SAVONIA

BACHELOR OF BUSINESS ADMINISTRATION

CUSTOMER SATISFACTION ANALYSIS: CASE AKZEPT LTD

APPROVED:

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SAVONIA UNIVERSITY OF APPLIED SCIENCES **THESIS**
Abstract

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Abstract

The main purpose of this thesis was to identify and analyze the current customer satisfaction level of Akzept Ltd and work out suggestions to increase company's popularity in its business field.

The research was made with the help of quantitative and qualitative methods. Quantitative method included customer satisfaction survey with 12 questions which was delivered among the company's clients. Quantitative research was implemented through personal interviews with the personnel.

The research was supported with theoretical background. Its main topics were customer behavior, customer service, service quality and customer satisfaction. Theoretical topics were specifically selected to reflect the purpose of the research.

The research analysis showed the current customer satisfaction level to be good, but not exeptionally high. It was found out that in order for the company to increase popularity and customer loyalty and retention levels, there are certain actions that have to be taken.

Keywords
Customer satisfaction, customer service, service quality

CONTENTS

LIST OF FIGURES

LIST OF TABLES

1 INTRODUCTION

In today's highly competitive business environment, customers are company's key assets therefore they need to be carefully taken care of. Delivering customer value and exceeding expectations is the positive way to establish good healthy customer relationships and ensure customer success (Ingram, LaForge & Avila 2010, 191). However, in order to satisfy clients' needs one has to know what those needs are. This is what the thesis topic is dedicated to - Akzept Ltd customer satisfaction level analysis.

Research problem

Akzept Ltd. provides accounting services as well as evaluation of property, consulting and legal services. The researcher has personal connection with the company so there were possibilities to follow the company development from the very beginning. The firm is pretty small but is growing steadily and there is a great amount of customers to deal with. In order for Akzept Ltd to prosper the company needs to know its drawbacks and what kind of perception on the provided service customers have. However, there has never been a proper investigation on the level of customer satisfaction.

This is the reason why researcher has chosen to apply the gained knowledge on the subject and make a study on how the clients are satisfied with the service and what can be done to promote their interest. The main target question for this research was "What is Akzept's current customer satisfaction level and what can be done to improve it?"

Research objectives

The main purpose of this research was to collect information on Akzept Ltd. customers' experience, perception and satisfaction. One objective was to find out the factors influencing customer satisfaction, create proposals and increase company's popularity by exposing mistakes in service management. Another objective was to help the company understand the importance of providing qualified service by providing convincing analysis results. Personal objective was to apply gained knowledge in a real life situation.

The thesis was managed to answer the following questions:

- What is the current customer satisfaction status and what can be made to increase it?
- What has been done right so far?
- What has been done wrong?
- What do customers value the most?
- What do customers expect and how to surpass these expectations?
- What improvements can be made?

The research was going to be conducted on the base of quantitative customer survey which will be delivered to customers who had bought a company service within 4-6 months. Qualitative analysis was also implemented through personal interview with employees. Quantitative and qualitative research combined with theoretical framework will make a main basis for this research.

2 CASE COMPANY AKZEPT LTD AND ITS MARKETING SITUATION

2.1 Akzept Ltd

The company official name is Akzept Ltd, it settles in Kandalaksha, Russia. It has been established in 2007; the main areas of responsibility are providing services in book-keeping, tax accounting, real estate and other kind of appraisal, consulting and some legal services.

The firm is quite small, the whole personnel consists of three people. Each .of them has a great amount of work to deal with; they also outsource if there is a need. 2 company representatives deliver book-keeping services and compute local budgets for different kind of works. One expert provides all the real estate and other kind of appraisal work. The management is arranged in such way that each worker has his/her own clients, however in some hard cases they cooperate; each worker is eligible to settle any kind of company-related matter. The company has a manual which defines company's mission, rights and responsibilities and provides different policies.

There is no attorney in the firm, but the company outsource if there is a need.

To be an appraiser one needs to have special appraisal-related education. Another prerequisite is to work at least 3 years as a chief financial accountant. Those documents are needed to get a license for work and to obtain accreditation in bank.

