration facts.)

The systematic immigration movement to Finland started in the 1980s, when the Vietnamese refugees arrived in Finland due to the Vietnam War. After that, in the 1990s the Somali-, Serbian-, Albanian-, Croatian- and Bosnian immigrant-/refugee groups arrived to Finland due to the wars and political crisis.

Since 1995, when Finland became a member of the European Union (EU), the perspective of the immigration policy has dramatically changed because Finland accepted the terms of the free internal movement inside the European Union-member countries.

### **3.3 Immigration nowadays on a national level in Finland**

During the past five years of time the immigration movement to Finland has changed and developed in a great manner. From 2009 until the 2012 the figures of immigration has grown from 155 705 to 195 511 people which indicates the 25 per cent growth in five years of time. The last year's; 2012, figures of the immigration in total was 195 511 people which covers 3, 6 percentage from the Finland's population, 5 426 674.

Nowadays most of the foreign people enter to Finland mainly due to the work-, studies- or family reasons. These reasons mentioned earlier have stayed the priority reasons of moving to the country during the past four years' time frame. The biggest immigrant groups that have arrived in Finland between 2009 and 2012 were Estonian, Russian, Somalian, Chinese, Iraqi, Thai, Turkish, German and Indian people. Part of the immigrants immigrated to Finland lives and sojourns with the permit of

residence and part of the immigrants have the Finnish citizenship. In 2012 the average hearing time of the residence permit applications was 166, 55 days and the Finnish citizenship permit application was 318 days. (Realized average processing times in days in 2012.2013.)

Statistics of immigration in Finland 2009-2012				
Year:	Amount of people immigrated in Finland per year :	Growth or decrease by % - compared with the previous year:	The total amount of immigrated people in Finland:	The total amount of habitants in Finland:
2009	(+)26700	(-) 9%	155705	5 351 427
2010	(+)25650	(-)4%	167954	5 375 276
2011	(+)29500	(+) 15%	183133	5 401 267
2012	(+)31280	(+) 6%	195511	5 426 674

*Figure 2. The development of immigration revising 2009-2012.*

(Ministry of Interior of Finland, Annual reviews of immigration 2009.2010.2011.2012)

### 3.4 Immigration nowadays on a regional level in Finland

Most of the immigrants that have arrived in Finland will mostly work and live in the capital area of the country. This is due to fact that Southern Finland- region can be regarded to be the most internationally influenced part of Finland, the multiple services are offered in English and the chance of finding a proper work in a realistic amount of time can be regarded to be better than elsewhere.

In addition the difficulty of Finnish language is one of the main arguments why the immigrants tend to live in a region or a district where they can receive most of the services and work by utilizing English language, as well as at the same time they to try to develop their Finnish language skills.

The amount of unemployed immigrants is big due to the lack of language- and occupational skills; in 2011 the percentage of unemployment between the foreign people was 22, 7 per cent (Ministry of Interior of Finland. 2011).

According to the Annual Reviews 2009 -2012 (Ministry of Interior of Finland. 2009.2010.2011.2012. Annual review of Immigration) compiled by the Ministry of Interior of Finland, the regional development of immigration has grown steadily between the years 2009 and 2012. The largest immigration groups have congregated to Helsinki, Espoo and Vantaa districts, but the other districts and bigger cities have faced the steady annual growth as well.

The immigration's development in Jyväskylä area has grown moderately during the past five years of time. As the chart below indicates the city of Jyväskylä has faced the biggest growth in immigration between 2011 and 2012. The reason for growth can be reflected from the fact that the city of Jyväskylä is all the time becoming more internationalized and global, due to the great studying possibilities provided by the Jyväskylä University and JAMK University of Applied Sciences. Furthermore the companies from ICT- and metal industry have started to raise their heads as potential working places for foreign people in the region.

Immigrative development by region 2009-2012				
Municipality	The amount of immigrants/foreign habitants 2009	The amount of immigrants/foreign habitants 2010	The amount of immigrants/foreign habitants 2011	The amount of immigrants/foreign habitants 2012
Helsinki	41 735	44 461	47 878	50 661
Espoo	15 304	16 699	18 813	20 612
Tampere	7 390	8 900	8 523	8 659
Vantaa	11 919	13 201	14 775	16 024
Turku	8 237	7 879	9 506	10 086
Oulu	3 101	3 501	3 798	4 306
Jyväskylä	3 063	3 175	3 415	3 579
Lahti	3 291	3 437	3 650	3 925
Kuopio	1 507	1 663	1 841	2 125
Kouvola	1 757	1 863	2 013	2 176
Lappeenranta	2 309	2 477	2 683	2 841
Vaasa	2 947	3 214	3 604	3 678
Salo	2 099	2 203	2 236	2 161
Kotka	2 390	2 665	2 919	3 069
Porvoo	1 444	1 577	1 670	1 761

*Figure 3. The regional development of immigration in the biggest cities of Finland.*

(Ministry of Interior of Finland, Annual reviews of immigration 2009.2010.2011.2012)



## **4. Service development**

### **4.1 The concept of the service development**

The concept of the service development is very diverse- and widely recognized concept in the nowadays companies around the world, due to the great focus that is directed to the services that the over- materialism and the fierce rivalry between the companies possess. The product-focused companies will not have a competitive advantage without the different variety- and range of services, because they will have a tendency to create products that are identical with each other and will have the rather same characteristics. The service development and- production processes are the only factors that can differentiate the companies from each other and to create steady market positioning in the future markets (Tuulaniemi, J.2011.16-24).

According to David Birnbaum (Birnbaum, D. 2004) the essential foundation of the service development is to understand the potential customers' needs and demands, and to plan, as well as to develop the service operations based on the results received.

The first step of the service development process is to complete the customer research that reveals the customers' current values, wants, demands and expectations towards the company.

The second step of the service development process is to define and outline the service definition where the accurately defined service characteristics are defined and further developed.

The third step of the service development process is the services' marketing and selling process, where the company clearly describes what the target customer groups are and what are their needs, as well as on how the service developed will be delivered to the customers and what are the benefits of the service provided to the target customer groups.

The fourth and final step of the service development process is the delivering and supporting- process, where the actual service developed is delivered to a customer by following the earlier defined steps and providing additional support that engages the customer to the service, by creating the desired customer loyalty.

The service development process is a very complex, time- and resource consuming operation to the company which requires a lot of focus from the company's perspective and it may not be easily assimilated to the company's everyday operations. (Birnbaum, D. 2004. How to Invent a Service Product)

## **4.2 Service Design as a facilitator of the Service Development process**

### **4.2.1. History of the Service Design**

The Service Design can be recognized as a joint framework of the service development. As a concept the Service Design is relatively new, it was established in the early 1990s, when the service-focused companies started to slowly increase in the business markets.

Professor Michael Erlhoff, the professor of Köln International School of Design, can be regarded to be "the father" of the concept, but the Professor Birgit Mager is the person that has influenced the most to the Service Design –concept's development process. As a European concept, the European Services schools; Domus Academy, Carnegie University, Köln International School of Design, Linköping's Universitet and Politecnico di Milano have established a training concept which goal is to generate and to extend the dialog between the companies and the professional service designers.

The base of the Finnish service design lies on the shoulders of the Talentum Corporation's subsidiary, Satama Interactive Corporation, which was established in the early 1997. (Tuulaniemi, J. 2011, 62-63)

#### **4.2.2. The definition of the Service Design**

The Service Design can be regarded to be the most systematic mode to the services' development- and to the innovation process inside the company by simultaneously utilizing the analytical and intuitive perspectives. According to Juha Tuulaniemi's (Tuulaniemi, J. 2011, 11) definition the analytical approach or perspective refers to the data that is related to the logical thinking chain, the facts, and the customer research matters.

The intuitive approach or perspective refers to the capability and to the experience of seeing the issues that could be executed in the future; the issues that does not exist yet or are under the process of development.

The ideology of the Service Design is to combine the old things together in a new manner. It helps companies, associations and non-profit organisations to acknowledge the strategic points that the services possess in the business operations. Furthermore the Service Design helps and encourages the companies to innovate the new services and to further develop the already existing services. (Tuulaniemi, J. 2011, 10-24)

The aim of the Service Design is to guarantee the 100 percent customer satisfaction towards the company by conquering the customers' minds and hearts with the good service level and- versatility. Furthermore the objective is to get all the participants, such as the different customer segments and other shareholders to participate more to the services' planning-, creation- and production process as well as to the services consumption.

#### **4.2.3. Service Design inside the company**

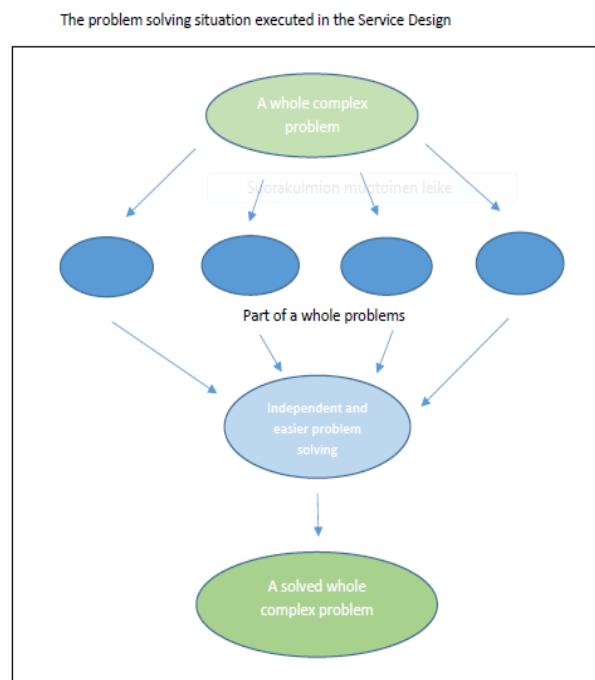
The service development- and production processes that can differentiate the companies from each other, because service is a subjective matter, it cannot be

planned, produced or stored in advance. The service production process emerges from the interaction between a customer and a customer servant, but the service experience mainly happens inside the customers' own head (Tuulaniemi, J.2011.26). Services in their different forms and with their characteristics have developed an important fundamental role for the growth and sustainability of innovations as well as for the competitiveness. The quality of service and how a customer experiences it are highly based on to the company's organizational value. The organizational value possessed by the company can be defined as the combination between the settled price and the benefit or profit received from the actual service.

The value experienced by the customer is derived from the company's and the customer's interaction in different situations through different channels, such as customer service, the Internet, products, services, premises and the atmospheres etc. The better services provided by a company leads to better customer satisfaction and enhance the customer loyalty (Meroni, A. Sangiorgi, A. 2011, 11).

Furthermore it creates a competitive advantage and- power to the companies highly appreciated due to the broad modern service- and product supply in the business markets speeded up by internationalization and globalization. Due to the subjective nature of the services, they have to be well planned, designed and taught to the customer servants that will work in the customer interface of the company. These employees construct and reinforce the company's brand, as well as indicate with their own actions on how the brand values and wants to treat the customers. Without comprehensive and proper customer service- training of the customer servants and the company's other employees, the organization will face serious problems that will probably affect the company's future operations, and in the worst case, drop the company from the markets. (Tuulaniemi, J. 2011, 27-53)

When utilizing the Service Design concept as a major facilitator of a company's service development process, the key idea break up the broad- and complex problems or issues into smaller parts. In the solutions to these sub-problems will be combined into a comprehensive solution.