In this thesis being accredited by a bank in real estate business means the person is eligible to appraise the property of a natural person. The list of accredited valuators is provided to the natural person by a bank.

Term consultation is referred to delivering consultation to new entrepreneurs who just start their business. The consultations are to be dealt with issues on how to handle business skillfully, how to organize accounting etc.

Akzept has two currently insignificant competitors: one company provides evaluation work for traffic accidents only and another one provides accounting services.

Main company's clients are individuals, organizations and municipal foundations. The most loyal customers are municipal government organizations, such as regional government of Kandalaksha and adjacent cities such as Alakurtti, Zelenoborsk, Polyarnie Zori. The main services for such clients are real estate and transportation appraisal. Appraisal reports are required every time the organization offers something for sale, which happens often. Therefore, Akzept's services are invaluable to these organizations. City governments usually make an agreement for 4-5 huge deals at once (Zheleznova, 22 January 2014).

However, municipal foundations are not the only ones who require appraisal services. Akzept makes smaller appraisal deals at least once a week. (Zheleznova, 22 January 2014). Individuals who wish to be granted bank credit often seek appraisal work for owned apartment or car. Akzept's appraiser is accredited in 2 regional banks, Sberbank and Rosselhozbank. This means that every time an individual needs an appraisal report, the bank hands out the list of accredited appraisers; Akzept has the only evaluator in the area due to town size and complexity of appraisal work therefore the banks sends the clients to Akzept. Every month company obtaines10-15 customers due to bank's needs (Zheleznova, 22 January 2014.)

Subscription contracts are also popular within the company. Subscription agreement means the organization X composes the contract for Akzept's managing its tax and accounting activities from the very start of operation. Currently Akzept has 10 long-term contracts which bring good profit every month. Apart from subscription contracts, company makes smaller one-time deals with 3-5 organizations monthly (Zheleznova, 22 January 2014.)

Last but not least sort of service Akzept provides is consulting. This service is usually sought by entry-level entrepreneurs, who are new to the world of business and need advice on how to organize budget, management etc. This service does not bring a lot of profit, but it creates opportunities for future deals and is great for establishing networks (Zheleznova, 22 January 2014.)

2.2. Appraisal Activity

Appraisal activity is a process of estimating a property value by using different methods. There may be different reasons to start the property estimation, starting from determining sales prices and finishing with insurance coverage. In order to get sufficient estimates it is advisable to hire a licensed professional. The results of the evaluation are normally presented as an appraisal report, which is a consequence of careful study of the property, its geographical and economical issues (Ventolo & Williams 2001, 2.)

There are several qualifications that an appraiser is required to have:

- *Education*. In Russia an appraiser has to have a financial institution diploma with appraising specialty. This specialty demands proper knowledge in mathematics, as success of the work depends on good abilities to compute land, construction etc. costs and performing a lot of formulas. Passing an appraiser test requires experience and hard practise.

- *Experienc*e. The diploma is not the only step to become an appraiser. The profession requires to have at least 3 years experience of working as a chief accountant.

- *License*. All candidates desiring to lead an appraisal activity have to be registered at National Appraisers Board. The registration requires passing an exam and pay a board subscription, which, if converted to euros, makes up about 1000 euros. (National Appraisers Board, 2014). If everything is arranges successfully, a candidate receives a license that enables him/her to run appraisal activity. Without such license all appraisal activities are considered illegal.

- Among personal qualities, *objectivity* is one of the most important; this profession tends to avoid any kind of personal interest. One the other hand, the appraiser acts as an expert and is a centre of customer service therefore he/she has to have strong ability for successful face-to face customer communications. However, as said before, good customer relationships should not in any case be reflected in appraisal report. Seeking appraisal results according to an expert's personal interest is illegal; this is why the appraisal cannot evaluate property belonging to any kind of relative people (Ventolo & Williams 2001, 2.)