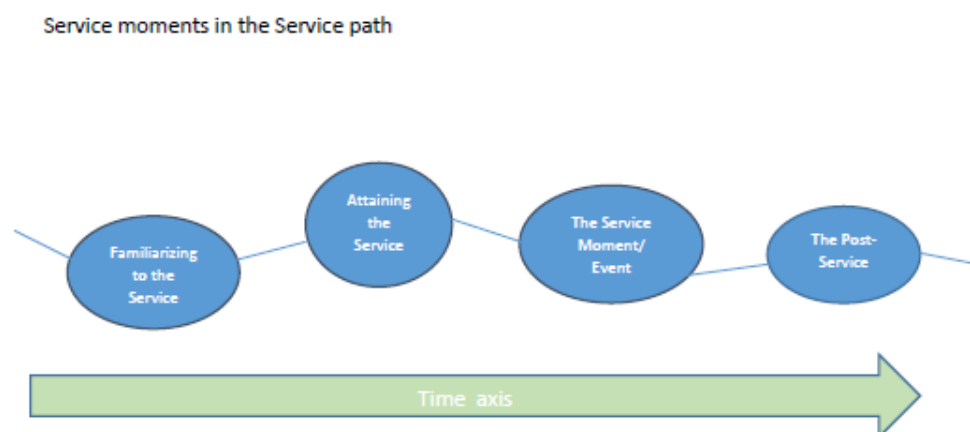


*Figure 4. - Problem solving method of the Service Design concept  
(Tuulaniemi, J.2011. 58-61)*

In order for a company to solve the problems related to their services, it has to fully understand the service characteristics, to recognize the challenges and to control the process and its working practices and apply them into practice.

One method for recognizing a critical part of the service process is to utilize the service path- method, a description of the whole service. The ideology of the service path- method is to break up a service journey that a customer makes into the several different service moments and- touch points by their order of appearance.

According to Juha Tuulaniemi (Tuulaniemi, J. 2011, 79-80) a service touch point is the situation when a customer interacts with the company through all their senses. In the center of the touchpoint there are different courses of action, people; the customers and the company's personnel, different environments and objects. The challenges, opportunities and characteristics of the services can be seen as uncountable touch points possessed by the people and the brand. The touch points occur at different levels of interaction and channels of communication. The touch points of service can vary greatly depending on the different companies and the different service paths. (Kuha, M. Mager, B. 2009). A service path can be broken up three different phases on the time axis; pre-service, core-service and post-service, which facilitates the formation of a consistent picture of the whole service.



*Figure 5. - The service path model (Tuulaniemi, J. 2011. 78-83)*

Based on the phased analysis executed through service moments and- touch points the company can start to plan the repairing operations in order to improve or to provide better services to their customers. The Service Design concept tries to be proactive in essence, meaning that the needs of the potential customers will be identified in advance in order to eschew the bad service moments before the customer will become ex- customer of the company. When the company develops its services it should pay attention to the aspects that makes the customer happy and satisfied.

The important aspects from the services development perspective are that the service is useful, easily accessible, consistent and desirable from the customers' perspective. Furthermore the company has to keep in mind that the service generated has to be financially profitable and cost efficient. From the company's perspective it should approach the earlier mentioned aspects by defining them more into depth:

- Usefulness- How well the service provided will correspond to the customers' actual needs?
- Availability- what distribution channels functions the best?
- Easy accessibility- How effortless the service is to use?
- Experience- What kind is the service experience from the consumers' (the customer) perspective?
- Differentiation- How to differentiate the service from others by making it unique and memorable?

(Tuulaniemi, J. 2011.101)

The Service Design process can be divided into five operational stages which consist from the definition of the problem-, research-, and planning-, service production- and evaluation part. This kind of general Service Design process is one way to conceive the services development model. The first step is to define the actual problem and what are its goals?

One of the goals could be the reforming an understanding from the company which is providing the service and which are its goals and objectives. The second step is to conduct a research through interviews, discussions and customer surveys in order to create and gain mutual understanding from the target of the development, precisely from its operational environment, resources and consumer needs.

In the planning stage of the Service Design process the aim is to create ideas and conceptualize the alternative solutions with the challenge of the planning stage and test these ideas quickly with the customers.

In the service production part the developed service concept is launched to the markets in order for the customers to test and to further develop it.

In the last stage of the Service Design process; the evaluation stage, the goal is to evaluate the success of the development process in general. The services' fulfillment will be measured and the services will be fixed and adjusted by the results received from the customers' using experiences.

When implementing this kind of Service Design process model it is highly important to evaluate one's own requirements and the existing resources as well as to exploit and apply them into reality depending on the company's situation and the level of demand. (Tuulaniemi, J.2011, 123-131)

## **5. Implementing the research**

### **5.1 Research method**

As mentioned in the introduction part of Thesis, the primary aim of this research was to examine and to receive more detailed information on how the foreign customer segment of VVO experienced VVO and its services offered. The secondary aim was to found out on how the services of the foreign customer segment could be developed in the future to become more customer-oriented and user-friendlier.

The aim of this research with in the longer time-frame was to demonstrate through the interviews executed to the VVO's foreign tenants that the services directed for the foreign customers should to be simultaneously maintained and developed along with the services directed for the Finnish customer segment, in order to distinguish the services provided from the other service providers. In addition it is highly important to develop the service scale of the foreign customer segment to more respond to the VVO's strategic alignments for 2015.



I was not able to fully receive similar kind of statistics related to the VVO's foreign customers and their situations' development on the annual level as from the Ministry of Interior was able to provide for the research. When continuing the research I as a researcher have to rely only to the general statistics that covers the national -and regional situation of the foreign habitants in Finland.

#### **5.1.1. Qualitative research method**

The empirical research method of this particular research is to execute qualitative theme interviews which consist from open-ended questions, which will be executed from three to four foreign tenants of VVO. The qualitative interview research is the best research method when using the Service Design as a model for the service development, because it reveals in depth the people's experiences, opinions, knowledge and perceptions towards the company. In addition it easily demonstrates the problematic points of the service by utilizing the open-ended questions which clearly points out the repetitive themes and patterns that the participants of the interviews describe. Furthermore the qualitative research method produces broader and more detailed information to the researcher with more flexibility than the quantitative research method (Kananen, J.2008.8). The essence of the qualitative research method is to use words and clauses whereas the quantitative research is highly based on the numbers and figures. (Kananen, J. 2008.24)

Qualitative research methods produce a wealth of more detailed information about much smaller number of people and cases, as well as reduces the generalizability to which the quantitative research method have a tendency towards. According to Bernard H. Russell (Russell, B, H. 2011, 337-340) the analysis of the research is always ultimately qualitative; its goal is to search for the patterns in data which helps to understand why these patterns do exist.

According to the Michael Quinn Patton (Patton, M, Q. 1990, 10-11) the validity and reliability of the received qualitative data depend greatly on the methodological

skills, sensitivity and honesty of the researcher. The systematic and precise way of doing observation involves more than just asking questions.

The aim of the qualitative research, also reputed as an applied research, is to inflect on action, to enhance the decision making and to apply the knowledge to solve human and societal problems. In the qualitative research the researcher is the instrument by measuring the experiences, actions and perceptions of the interviewees. The validity of the qualitative research methods is highly dependent on the skill, competence and preciseness of the person implementing the research. (Patton, M, Q. 1990, 13-14)

Based on the repetitive patterns and themes indicated by the interviews the service operations can be developed further to correspond to the actual needs and demands of the customers. The essential goal of the Service Design is to develop the organization's services in cooperation with the customers in order to become more user-friendly and customer oriented by combining old things together in a new manner. (Tuulaniemi, J. 2011, 10-24)

In the Service Design process the most important steps are the "research"- step where the customer understanding is formed by implementing the complete customer research, as well as the strategic planning step which will be executed based on the results received.

## **5.2 The data collection and analysis of the research**

### **5.2.1 Theme - and Service path interview methods**

In the previous service development chapter, the very first step of the service development process is to complete the customer research that reveals in depth the customers' current values, wants, demands and expectations towards the company.

In order to gain the total understanding of how the foreign customers and tenants experience the services and their versatility provided by VVO, one must conduct a

semi- structured interview research, that looks through the every single sector of the service, points out their critical factors and allows the interviewee to freely bring out his or hers own ideas and perspectives.

The semi-structured interview can be recognized as well as a theme interview, during which time the outline of the research covers the several different themes related to the researched topic. According to Anita Saaranen-Kauppinen and Anna Puusniekka (Saaranen-Kauppinen, A. Puusniekka A. 2006) the theme interview has more the nature of the dialog than an interview; its structure is looser than in the structured-form interview. The theme interview is an ideal interview method when one desires to receive information from the less well-known phenomena or issues. Its popularity is highly based on the fact that the liberty of answer of the interviewee gives an entitlement for the speech. The theme interviews can be analyzed by utilizing themes and the typing-method which goal is to analyze and structure the research topic and its data.

The earlier introduced service path- method in Juha Tuulaniemi "Service Design book" (Tuulaniemi, J. 2011, 74-83) is ideal for this particular research due to the fact that it divides the operations of the service journey into the service moments and service touch points which represents the different themes of the service in the research . The composed VVO and its services performance- interview (see attachment 1) closely follow the service path method of the Service Design concept. The ideology of the service path interview -method is to divide the service operations of the service journey of VVO ,from the housing process' perspective, into three parts; pre-service, core-service and post-service, and afterwards to divide these sections into the service moments and touchpoints where the service operator and the customer comes across with each other. By defining the service touch points of the VVO's housing procedure the qualitative theme interview form can be formed and outlined.

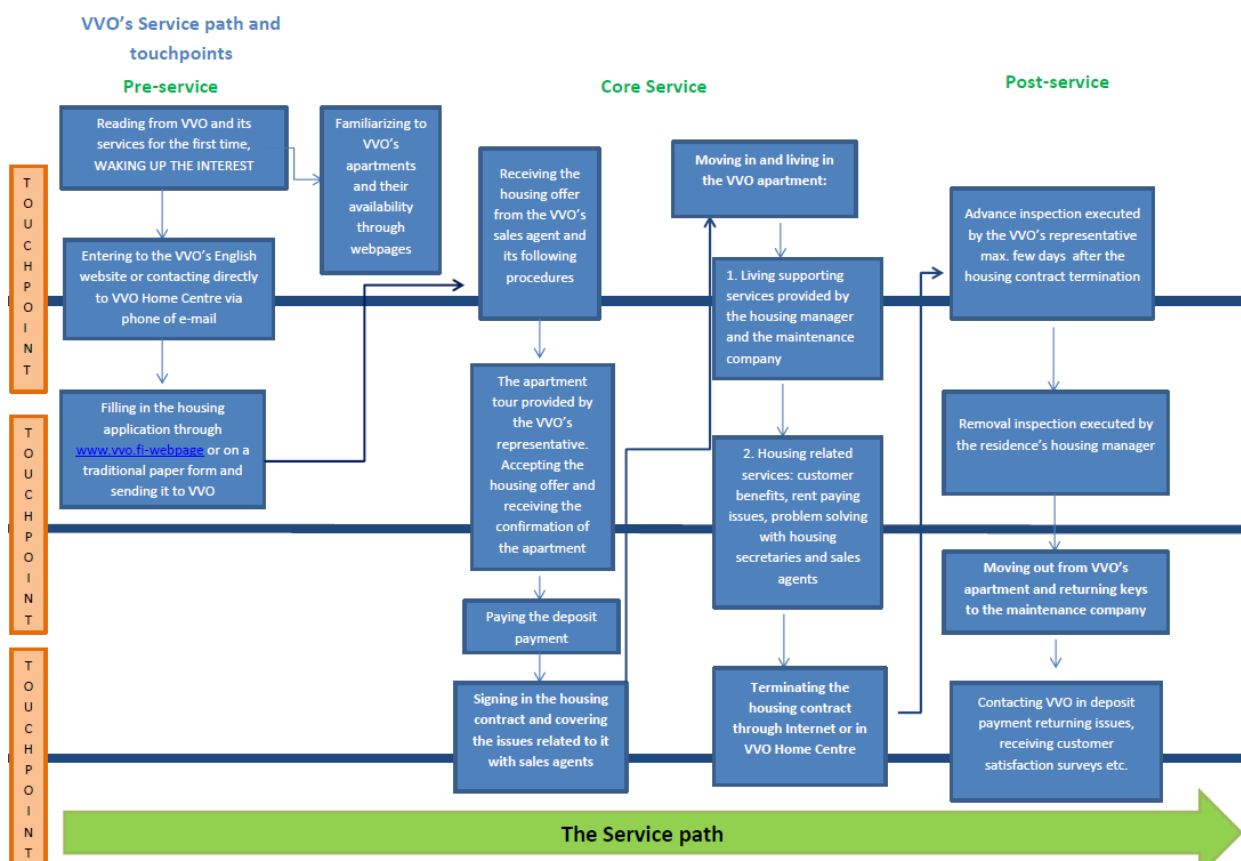


Figure 6. VVO's Housing procedure service path -and touchpoint model. (Vekki, J.2013)

## 5.2.2 The choice of the interviewees and interviewing process

As introduced in the earlier paragraph the service path interviews were designed to be executed from three to four current -or already removed foreign tenants of VVO. The tenants to be interviewed were chosen in cooperation with VVO Home Centre Jyväskylä's sales agents, who had the most of the expertise towards their housing applicants and –tenants. The method of sampling used in this particular case was simple random sampling – method, which denotes that every unit of observation, the foreign tenant, has a chance to be chosen as a probability sample. Among all of the foreign tenants; 135 households in Jyväskylä area, ten tenants were randomly chosen to be contacted and requested to give a short face- to -face interview. The contact information of the customers was collected from the Asmanet; applicant-/tenant register and housing market information database.

In the simple random sampling method the interviewees were chosen demographically, so that the interviewees represented different national backgrounds, age and gender. The chosen tenants to be interviewed were contacted through phone or e-mail, and the interviews itself were executed by using face-to-face- interview method in order to receive the maximum amount of information.

The data during the interviews was collected by using the recorder, with the permission of the interviewee and by simultaneously taking the idea- and thought supporting notes. All the given answers during the theme interviews were analysed anonymously by meaning that the personal- or confidential information of the interviewees were not handed forward. According to the Bernard H. Russell (Russell, B, H. 2011, 339) when interviewing people one should look for consistencies and inconsistencies among the knowledgeable informants and find out why these informants disagree about important things.

All of the potential interviewees were approached at first through e-mail from which only one potential interviewee replied back for the interview request. In the interview request sent for the foreign tenants of VVO, the tenants were introduced shortly to the research topic and they were kindly requested to reply back in one week time, if they were interested to share their experiences and ideas from the VVO and its services provided. Afterwards the potential interviewees were contacted via phone in order to discover more thoroughly whether the foreign tenants were interested towards the interview. Two of the potential interviewees contacted through phone mentioned that they had not received any e-mail related to interview request; this might be a result of the mistyping or mishearing, when receiving the contact details from VVO Home Centre Jyväskylä's sales agents or when writing down to the e-mail request of the interview.

From the ten foreign tenants only four were willing to share their experiences and opinions from the VVO as a service provider. The additional potential group of the foreign tenants as interviewees were not searched anymore with the VVO's sales agents, due to the limitation of time and the lack of receiving effortlessly the foreign tenants' information from the databases.

The interview dates were settled with the interviewee as soon as the potential interviewee replied back to the interview request. The idea was to execute the theme interviews in as short time frame as possible, so that there would have been enough time to thoroughly analyse the results and to give improvement proposals from the services directed to foreign customer segment of the VVO.

### **5.2.3 Executing the theme interviews**

The qualitative theme interviews of the foreign tenants of VVO were executed during weeks 49 and 50 in the beginning of December 2013. During these two weeks the four interviews were held, two interviews per week. The interviews normally transcribed in the course of one day in order to facilitate the analysing process of the research.

All the interviews were conducted in face-to-face, in order to receive the maximum amount of information from the foreign tenants of VVO. In addition the non-verbal communication of the interviewees could be observed more thoroughly at the same time. In this particular case, when observing the foreign tenants, it is highly important to pay attention to the non-verbal communication along with the answers received, because most cultures of the world are non-verbal in essence.

The interviews were recorded by utilizing the recorder of the iPad from the Apple Inc., with the permission of the interviewees, and the length within the four interviews executed varied from 13.5 minutes all the way from 19.5 minutes depending on the answers given by the interviewee. The majority of the interviews were held at the homes of the interviewees except for one interview, which was held in the conference room of the VVO Home Centre Jyväskylä. Before the interviews the research topic was presented to the interviewees in order to refresh their memory, and the used theme interview method and the service path- ideology were briefly introduced to the foreign tenant. Afterwards, the interview was executed by following the compiled VVO and its services performance interview form (see attachment 1).

The goal of this particular interview method was to allow the tenants to answer freely, so that they could share the experiences, demands, expectations and perceptions concerning the company and its services offered, so that the services could be further developed in cooperation with the customers, according to the Service Design –concept.

#### **5.2.4 Analysis of the research**

After the qualitative theme interviews, the second step of the service development process is to redefine and outline the service definition. This has been executed when the received data from the interviews have been analysed based on the questions presented. Afterwards when the though rough results were received, the repetitive patterns, themes as well as typing were searched from the given answers and the current image of the services for the foreign customers provided by VVO could be formed.

Furthermore the results received from the theme interviews were compared with the results received from the VVO's customer satisfaction 2013 research that has been implemented during the spring and summer 2013. The common operations of the interviews and the survey were to be analysed even though the analysis methods were different; in the theme interviews one analyses the data by utilising the repetitive themes and typing- method, whereas in customer satisfaction survey or questionnaire the data received is analysed by utilizing the gap analysis- model, where quality criteria and its importance is evaluated. Its idea is to illustrate the significance and the success of the quality criteria and the possible gap between them. (Ryynänen, A. 2011, 19-20.; Zeithaml. Parasuraman. Berry. 1990.46.)

The gap model analysis is highly quantitative by nature whereas the theme interview is qualitative; its idea is to demonstrate more clearly the problematic themes and patterns of the different service sectors. The theme interview method is more suitable to this particular research where the Service Design is in the centre of the focus in the services development process.

The purpose of the Service Design is to develop company's services to become more customer-oriented based on the customers' own perspectives and experiences. The gap-model analysis- method is not suitable method due to its quantitative- and statistical nature, which does not totally indicate the customers' actual wants, needs, demands, expectations and perceptions that are highly needed in the services further development- and creation process.

The common operation sections evaluated during the two researches, such as VVO and its customer service were to be analysed more profoundly by revealing the difference from the Finnish- and foreign tenants' perspectives. The data from the VVO's customer satisfaction research 2013 demonstrates in addition with the numerical data, also the yearly development of the customers' experiences in a colour format by utilizing the traffic light colour- approach. The positive or steady development is marked by using the green colour whereas the yellow colour points out the slightly negative development. The red colour points out the negative and alarming development of the operations in yearly basis. Based on the results received from the interview and customer satisfaction research analyses the improvement ideas and- proposals can be given to the services that are directed for the foreign customer segment of VVO by emphasizing on the Service Design process approach.

## **6. The results of the research**

### **6.1 Analysis of the theme interview research**

#### **6.1.1 Demographic information of the interviewees**

The range of the respondents in this qualitative research was highly masculine based on the results received from the four foreign tenants that were interviewed during the research, 75 per cent of the interviewees; three, were men, whereas only 25 per cent of the respondents; one, were women. The age scale of the interviewees varied from 31 to 50 years old, from which 75 per cent belonged to the age scale of 31-40



years old people. Only 25 per cent of the respondents represented the age scale of 41-50 years old people.

The nationalities of the respondents varied greatly, the interviewees presented Columbian-, Australian-, Tanzanian- and French nationalities, in a nut shell the nationalities from all over the world were presented in this particular research, which gave wider perspective towards the researched topic. Furthermore the native languages varied in a great manner, foreign tenants of VVO spoke Spanish, English, Swahili and French as their native -or mother languages, but they all had one common language, English, that they used in daily basis; in their work and during their spare time. When sorted out in which language they would want to receive the service, in English, In Finnish or in their own native language, all of the interviewees answered that they would wish to receive services in English due to the reason that they are able to understand Finnish only a little or partially. None of the respondents required to receive service with their own native language due to the fact that Finnish is the national language for communication in Finland and English can be regarded to be a global international language of communication.

Furthermore the foreign tenants presented multiple occupations, two of the interviewees, were post-doctoral researchers in Jyväskylä University, whereas one respondent had just graduated from JAMK University of Applied Sciences and was still looking for the suitable job. One of the interviewees was a soldier in his own native country and he is currently a student in Finland. The interviewees' living time in Finland varied from two months sojourn to almost two years of living in Finland. The longest living time among the respondents was almost seven years. Among the respondents two had changed the apartment inside VVO, one had already terminated the housing contract and one interviewee had just moved in to VVO apartment. By having foreign tenants with various experiences gives the broader perspective from VVO itself and its services.

### **6.1.2 Results of the theme interview**

As mentioned in the analysis of the research- chapter, after executing the theme interviews the answers given during the interview were to be analyzed based on the

questions presented and the repetitive patterns, themes and typing were searched from the received answers as the Service Design –concept aims to seek in order to improve and to develop the company’s already existing services.