3 CUSTOMER SERVICE IN MARKETING

3.1 Customer behavior

Sheth and Mittal (2004, 13) identify customer behavior as the mental and physical activities initiated by customer that lead to a sequence of decisions and actions to obtain and use products and services. This definition contains variety of activities and certain roles people embrace; by the term customer authors imply both household and business clients. Knowledge on customer behavioral issues helps the company to work out the right direction to satisfying customer needs; this is the reason why in this thesis the topic is arised.

Figure 1 elucidates customer behavior dimensions.

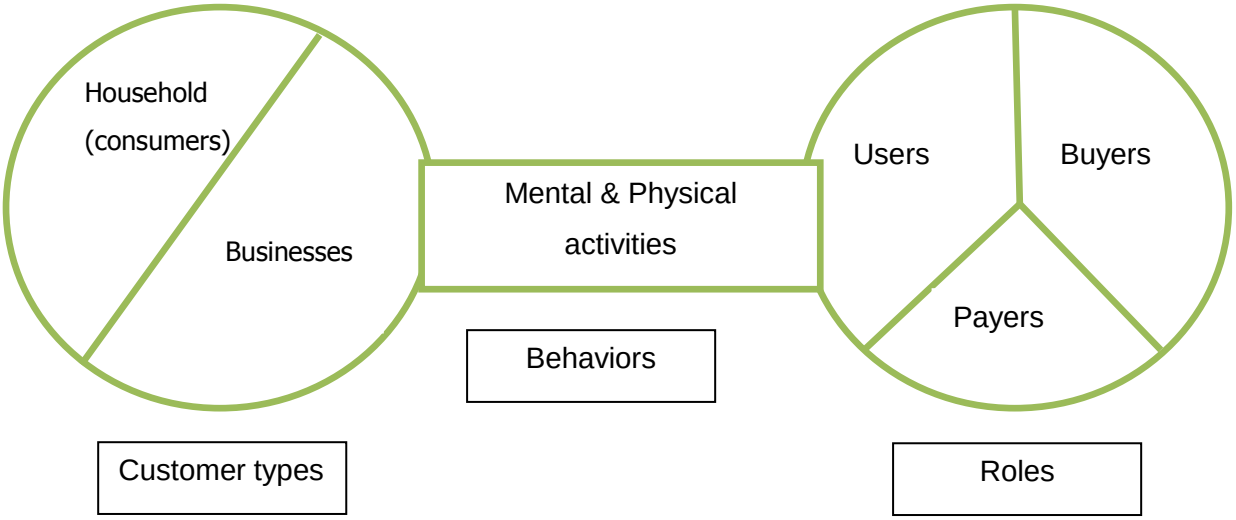

FIGURE 1. *Customers: Types, Roles, and Behaviors* (Sheth & Mittal 2004, 13)

This figure introduces the most important customer roles – user, who actually consumes the products or services, payer, who pays for it and buyer who initiates the procurement. The value of each of those roles cannot be underestimated. Product's and service's characteristics have to meet user's requirements and needs, otherwise it will be useless; no sale can occur without a payer; buyer is the one who orders or acquires the product/service – if the access is limited, product purchasing would be impossible. Therefore, it

is a crucial marketers' task to make the goods reachable (Sheth & Mittal 204, 14.)

Kotler (2008, 248) considers the role range more widely and to the stated three adds also a role of initiator, unfluencer and decider.

Professor Perner from Marshall School of Business in California suggests another definition of customer behavior: «The study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society»

From the given definition he especially stresses out the following: customer behavior is related as to individuals as well as to groups and organizations; this term also indicates the importance of products/services disposal and of the study how those were obtained. Product usage is of great interest for marketers, as this knowledge may influence the product positioning and increment of consumption. Consumer behavior refers to tangible goods as equally as to services and ideas and may be relevant to the whole society (Perner 2010.)

Customer decision-making process

The key to understanding a customer is to understand his way of thinking as behind the evident purchase lies a decision process that must be considered. Decision-making process consists of 5 stages and goes through stages a customer passes when deciding what kind of product or services to obtain. Figure 3 pictures the process in a nutshell.