The theme interview method gave a liberty of answer for the foreign tenant meaning that partially the given answers during the interviews were quite long due to the semi-structured interview method, but at the same time they nicely demonstrated on what stage VVO and its services are on nowadays and how they could be developed further in the future to become more user-friendlier and customer oriented from the foreign customers’ perspective. All of the interviews executed were transcribed exactly from word to word to which the interviewees described. The interview’s transcribing was executed normally a day after the interview and transcribing process took from two to three hours’ time. The following analyses based on nine questions presented during the theme interview will reveal the further experiences and thoughts of the VVO’s foreign tenants.

### ***VVO and its services performance interview***

#### **Pre-service**

The very first open-ended question that was presented for the foreign tenant of VVO was based on the VVO’s housing process- service path. In the question the tenant was requested to tell on how she or he familiarized him- or herself to VVO and its services at first place. The supportive questions for the conversation were; where from have you heard from VVO for the first time? And what woke up the interest towards this particular company?

75 per cent of the respondents had familiarized themselves to VVO and its services through the Internet by mostly utilizing the search engine tool- Google. Furthermore half of the respondents told that their acquaintances such as friends, colleagues and other foreign people, for instance the blog-keepers living in Jyväskylä had recommended VVO as a trustworthy landlord to them. Since the very first touch and-image received from VVO, 75 per cent of the interviewees experienced that the

company could be regarded to be reliable based on the information provided through the VVO's own website and the speed of replying back to the request reference from the VVO's behalf was very quick.

*It was easy to find announcements from vacant apartments and the website of the VVO was quite well developed, because you were able to see layoffs of the apartment and the site was provided in English, which is not always the case, plus it was rather easy to use for the foreigners. In addition the VVO replied back fast once you send the e-mail to them and they looked like a friendly company.*

*-Interviewee, 42 years old man*

Among the respondents one interviewee told that there was nothing particular that woke up the interest towards VVO at first place, the company was just one of the housing agencies from which the respondent was searching the housing from. The interest towards VVO woke up once she saw the offered apartment for the first time during the apartment tour. Furthermore one of the interviewees described that even though he was currently living in VVO apartment, he really did not know much about VVO up to this point, except the fact that VVO provides apartments for people to live in.

The second question presented during the conversation for the interviewee was that would she or he describe a bit more the housing application's filling in process. The supportive questions for the conversation were; through which way you filled in the housing application, in a paper form or on the Internet? And did you need additional help from VVO's side with filling in the application?

Generally 50 per cent of the interviewees had filled in the VVO's housing application on through VVO's webpage on online, and the other 50 per cent had filled in the application on a traditional paper form. Two respondents who had filled in the housing application on online described that they had had some problems, mainly linguistic problems during the application's filling in process, and they both had

needed more or less external help from the Finnish speaking acquaintances; friends and colleagues, in order to avoid misapprehensions and inconveniences.

The other half of the respondents who had filled in the traditional paper form application had miscellaneous feelings and experiences from filling in of the housing application; one interviewee had went to VVO Home Centre Jyväskylä and filled in the application with the assistance of the customer servant, otherwise as a procedure the respondent experienced that it would have been too hard procedure to execute alone.

*If I would have done it by myself, it would have been very hard, but I think I went to the office to fill in the housing application. And one of the ladies in there helped me to fill in the application form. The other method of filling in the application would have been by utilizing the website with the aid of Google Translator.*

*-Interviewee, 36 years old man*

The other interviewee whom had filled in the housing application in paper form experienced that as a process it was not too complicated or demanding. According to respondent he just had to provide basic information for the application, the filling in process itself was easier than normally from the foreign tenant's perspective, due to the fact that the interviewee already had his Finnish Social Security number, which is required from all of the applicants whom are applying the housing, and as well he had the already existing working contract. Afterwards he had sent the filled in application to VVO Home Centre Jyväskylä via mail.

### **Core-service**

Thirdly, the interviewees were asked to briefly tell about receiving the housing application and the procedure after that the supportive questions were: How quickly did you receive the housing offer? What kind of information did the sales agents give to you related to the offer and the application procedure?

The interview revealed that three quarters of the respondents had received the housing offer within a few days of time after submitting or sending the housing

application. Only one interviewee told that receiving the housing offer took two to three months.

At least 75 per cent of the interviewees experienced that, VVO's sales agents had been able to provide sufficient amount of information on housing offer and the whole procedure, for example the apartment tour, the time to consider etc.

*It took a phone call and the next day I was moving in and the sales agent, she was very useful, very informative and she had fantastic English, which is not necessarily that common here. She was fantastic. She prepared the contract for me in English and she gave me the extra information that I needed in English. So it was very useful.*

- Interviewee, 35 years old woman

50 per cent of the respondents, two persons told that, at the time of receiving the housing offers they were quite desperate about their housing situation, so they just accepted the offered apartment after the apartment tour, even though the particular apartment was not exactly what they were looking for. These two respondents mentioned that they had thought that afterwards they could have a possibility to change the apartment offered by the VVO for a more suitable apartment when appropriate. One of these interviewees has already terminated the housing contract because VVO was not able to offer a new suitable apartment for the tenant when she would have needed it.

Fourthly, the respondents were requested to tell more about signing procedure of the housing contract. The related supportive questions presented during the conversation were: How was the signing procedure managed? Was it effortless and pleasant?

Based on the given answers, all of the respondents experienced that the signing procedure was handled perfectly or satisfactorily, there were no inconveniences related to the actual signing of the contract. The only drawbacks occurred were

related to linguistic problems and inaccurate information about moving -schedule of the tenant.

*There were some issues, especially with the timing of doing moving in and moving out. And it fell on the weekend and so forth. The organizing of viewing and the removal of the old property and the new property, it was all jangled up and having a clear direction would have been really good with the fact that I had to rang up for few times for the neighbors and actually ask when these guys are moving out and ask the lady when she has intended to move in to my old apartment. So I found half of my information from these guys (from the neighbors) and half from VVO. I do not know whether if I understood what they were saying or there was a misunderstanding with the communication, but that the issue was.*

*-Interviewee, 36 years old man*

Three quarters of the interviewees thought that during the housing contract's signing in process at that time, the sales agents were able to provide enough information related to the housing contract itself, to the moving in to the apartment and from the living time in VVO apartments. The new tenants of VVO felt satisfied with the level of provided information back then, but afterwards they have noticed that some housing related questions arose after the contract's signing in process, but they did not realize to ask the questions during the procedure. And when the problematic situations appeared they did not always have a possibility to sort out the problem with the sales agent or the residence's housing manager due to the linguistic problems and limited business hours of the VVO Home Centre Jyväskylä.

The fifth theme interview question presented to the respondent was related on how the foreign tenant of VVO has experienced the living time in VVO apartments and the services related to it. The supportive questions were; did your residence's housing manager provide guidance and help when the issues or problems occurred? Has the maintenance company provided help when needed? And has VVO provided sufficient amount of information related to the housing; in a form of handouts etc.?

All of the respondents experienced that living time itself in VVO apartment has been very pleasant, and all of them have needed to ask help and guidance from the residence's own housing manager.

The experiences with supportive services provided by the housing manager have fluctuated greatly, 75 per cent of the respondents found that despite of the little language problems, the problems related to the living have been solved well and quickly from the VVO's housing manager's behalf. In addition few of the interviewees mentioned that one reason for not needing so much the housing manager's services was due to the fact that when they signed in the housing contract they were given a small book led related to living time in VVO apartments, which was translated in English. This particular book led has helped the foreign tenants to survive and to solve the small problems on their own without the help of VVO or other external party. Only one of the respondents thought during the discussion that the services provided by the housing manager have been a nightmare.

*I think that I needed to use for example the housing manager's services 2-3 times and honestly it was a nightmare, because a person (a housing manager) does not speak English. And I was thinking perhaps that if they were aware (VVO) that they had foreign tenants living in their premises then it would be very handy that they would have a person who is able to communicate with them.*

*-Interviewee, 35 years old woman*

When it comes to the services provided by the residences maintenance company, 75 per cent of the interviewees described that the services provided by the maintenance company have been really good; they have been able to provide help with sufficient amount of time, despite from the small misunderstandings due to linguistic problems and lack of communication from the maintenance company's behalf. One of the interviewees told that she would have needed the help of the maintenance company during the weekend time, but she had no idea to whom to contact with. She tried to call to the housing manager and ask for guidance, but the phone call did not lead to anywhere, due to the fact that they were not able to communicate with each other with one common language. In the end the tenant had to solve and fix the problem by herself. In addition one of the respondents suggested that only VVO should make the notices of the defects to the maintenance company due to the reason that commonly the maintenance company has to contact to the residence's housing manager before they can start the apartment's repairing operations, even though the tenant would have made the notice of the defect by

him- or herself. By not having the third party around the communication and flow of information would be better and more sufficient.

During the discussion of the living time in VVO apartments, all of the interviewees told that from the foreign tenant's perspective the informing or notifying the tenants with the issues related to the housing in English, such as general repairing works, bees and resident's commissions meeting, is totally non-existent. The respondents described that due to the lack of English announcements and handouts delivered to the foreign tenants some very disagreeable things have happened, many times for instance, the repair men have walked in to the apartment to execute the repair work without the tenant of being aware that something like this will happen.

Furthermore 75 per cent of interviewees told that they have needed some external help from their acquaintances; friends and colleagues, to translate the delivered announcements and handouts related to the housing. In addition the respondents mentioned that it is extremely time consuming, annoying and inconvenient to ask all the time the help from external sources with the translation issues.

*I mean once again we live in Finland, so Finnish is the common language, but unfortunately we do not understand it and so there were not any information provided in English, for example related to the checkup of the ventilation system by VVO, but the company who was doing the cleaning of ventilation systems, they put some information to the mail box, but unfortunately it was written in Finnish so I was not able to understand it. At first I just thought that it was just a commercial but I had to take it to my colleague who translated it to me and explained what it exactly meant. So time to time just partial translation in English would be very helpful.*

*-Interviewee, 42 years old man*

The sixth open-ended question presented during the conversation with the interviewee was related to the housing contract's termination process, the tenants were asked to tell more about the housing contract's termination process in general. In addition they were given the supportive questions to maintain the conversation.



The supportive questions were; through which way you terminated your housing contract; through Internet or by visiting in VVO Home center?

Was the contract termination process effortless and were all the needed information given related to removal? How do you think that the advance- and removal inspections were handled by the VVO's personnel?

50 per cent of the respondents experienced that the housing contract's termination process was very easy and effortless thing to handle due to the fact that it only basically required some exchange of information. 25 per cent of the interviewees felt very annoyed with VVO, due to the fact that the tenant terminated the housing contract too late and had pay one month's extra rent due to the misunderstanding. The provocation of the tenant came from the fact that once she had signed in the housing contract and all the important information was given to her, she had not understood what the conditions were a like with living in VVO apartments.

*At that moment I understood that I had not understood from the beginning what the conditions were like. Because I knew that I needed to tell VVO one moth in advance that I was going to leave, but my contract started in the middle of the month, so I was confident that if I had told them that I was going to move out on the 15th of the month before I was going to leave, that should be enough. But then it felt a bit that the rules would have changed because they said that they only thing that mattered was the beginning of the month.*

- Interviewee, 35 years old woman

In addition 25 per cent of the respondents have not terminated the housing contract yet, because this particular tenant had just moved in to VVO apartment. All of the interviewees; in this case only three tenants, terminated their housing contracts in VVO Home Centre. Furthermore they all felt satisfied with the amount of given information during the contract termination process, all the needed information was conducted and shared with the tenant. 50 per cent of the respondents were satisfied on how the VVO's personnel had handled the advance- and removal inspections and only 25 per cent of the interviewees felt that the inspections executed could have been done better; the housing manager implemented the removal inspection of the new apartment (the tenant changed the apartment inside VVO) before the previous

tenants had even totally moved out. In addition the removal inspection in the tenant's old apartment was executed when the new tenant had already moved in.

*So for me it sort of unfits the purpose of why to inspect the apartment now, once someone else is already living there. The apartment should be inspected once the old tenant has even moved out because that is how I understand how that process should be.*

- Interviewee, 36 years old man

### **Post-service**

The seventh question presented during the interview was related on the post-services provided by VVO, the respondents were asked to describe if they have received post service from VVO after the removal. The supportive questions to prop the conversation were; did you needed to contact VVO after the removal for instance with the issues related to the deposit payment's returning etc.? And did you receive customer satisfaction questionnaires or surveys after wards?

75 per cent of the interviewees responded to this particular questions due to the fact that one of the tenants had just moved in to VVO apartment and has not signed off the housing contract. All of the respondents told that they have not had any problems related to the deposit payments returning issues etc., and they have not received any customer satisfaction questionnaires of surveys to fill in afterwards.

The eight question of the theme interview concerned the issue whether the language- and cultural background of the foreign tenant has been taken into consideration during the housing process and how the foreign tenant itself would wish the process to function if he or she would have a chance to decide.

75 per cent of the respondents experienced that their language- and cultural backgrounds have been taken into consideration quite well or to some extend during the housing process, whereas 25 per cent of the respondents experienced that his language- and cultural background has not been taken enough into consideration. All

of the interviewees told that they have had more or less problems related to language issues due to the fact that they are not able to communicate with Finnish language.

Furthermore the common perception of the interviewees was that from the paying customers' perspective VVO should want to accommodate more the needs of the foreign customers.

If the interviewees would have a chance to decide on how to improve VVO's housing process and to make the living time in VVO more pleasant, all of the respondents answered that VVO should transmit more information in English, in order to maintain the level of common awareness among the tenants. In addition proactivity from the company's side with services provided in English would be highly desired, due to the fact that English language is universal language to which all people go inside.

Furthermore the respondents would wish to receive more flexibility related to the schedule of moving in and moving out from the apartment, in addition one of the interviewees requested that the removal inspection would be done always when the previous tenant have moved out, in order to see in what condition the apartment really is and what is the level of cleaning executed during the removal. One of the respondents also suggested that VVO could provide more information and -guiding related to living in Finland and in Finnish apartments. Furthermore as earlier mentioned in the results of the fifth the interview question, when it comes to notifying the defects of the residence the "third" party; the tenant, should be dropped out, so that VVO would be the only quarter informing from the defects to the maintenance company. Through this way the misunderstandings and the problems in the information flow could be minimized. In addition VVO should inform the residences tenant committees' chairpersons more, so that she or he could also guide and help the new tenants. One of the respondents did not know from the committee's chairperson until he contacted to VVO and requested if VVO knew any common space that could be rented for some feasts and parties etc.

### **VVO's English website**

The very last question that was presented to the interviewees in the end of the conversation was related on how the foreign tenant has experienced the VVO's English website.

All of the interviewed tenants; the current and already removed ones, experienced that VVO's English webpage should be more developed from what they currently are. The respondents described that the VVO's English webpage cannot be regarded to be very intuitive, meaning that it does not appeal on the person's natural capability of comprehension; it is not user-friendly webpage to begin with.

Furthermore all of the interviewees mentioned that in the English webpage of VVO, there are a lot of things that have not been translated in English and it really does not support the tenant's independency of self-patronizing. In addition one of the interviewees pointed out that the English webpage should be easier to find from the VVO's cover webpage, it should be more high -lightened, and the English webpage should be more informative in essence.

### **6.1.3 Repetitive themes, patterns and typing of the results**

The theme interviews with the foreign tenants of VVO demonstrated that, in general, the services provided during the VVO housing process are at quite a good level. The received answers the majority of the respondents gave quite positive answers to the questions presented. Naturally some criticism appeared during the conversation, but it could mainly be regarded as constructive criticism supportive of the development of the existing services.

The repetitive themes and patterns that arose during the interviews were that the majority of the foreign tenants interviewed were satisfied with the services that were provided in the beginning service path of the VVO housing procedure: the pre-service and a small portion of the core service had been managed well. Dissenting opinions started to arise when the terms of tenancy were being covered: the majority of the respondents experienced that despite minor language problems, the problems related to the tenancy had been quickly solved. Furthermore, the

respondents told that the services provided by the maintenance company had been really good. Of course there have been minor linguistic problems and misunderstandings. All of the interviewees mentioned that from the foreign tenant's perspective the informing or notifying with the issues related to the living in English, such as from the tenant committee's meeting and upcoming repairing works etc. have been totally non-existent. Furthermore, they said that they had needed some external help from their acquaintances with translating the delivered announcements and hand-outs into English. In addition, the termination process of the housing contract divided the opinions and experiences expressed, but the respondents largely thought that the termination process was effortless. The interviewees had received neither post-services nor customer satisfaction surveys.

The majority of the respondents experienced that their linguistic- and cultural backgrounds had been taken into consideration quite well or rather well. In order to promote the VVO's housing process, all of the respondents would provide more information in English in order to maintain the level of common awareness among the tenants. In addition, more proactivity from VVO concerning the services provide in English is highly desired.

## **6.2 VVO's customer satisfaction research 2013 and the theme interview research**

The results received from the executed theme interviews were to be compared with the results received from the earlier executed VVO's customer satisfaction research 2013. The comparison of the researches could not be executed by following the similar kinds of research structures due to the fact that the implemented research methods were different. In addition, as shortly mentioned earlier, the VVO's customer satisfaction research 2013 focused widely to the most important operational factors of VVO; to the housing comfort and the components related to it, to VVO's operations and the customer service and its components, to the service provided by the maintenance company and its subcomponents as well as to the VVO's communication and the residents' collaboration. Whereas this particular

research focused on how the VVO's foreign customers experience the company itself and its services offered as well as to the user-friendliness and to the customer orientation. The similar kind of operational factors and themes, also known as touch points of the theme interview were to be analysed in order to reveal and to form the understanding of the differences between the Finnish and the foreign customers' perspectives. The common operational factors with their subcomponents to be further analysed were; VVO's operations and customer service, the maintenance services and the VVO's communication and residents' collaboration.

From the theme interview's perspective, 75 per cent of the interviewed foreign tenants of VVO experienced that running errands with the residence's housing manager has been quite easy, all the problems have been solved well and quickly. Of course some language problems have occurred, but in general the experience has been quite positive. From the VVO's customer satisfaction research 2013 perspective, the Finnish customers of VVO experienced that in 2013 running errands with the housing manager has stayed on the same level with the result of 2012, -0, 5 in the gap analysis gradation, on the traffic-light scale of the service operations the researched topic was yellow, meaning that the yearly development of the operations has stayed in the same level and still some further improvements are needed.

The professional skills of the customer service personnel evaluated during the two researches are bit different, but one was able to compile one common result from the professional skills of the customer service personnel. In the VVO's customer satisfaction research 2013, the respondents have given the score of -0, 3 in the gap analysis- gradation which has stayed the same for past three years of time. The traffic-light colour approach indicates that the VVO personnel's professional skills are on good and satisfying level; on a green level. The foreign tenants of VVO whom were willing to give the theme interview experienced that the VVO's customer service personnel were able to generate good service by being informative, having good or satisfactory English skills, being able to quickly respond to the request of references and by translating the most of the important Finnish texts in English.

The willingness to be of service provided by the VVO's customer service personnel between the two researches compared were also quite similar, the respondents of the researches described that the customer service personnel were able to serve the customers in reasonable amount of time, maximum in few days' time span. 75 per cent of the theme interview's respondents conveyed to be satisfied for the willingness to be of service of VVO's customer service personnel. The earlier executed VVO's customer satisfaction research 2013 indicated that the willingness to be of service was on good level, - 0, 3 in the gap analysis gradation. The green colour of the particular operation factor illustrated good level of customer satisfaction of the VVO's tenants.

The operational factors of VVO from the maintenance companies' perspective could be compared only from the one subcomponent's aspect due to the fact that this particular research did not greatly focus on how the maintenance companies were able to execute their tasks and duties. The common subcomponent to be analysed was the maintenance company's ability to respond quickly to the service requests. The interviewed foreign tenants of VVO experienced that generally the residences maintenance companies were able to generate good service with sufficient amount of time. The only problem occurred was related to the linguistic problems and small misapprehensions. In the VVO's customer satisfaction research 2013 the maintenance companies' ability to respond quickly to the service request was evaluated to be -1,0 in the gap analysis gradation, which in the traffic- light analysis scale portrayed from negative development by having the red light. The negative direction of the development from the maintenance companies' perspective has stayed immutable during the five years amount of time.

The third common operational factor to be analysed was VVO's communications and residents' collaboration. The identical subcomponents of the two researches were informing the tenants with the issues related to housing and the usefulness of the VVO.fi-website.

In the VVO's customer satisfaction research 2013 the subcomponent of informing the tenants with the issues related to housing was evaluated to have -0, 4 score in

the gap analysis gradation by indicating the positive and satisfying development of the particular service operation from the VVO's Finnish speaking customers' perspective. On the traffic-light analysis scale the operation had green colour which illustrated the positive and steadily yearly growing development. From the implemented theme interview's perspective all of the interviewed foreign tenants of VVO described that the informing or notifying from the issues related to the living in English has been and still is on a totally non-existent level. As earlier mentioned due to the lack of informing from the issues related to living in English some very inconvenient things have happened for all of the interviewed foreign tenants.

In addition the evaluated usefulness of the VVO.fi-website varied greatly between the implemented researches, all of the interviewed foreign tenants of VVO experienced that the current VVO's English website page is not that developed as it should be on nowadays. Furthermore the foreign tenants felt that as a webpage the VVO's English website is not very informative and it does not support the tenants' independency from the services' easy accessibility perspective. The respondents of the VVO's customer satisfaction research 2013 assessed that the usefulness of the VVO-fi-website was on a good level, 0, 0 in the gap analysis gradation. The usefulness of the website had received green colour which indicated from the positive and good development.

The comparison of the two researches demonstrated that the Finnish- and English speaking tenants' perspectives and earlier experiences can be rather different due to the linguistic -and cultural differences, which should be taken into consideration when executing the VVO's customer satisfaction research 2013- like researches in the future. Furthermore when the customer satisfaction level of the company is desired to be observed more thoroughly the company's every single customer segment should to be included to the research in order to receive more truthful and reliable results that helps to establish consistent image of the company and from its services current level. Without the consistency the improvement ideas cannot be perceived properly or implemented into reality.