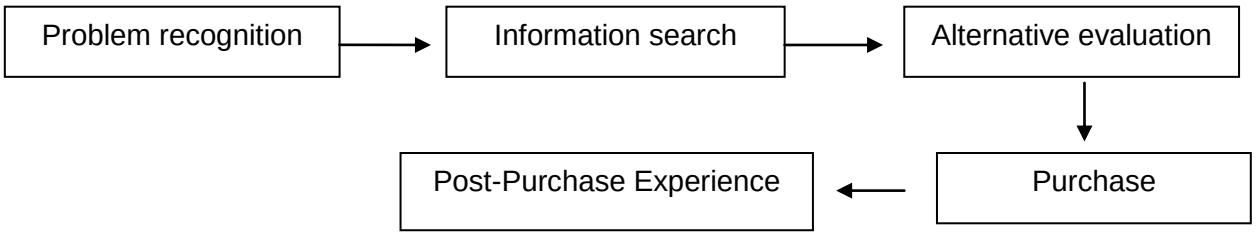

FIGURE 2. *Individual Decision-Making Process* (Sheth& Mittal 2004, 275)

3.1.1 Characteristics affecting customer behavior

Kotler (2008, 239) states what a customer acquires is evoked by cultural, social, personal and psychological factors. It is impossible to get control of those factors, but they must be considered by marketers.

Cultural factors come from a person's upbringing – all the traditions, norms, values, behaviors patterns a child learns from the very beginning of life and it all depends on the society he/she is from (Kotler 2008, 240). This is why consumer behavior is different internationally; products and service (and the way they are marketed) that are welcomed in Europe might find it difficult to penetrate the Asian market.

Social class appliance is a big part of cultural factors and is also of great influence on buying behavior. Some class systems affect purchasing behavior more than others; for example, Indian cast system strictly identifies each person' role, which in its turn is strongly linked to what an Indian buys. In Western countries the difference between «lower» and «upper» classes is not so sensed; as a result buying behavior tends to be similar. It is an interesting fact that that behavior of «upper» classes around the world shares quite a few similarities (Kotler 2008, 243.)

Social factors include the influence of family and other reference groups as well as influence of personal role and status. It is a fact that what is teenage-trendy in a big city, will likely become as popular in suburbs. This mainstream comes out due to the reference grouping which directly or indirectly influences people's behavior. Another example can be a pop-star popularity used in

marketing services – advertising a new shampoo brand. Subliminally people believe using the products a certain star used makes them closer to the object of popularity; this is why this marketing move usually helps to increase sales (Kotler 2008, 244.)

Family is also a big influence on a person's buying behavior. The orientation of moral norms, religion, politics a family gives follows a person during all his/her life. The family influence is especially crucial when a person continues to live with the parents when being already a grown-up. Apart from parents, children take big place in decision-making process which can be reflected in amount of money a family spends on toys, games etc (Kotler 2008, 248.) For example, if the only child is a girl, the whole family is unlikely to ever buy the toy cars of any brand, no matter how many ads there are on TV. There are definitely exceptions for any case, but the general pattern is like that.

Personal factors influencing purchasing behavior are age and life-cycle, occupation and economic situation, lifestyle. Even being in the same life-cycle but changing a life-style may reflect in big difference in behavioral pattern; for example moving to a vegetarian way of life means a person is unlikely to buy any meet soon or ever. Occupation also matters; thus blue-collar workers do not need to buy fancy work clothes whereas a company representative cannot afford to show up in baggy clothes at work (Kotler 2008, 252.)

People coming from the same social class and profession may practise different lifestyles. Lifestyle is more that just personality or social class belonging – it describes a person's pattern of acting and interacting and is expressed in activities, opinions, hobbies. It finds the basis in an individual's personality, which is frequently used to analyze consumer behavior for certain brand choices. For instance, it has been discovered coffee-drinkers tend to be social; this is why Nescafe advertisements picture people sharing a cup of coffee (Kotler 2008, 254.)

Psychological factors are reflected in people's perception, learning and motivation. Learning is based on consumer's experience, which is formed with the help of cues, drives, stimuli. Thus marketers can use this factor by associating the product with some cue and supply it with positive

reinforcement. As well learning, perception is responsible for person's acting; two people may perceive the same situation differently and as a result, act differently. However, more than anything consumer behavior is influenced by motivation and need (Kotler 2008, 255-260.)

3.1.2 Customer needs and wants

What customer needs and wants directly influences his/her buying behavior. Thus it is markets role to find out those needs and satisfy them. Sheth and Mittal (2004, 17) identify a need as an unsatisfied condition of a person that discharges into action improving that condition whereas a want is a desire to gain more satisfaction than necessary to enhance discontented condition.

Customer motivation to buy comes from the Maslow hierarchy of needs. Saul McLeod in his article Maslow hierarchy of needs (2014) states the reason Abraham Maslow in 1943 created the pyramid because he wanted to know what motivates people. He believed people have a net of motivation systems that are in no way connected to remuneration or unconscious desires. Those systems help individuals fulfill the needs proceeding from the basic ones to the more advanced. Figure 3 illustrates the 5 levels of the hierarchy.

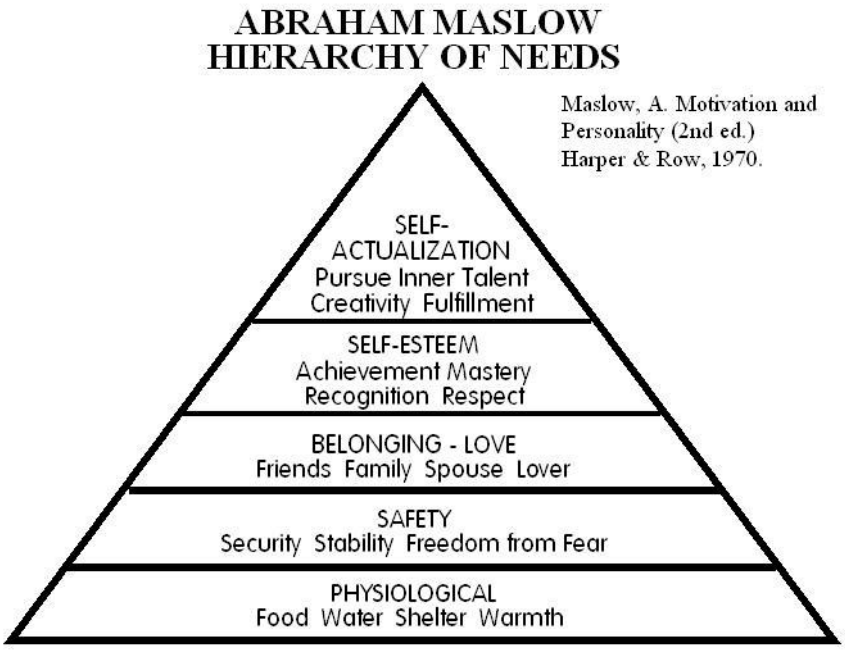

FIGURE 3. *Maslow's hierarchy of needs* (Google 2014)

It is a common rule that unless an individual is satisfied with the basic physiological and security needs, he/she cannot go on satisfying the other social, ego and self-actualization needs fully; however, there are certain exceptions. Nevertheless, the hierarchy is used widely to identify and work on human's needs and help marketers to build drives to encourage certain kind of customer behavior (Zeithaml, Bitner & Gremler 2009, 52.)

Once the need is recognized, consumer starts gathering information about products and service that might suffice it. Information search represents a way of reducing risk and help consumer feel more assured about the choice. A certain amount of risk is always involved during the decision-making and purchasing processes, which a person usually tried to avoid by using risk-reducing tactics, such as warranties, tracking numbers etc. When buying a service, a risk is often higher as dissatisfied customer cannot give a service back; also frequently a consumer feels the lack of knowledge to evaluate the service quality, especially it happens if the service is technical or requires some specialization (Zeithmal et al. 2009, 53-55.)

3.1.3 Types of buying behavior

Consumer decision making differs within the types of purchasing behavior. It is understandable that the behavior for buying a package of milk and a car is totally different. More complex decisions require more participants and prudence. There are four types of buying behavior; each of them corresponds with the degree of involvement. (Kotler et al. 2008, 260.)