## **7. Conclusion and discussion**

### **7.1 Thoughts based on the results received**

The primary aim of this research was to explore how the foreign customer segment of VVO experienced VVO as a service provider.

The secondary aim was to find out on how the services of the foreign customer segment could be developed in the future to make them more customer-oriented and user-friendlier.

In order to explore the knowledge, opinions, experiences and perceptions of the foreign customers of VVO, Juha Tuulaniemi's book on service design (Tuulaniemi, J. 2011) has been abundantly used as a source for the theoretical framework of this particular research, where the Service Design concept can be regarded as the most significant facilitator to the development process of the company's services. A qualitative research method was chosen as people's experiences, perspectives, demands and perceptions were desired to be further investigated and understood. As mentioned in the chapter on qualitative research methods, the qualitative research method produces more detailed information about much smaller number of people and cases, and it reduces the generalizability to which quantitative research method have a tendency towards.

The semi-structured interview method also known as the theme interview method was chosen to be the most suitable research method because it closely resembles the characteristics of the qualitative research methods. The goal of the theme interview method was to go through the every single sector of the service, in this case known as the touch points of the service path, and to clearly demonstrate their critical factors.

The face-to-face theme interviews with four foreign tenants of VVO were conducted in the beginning of December 2013. The four interviewees were chosen from among 135 foreign households in Jyväskylä area by utilizing the simple random sampling-method. The interviewees represented Australian-, Columbian-, French and Tanzanian nationalities with their ages varying between 31 and 50 years.

The results of the theme interviews indicated that the majority of the respondents were generally satisfied with VVO and its services offered for the foreign customer segment. The theme interview covered the whole service path of VVO, which was divided into several smaller touch points: from the first orientation to VVO and its services to a removal from the VVO apartments and with potential post-services provided. Juha Tuulaniemi defines (Tuulaniemi, J. 2011, 79-80) the service touch point as follows: "the service touch point is the situation when the customer interact with the company with his or hers all senses".

The general level of satisfaction towards the company and its services do not totally denote that the services directed for the foreign customer segment would not need further improvements or- development. Despite of having good, stable and trustworthy image as a landlord, as well as by having good service supply from the Finnish customers' perspective, the executed theme interviews among the foreign tenants revealed that English service supply -system requires further development in order to be able to meet the demands settled by the internationalization and globalization; according to the Ministry of Interior of Finland (Ministry of Interior of Finland. 2012) in 2012 Finland had 195 511 foreign people which covered 3, 6 percentage from the Finland's prevailing population, 5 426 674 people. When observed the immigration's development from the past years, 2011 and 2012, the amount of immigrants arriving to Finland is expected to increase evenly in the near future.

The foreign tenants of VVO whom responded to the theme interview experienced that VVO's English service supply and customer service can be regarded to be on an acceptable level by meaning that the entire needed services can be received, but some additional help is often needed due to the linguistic problems and differences in cultural customs and protocols. Many times the dependency of additional help creates discomfort among the foreign customers due to the fact that the customer is highly dependent on the external help, which does not promote the customers' own independency of pursuing their own private- or personal issues whenever they want. Furthermore the cultural differences in executing certain kind of customs or tasks

might be totally different which makes the things more intractable from the foreign customers' perspective.

The results received from theme interviews pointed out that the majority of respondents experienced that from the very beginning of the VVO's housing process the operations such as housing application's filling in-, the receiving the housing offer- and signing in the housing contract processes were well handled; the housing offer was made quickly for the applicant, the VVO's sales agents were able to provide sufficient amount of information related to the housing offer and the contract's signing in procedure, and all the needed important information was translated in English for the foreign customers. Furthermore the service was conducted by using every day intelligible English. When the VVO's service path - theme interview continued the interviewees described that the services provided during the living time in VVO apartments have not been rather good due to the lack of linguistic skills of the real-estate property management personnel; the housing managers.

In addition as mentioned earlier the notifying or announcing the tenants with the issues related to living in English has been remote or unsubstantial from the VVO side. The generality of the interviewees, 50 per cent, from whom had terminated the housing contract were satisfied with the advance-and removal inspections implemented by the VVO Home Centre's personnel. The removed respondents, 75 per cent of the interviewees, described that they have not received any post service from VVO after the removal.

The majority interviewees experienced that their- language and cultural background had been taken into consideration quite well or to some extent during the housing process, but many things during the process could have been done better. If the interviewees would have a chance to enhance VVO's housing procedure from the foreign tenants' perspective, they would provide and transmit more information related to the housing in English. In addition the respondents of the theme interview desired more proactivity from the VVO's side with the services provided in English, so that each tenant of VVO would have similar possibility to gain easy access to the services.

The executed comparison between this particular research and the earlier implemented VVO's customer satisfaction research 2013 indicated that the similar kind of researched topics can have very different results between the mainly Finnish respondent group and the totally foreign respondent group; the language- and cultural differences are the biggest factors to create differences between the results received. This is due to the fact that it is highly likely for misunderstandings to occur during the service moment if the customer servant and the customer will not have a common language to use, which could assure the same level of mutual understanding. In addition each culture has a different manners and customs for to execute and to implement the issues, to which the people have tendency to learn at the early age of their lives and it is extremely hard to renounce from them once learned. The greatest differences between the researches' comparison part could be found from the VVO operations' subcomponents; the maintenance company's ability to respond quickly to the service requests, informing the tenants with the issues related to housing and the usefulness of VVO.fi-website.

### **Need for further development**

Based on the results received from the research in the future as a service provider VVO have to see more effort in the services development process, in order to be able to respond to the continuously growing rivalry among the national housing agencies that are specialized on rental housing. Furthermore the invariably growing amount of foreign tenants, also recognized as immigrants, creates a need for broader English language service scale, to which the company also has to more focus on.

As the Service Design ideology desires (Tuulaniemi, J.2011. 28-30) the company's service development- or creation process should be implemented in a co-operation with the company's customers in order to ensure and to maximize the services rationality and functionality in the future. The customers have the best perspective and knowledge on how the services should be developed due to the fact that they are the actual users of the developed service. In addition by allowing the customers to participate to the services' development process they experience themselves to

be highly respected and valued, which creates stronger bond in a relation between the customer and the company; it creates stronger customer loyalty.

### **The services development proposals for the company**

The results of the executed theme interviews indicated that from the VVO housing processes' perspective the whole service path or service journey of the VVO requires further improvements and developments from the housing procedure's perspective. Based on the responses received from the interviewees, the several kinds of improvement – and development proposals from the English language service scale can be outlined:

At first VVO's English language website should be remodeled or redesigned to be more easily accessible and more practical. The company's English website should have clearer layout and it should provide more information related to the housing and to generally living in Finland; in most cases the potential foreign customers will have the first contact with the company through the company's own website. Furthermore the company should provide broadly information and to share additional knowledge from itself and its operations in order to create the trustworthy image from itself, as well as for attracting more the customers. In addition the English language service scale provided by VVO should be broader; the most important services directed for the foreign customers such as, signing in the electronic housing contract, the termination of the fixed-term housing contract, possibility to reserve parking lot on online, and the possibility of notifying from the defect to the residence's maintenance company as well as the ability to be able to compile the request of reference to the residence's housing manager should be also offered in English to promote the tenant's independency of conducting personal issues with their own time whenever they want.

The VVO's customer service personnel especially sales agents could provide more information related to the living and housing in VVO apartments when they serve the customers on the customer interface. The executed theme interview revealed that partly the sales agents have not been able to provide the sufficient amount of

information due to the inconveniences and problems that have arose afterwards when the housing offer has been accepted and the housing contract has been signed in. Furthermore VVO could see more effort in providing English language training for its own personnel, due to the fact that the interview clearly pointed out that partially the customer service personnel's; housing secretaries, sales agents and housing managers', English skills are either on passable or on primitive level. Of course some very talented English speaking among the personnel of VVO can be found, but for the most part in the Southern Finland area where the amount of foreign- background tenants is naturally bigger as the figure of the regional development of immigration in the biggest cities of Finland portrays (see figure 3). From time to time VVO could conduct ghost foreign customer -tests for its own personnel, in order to examine on what level the personnel's existing English skills are. The company could choose few of the well English speaking employees or to hire few native English speakers to execute the ghost-tests to the several randomly chosen VVO Home Centers' personnel.

Furthermore VVO should develop its customer databases such as Asmanet and Tampuuri, to function also in English, so that receiving the information and statistics from their existing foreign tenants would be easier. In addition the most important official papers concerning the apartment's leasing; housing offer's confirmation letter, the housing contract and housing contract's termination letter could be provided totally in English, in order to avoid the misapprehensions and inconveniences caused by the lack of transmitting the sufficient amount of right kind and important knowledge for the foreigners.

When it comes to informing the tenants with the issues related to housing, the ideal situation would be that the announcements and notifications would be also translated in English, due to the fact that the lack of announcing from the housing related issues in English has already caused deplorable incidents for foreign tenants of VVO. Translating all the announcements and notifications in English can be extremely challenging and time -as well as resource consuming task to implement into the reality, due to the fact that the announcements are normally done by the residence's housing manager or the housing secretary.

One option for notifying the tenant with the important issues related to the living would be that the residence's housing manager or the housing secretary would add the short text at the end of the Finnish language announcement which would inform the issue in a following manner:

*Dear tenant of VVO, this announcement is an important announcement related to the living in VVO apartments, please contact to the nearest VVO Home Centre (e.g. VVO Home Centre Jyväskylä) if you wish to receive further information related to the announcement. The VVO's personnel would be more than pleased to answer to your questions and concerns, thank you.*

This would give to the foreign tenant a hint or an instruction that something is about to going to happen in the apartment or in the residence, and the tenant can contact to the VVO Home Centre if she or he wishes to receive more information from the particular announcement. The contacting could be done via phone by calling to the Home Centre's general service number, or by e-mail.

In addition VVO could enhance the services provided by the maintenance company by being the only author who is contacting to the maintenance company in order to avoid the possibility of doing double service requests from the tenants and VVO's side. During the weekend time when VVO Home Centers are closed the tenant could contact directly to the on-call maintenance man and request for quick preparing of the defect by him-or herself. Some of the interviewees experienced that by also having the second author; the tenant itself, whom can also be doing the notices of the defect directly to the maintenance company, causes easily ambiguity and misapprehensions. One of the foreign tenants mentioned that all the fees related to the housing in VVO apartments should be included to the deposit payment, 250 € to which the tenant has to pay before signing in the apartment's housing contract. He told that once he went to the maintenance company to fetch the parking lot chargers key the maintenance company demanded the tenant to pay ten euro deposit payment which would be returned once the tenants decides to give up from the use of the parking lot and returns the key to the maintenance company. The interviewed foreign tenant mentioned that he did not remember of having heard earlier from the extra payments from the VVO's behalf.

Furthermore the interviewed foreign tenants requested or gave an idea that VVO could constitute regional foreign tenants' committee which would give help and guidance to the new foreign tenants of VVO. The committee could consist from multiple foreign tenants whom had lived and are still living in VVO apartments. Once the new tenant signs in the housing contract VVO's sales agent could shortly introduce the committee and what is its purpose of existence. Furthermore the sales agent could give the contact information of the committee's chairperson and direct the new tenant to contact him or her if further questions or concerns related to the living occur. The committee work would be totally voluntary for the foreign tenants of VVO and they could have committee meetings a few times a year. In addition the foreign tenants' committee would do co-operation with the normal Finnish tenants' regional committee and from time to time they could organize parties and special event days together.

From the housing contract's termination procedure's perspective the services of VVO could be developed so that the sales agent could give clear instructions when the apartment has to be vacated for the new tenant if the housing contract's closing date, which is normally at the end of the month, falls of the weekend etc. In addition the clearer instructions for removal and the apartment's cleaning would be highly useful to have due to the fact that the right sort of instructions given to the tenant will reduce the workload of the VVO's personnel at the end of the month.

Furthermore from the Service Design's service path perspective VVO could improve its English service scale by producing post-service for the tenants that are moving out from the VVO apartment, the post-service could be in a form of short questionnaire or survey which the tenant could fill in once he or she signs off the housing contract. Of course the surveys or the questionnaire could be done on the Internet as well. The survey could shortly investigate on how the tenant has experienced the living time with VVO and how the company's operations could be developed so that the living in VVO apartments would be more pleasant.



In the future if VVO decides to execute broader customer satisfaction researches it could also try to direct the research for the already removed tenants of VVO in order to receive wider perspective from itself and its operations.

All the given service improvement suggestions to the VVO's English service scale would be important to implement if the VVO desires to receive more foreign tenants in the near future and this way strengthen its positioning in the rental housing markets. The constant services development is highly important if the company desires to stay competitive and maintain its position in the business markets. As mentioned in the beginning of the research, nowadays the services are playing an important role in the company's operations even though the main operation or product of the company would be something totally different. The conducted service is the factor that can differentiate the companies from each other and create strong customer loyalty.

Based on the given foreign service scale's improvement proposals VVO can further inspect that how the given proposals could be implemented into reality and what kind of modifications and financial investments it would require from the company's side. Furthermore VVO should observe and analyze more on what kind of effects the services development and- creation process would have from the apartments' demand perspective. Once VVO has implemented the services development process it can shortly test the received results with its customers in order to see whether the development process is directing the services to the right desired direction. Few months after the services are launched for the use of the tenants the company can implement a short customer satisfaction research in order to see how the bigger public experiences the developments and improvements executed. Furthermore in the future the company could implement the research on how it could market itself forward, so that the majority of the potential foreign tenants would particularly chose VVO to be their future landlord; organizations marketing operations for the foreign customers' perspective would need further research.

This research nicely demonstrated on what stage the English services of VVO currently are. The implemented qualitative theme interview portrayed nicely on how

the foreign customers experienced the company and its services provided as well as what were the critical factors of the services. The theme interview research would have needed few more people to interview with, in order to receive a bit more reliable results, the lack of the interviewees was mainly the cause of the limitation of time and the researcher's advance settled schedule. All in all the executed research revealed well what were the wants, needs, demands and perceptions of the foreign customer segment towards the company and the services.

## **7.2 The liability and validity of the research**

The liability and validity questions have to be taken into consideration when this kind of customer satisfaction research with the focus on a company's service supply has been executed. Due to the qualitative nature of the research, the answers provided by the theme interviews represent the perspectives of four foreign tenants of VVO. In addition, the cultural -and gender aspects of the respondents can be the issues that can greatly affect the received results. If the interviews had been executed so that the majority of the respondents would have been women, the results could have been totally different. Cultural aspects will definitely affect the end result because each culture is different. This research cannot be regarded as focusing on some particular cultural group because the interviewees were chosen by utilizing the simple random sampling method. It would require much more resources and time if the majority of the world's cultural groups and their perceptions were further investigated. The scope of the research was limited to Jyväskylä and the Central Finland area due to the used theme-interview method, which required face-to face interviewing in order to receive broader and more versatile data.

Validity means how well a chosen research method measures the characteristics of the researched phenomenon. (Hiltunen, L.2009) This particular requirement was quite well met in this research because the purpose of the theme interview was to reveal and outline on how the foreign customer segment of VVO actually experienced the company and its services provided. The interviewed foreign tenants of VVO described their own experiences, perspectives, demands and perceptions extremely widely during the interviews by revealing the current situation and image of the VVO and its services from the foreigners' perspective.

Reliability means how reliably the used research method measures the researched phenomenon through the repeatability of the research. Reliability of the research can be divided into two categories, stability and consistency.

The stability of the research shows how well the interviewed themes are related the researched issue, in other words, how well the researcher is able to stick to the point. (Hiltunen, L. 2009). As mentioned in the chapter on research methods, the primary aim was to explore how the foreign customer segment of VVO experiences VVO and its services offered, by utilizing the qualitative research method which would reveal in depth the foreign customer segment's experiences, perspectives, demands and perceptions towards the company. Furthermore, the implemented research method, the theme interview, which covered the service path of VVO's housing procedure and demonstrated the critical points of the service through the comments of the foreign customers. The theme interview- form was drawn up according to the service path and touchpoint model of VVO's housing procedure (see figure 6) based on Juha Tuulaniemi's book *Service design* (Tuulaniemi, J.2011). The semi- structured, open -ended questions were composed from the service touch points of the VVO's service path and divided into three phases on the time-axis; pre-service, core service and post-service.

The questions were generated based on the earlier determined service touch points. The primary aim of the questions at each touch point was to allow the tenants freely tell how the particular procedure was managed and what kind of feelings and experiences arose in its consequence for the tenant. The supportive questions of the theme interview form were meant to support and maintain the conversation between the researcher and the interviewee. Generally the stability perspective of the research was well implemented due to the fact that the received responses sufficiently reflected theme interview methodology. The interviewees were able to understand, to describe and thoroughly explain the service touch points, and the feelings and experiences related to them, by simultaneously giving valuable information for the researcher.

One remarkable challenge to reliability in this thesis was the fact that the author occasionally had a tendency towards. Sometimes the researcher's own expectations and perceptions arose immoderately which could have given a wrong image or inconvenient knowledge to the reader of the research.

The consistency of the research means that even though the used research method would be split into two, the results received would still measure the same phenomenon. (Hiltunen, L. 2009) This particular research can be regarded as rather consistent because results clearly endorse primary and the secondary aims of the research.

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## **Attachments**

*Theme interview form*



## VVO and its services performance- Interview

### Tenant's demographic information:

- -Name (?) (information only for the researcher)
- Age (?) (20-30yrs.) (31-40 yrs.) (41-50 yrs.) (51-60yrs.) (61-yrs.)
- Gender (?)
- Nationality/nationalities (?)
- Mother language (?)
- Languages used in daily basis (?)
- Occupation (?)
- The length of living in Finland, how many years (?)
- Would you like to receive service in your own native language, in English or in Finnish?

## The Service path interview- VVO's housing procedure

### Pre service

#### Familiarizing to the VVO and its services:

1. Primary question:  
**Would you tell how did you familiarize yourself to VVO and its services at first place?**

#### Supporting questions:

- Where from you have heard from VVO for the first time?
- What woke up the interest towards this particular company?

#### Filling in the housing application:

2. Primary question:  
**Would you describe the housing application's filling in process?**

#### Supporting questions:

- Through which way you filled in the housing application, in paper form or on the Internet?
- Did you need additional help from the VVO's side with filling in the application?

### Core service

#### Receiving the housing offer and its following procedures:

3. Primary question:  
**Could you tell shortly from receiving the housing offer and its following procedures?**

#### Supporting questions:

- How quickly did you receive the housing offer?
- What kind of information the sales agents provided you related to the offer and its following steps?

### Signing in the housing contract:

4. Primary question:

**Would you tell about the housing contract's signing in procedure?**

Supporting questions:

- How the procedures related to housing contract's signing in were handled?
- Was the contract's signing in procedure effortless and pleasing?

### Living in the VVO apartments and services related to it:

5. Primary question:

**How have you experienced the living time in VVO apartments and services related to it?**

Supporting questions:

- Did your residence's housing manager provide guidance and help when the issues/problems occurred?
- Has the maintenance company provided help when needed?
- Has VVO provided sufficient amount of information related to housing?

### Terminating the housing contract:

6. Primary question:

**Would you tell about the housing contract's termination process in general?**

Supporting questions:

- Through which way you terminated the housing contract? Through the Internet or by visiting in VVO Home Centre?
- Was the contract's termination process effortless and were all the needed information was given related to the removal?
- How do you think that the advance- and removal inspections were handled by the VVO's personnel?

### Post service

Primary question:

**7. Would you describe did the VVO provide post service after the removal?**

Supporting questions:

- Did you need to contact VVO after the removal, (e.g. relating to the deposit payment returning issues etc.)?
- Did you receive customer satisfaction questionnaires/surveys afterwards

**8. Were your language-/cultural background taken into consideration during the housing process and, how you would wish this process to function if you would have a chance to decide?**

**Thank you for your time and for your answers.**

## Figures

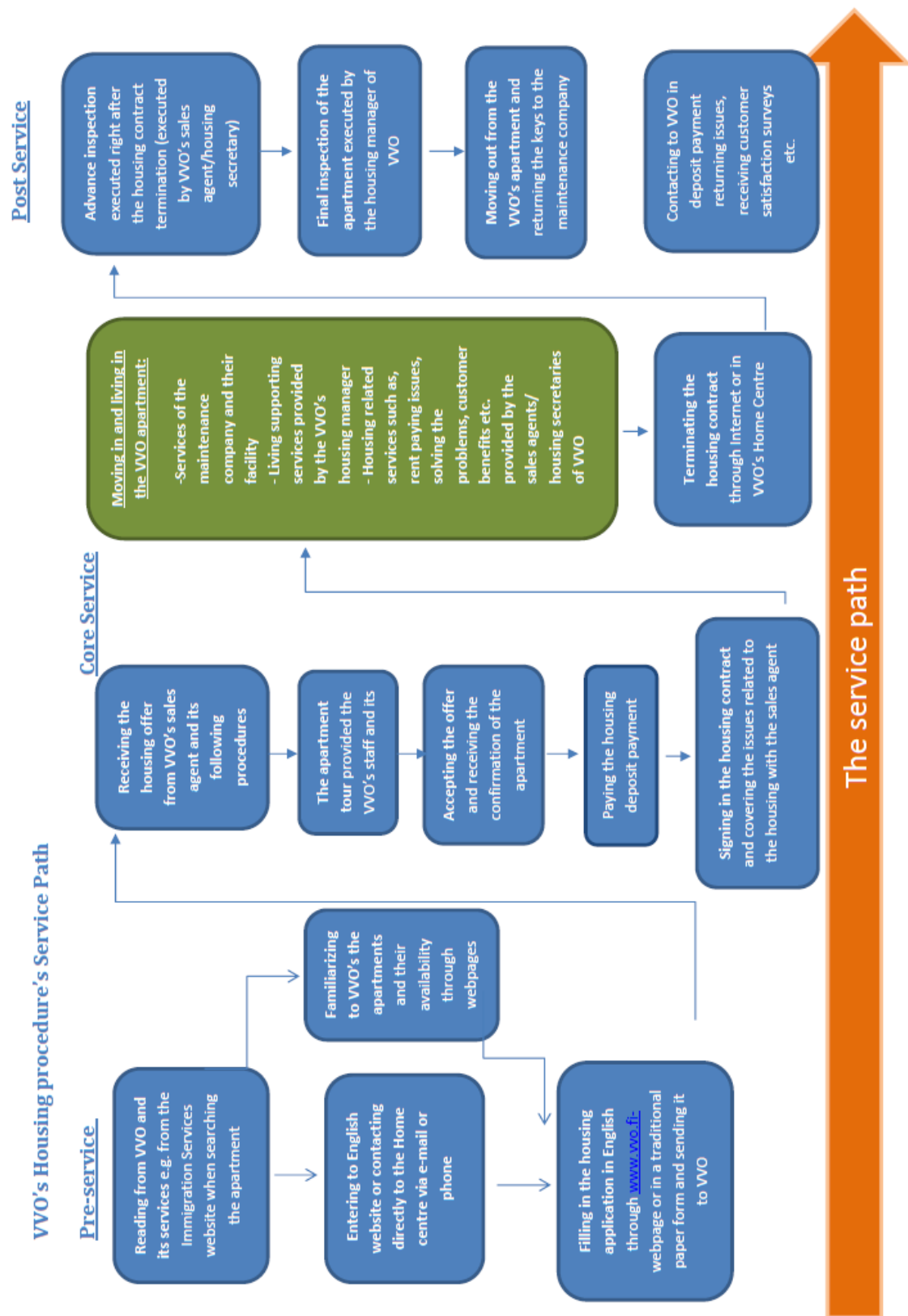


Figure 1. VVO's Housing procedure's service path map

Statistics of immigration in Finland 2009-2012				
Year:	Amount of people immigrated in Finland per year :	Growth or decrease by % - compared with the previous year:	The total amount of immigrated people in Finland:	The total amount of habitants in Finland:
2009	(+)26700	(-) 9%	155705	5 351 427
2010	(+)25650	(-)4%	167954	5 375 276
2011	(+)29500	(+) 15%	183133	5 401 267
2012	(+)31280	(+) 6%	195511	5 426 674

Figure 2. The development of immigration revising 2009-2012  
(Ministry of Interior of Finland, Annual reviews of immigration 2009.2010.2011.2012)

Immigrative development by region 2009-2012				
Municipality	The amount of immigrants/foreing habitants 2009	The amount of immigrants/foreing habitants 2010	The amount of immigrants/foreing habitants 2011	The amount of immigrants/foreing habitants 2012
Helsinki	41 735	44 461	47878	50661
Espoo	15 304	16699	18813	20612
Tampere	7 390	8900	8 523	8659
Vantaa	11 919	13201	14775	16024
Turku	8 237	7879	9506	10086
Oulu	3 101	3501	3798	4306
Jyväskylä	3 063	3175	3415	3579
Lahti	3 291	3437	3650	3925
Kuopio	1 507	1663	1841	2125
Kouvola	1 757	1863	2013	2176
Lappeenranta	2 309	2477	2683	2841
Vaasa	2 947	3214	3604	3678
Salo	2 099	2203	2236	2161
Kotka	2 390	2665	2919	3069
Porvoo	1 444	1577	1670	1761

Figure 3. The regional development of immigration in the biggest cities of Finland  
(Ministry of Interior of Finland, Annual reviews of immigration 2009.2010.2011.2012)

The problem solving situation executed in the Service Design

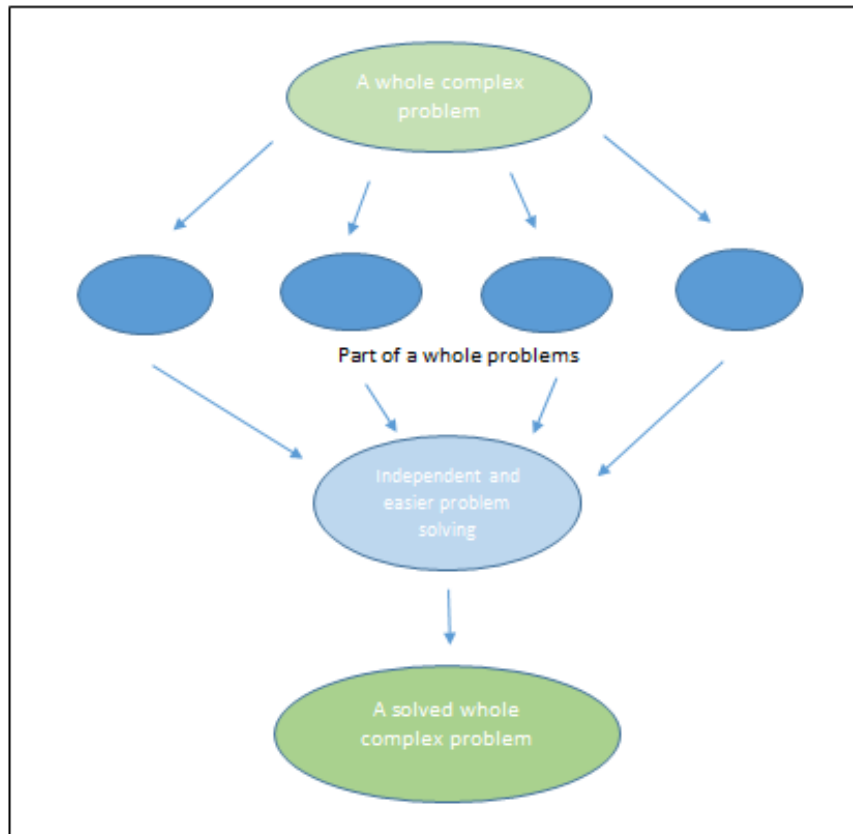


Figure 4. Problem solving method of the Service Design concept (Tuulaniemi, J.2011.58-61)

Service moments in the Service path

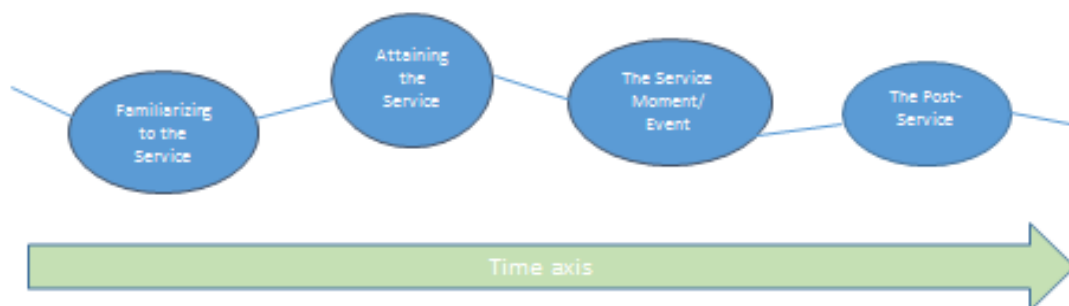


Figure5. The service path model (Tuulaniemi, J. 2011.78-83)

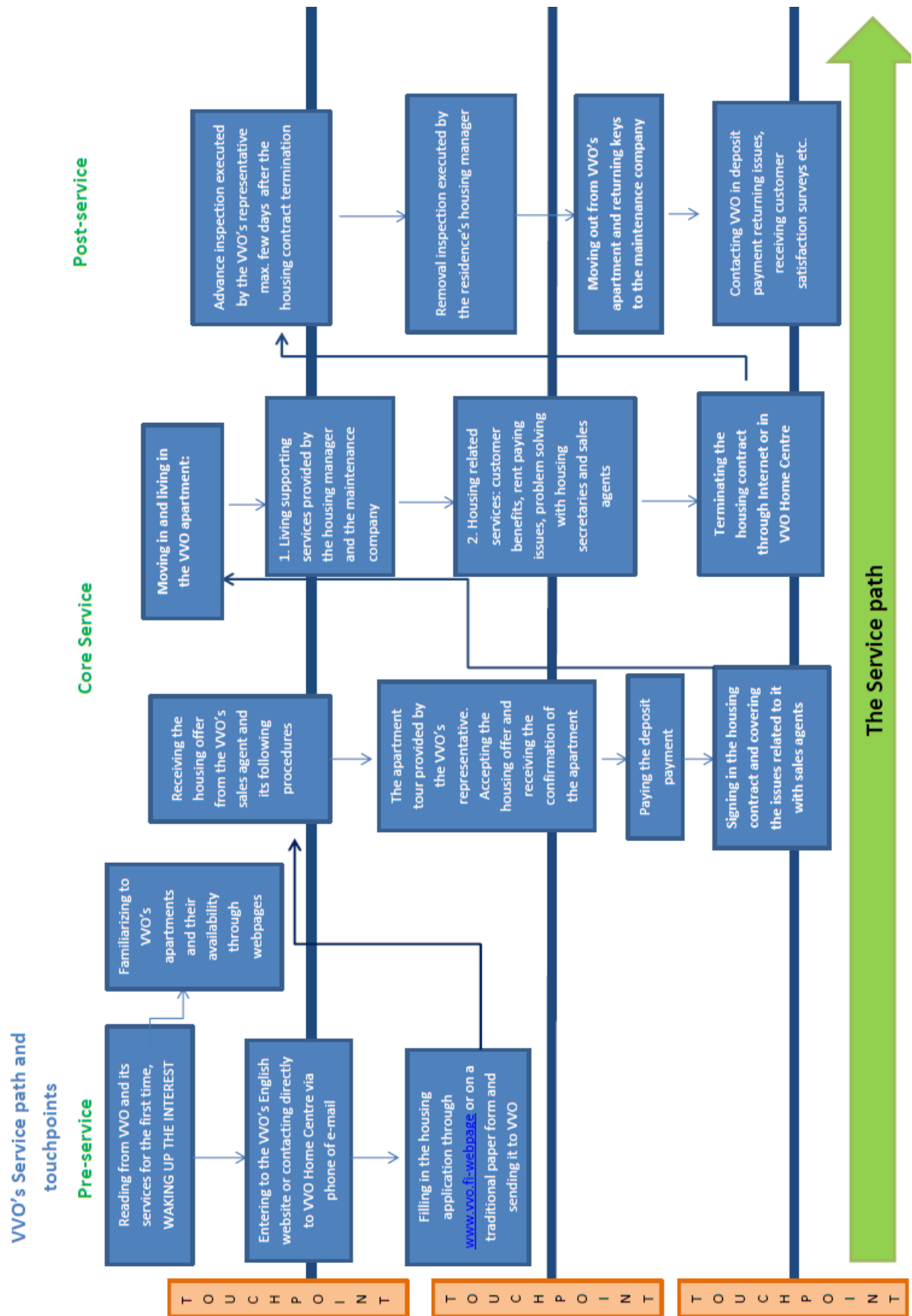


Figure 6. VVO's housing procedure service path- and touchpoint model