Complex buying behavior takes places when a buyer is highly involved with a risky, expensive buying and recognizes much difference between the brands, for example, purchasing a car. This kind of purchase does not happen often and requires careful thinking, information seeking, evaluation and time. Marketers must understand that this kind of behavior is involved in highly self-expressive purchases thus it is useful if product-related attributes are differentiated (Kotler et al. 2008, 262-265.)

Dissonance-reducing buying behavior occurs when the risk involvement is also high, but the buyer does not realize much difference between the brands.

Due to this ignorance, a deal is usually responded to principally because of good price or purchase convenience. However, consumers may experience post-purchase dissatisfaction if certain product disadvantages are notices. To avoid this dissonance, marketers' after-sales service policies must provide support and make users feel comfortable before and after brand selection (Kotler et al. 2008, 262-265.)

Habitual buying behavior is characterized by low risk involvement and insignificant brand difference. This sort of behavior is noticed when consumers do routine food shopping – it rarely matters what sort of salt or toothpaste to buy. If the same brand is bought frequently, it is merely about habit rather than brand loyalty. Brand familiarity plays a big role in this behavior thus it is usually increased by sales promotions (Kotler et al. 2008, 262-265.)

Variety-seeking buying behavior occurs with low involvement situations but significant brand difference. As a result, consumer does a lot of switching between brands. The switching can happened due to experienced-brand boredom or desire to try something new for the sake of variety (Kotler et al. 2008, 262-265.)

Consumer behavior influences strategies

The next model presents the strategies marketers can use to influence buying behavior:

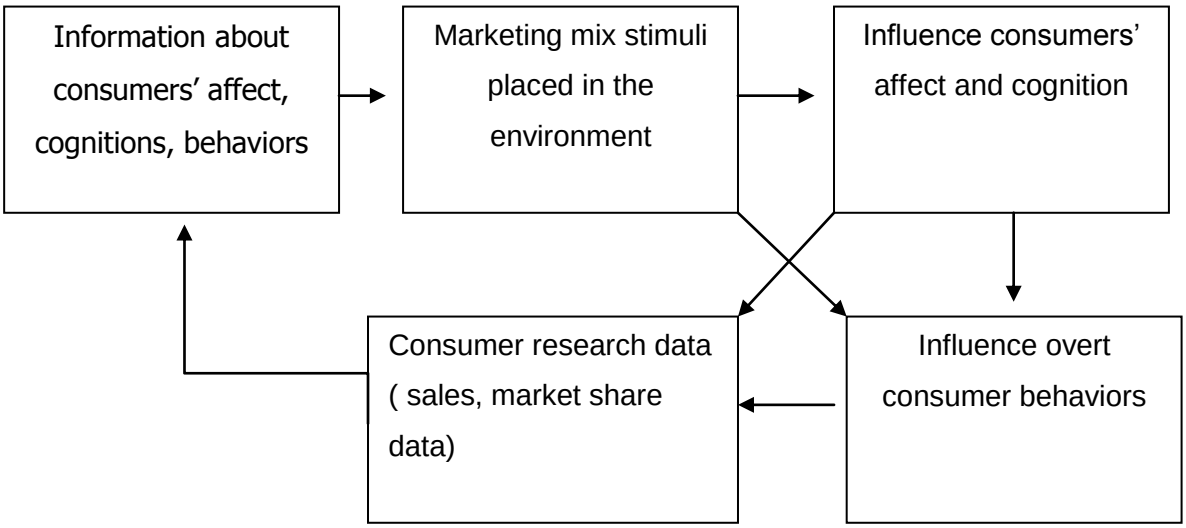

FIGURE 4. *Approaches to influencing overt consumer behaviors* (Peter & Olson 2005, 240)

The figure explains how first marketers gather data on consumer's affect, cognition and behavior related to the product, service delivery, brand etc. Based on this information and managerial judgment, different marketing mix stimuli such as products, packages, commercials, coupons store sign and many others are planned and executed by establishing them into the environment. They are expected to influence affect and cognition in positive ways so that the chances of overt behavior are increased. Measuring changes in the behavior comes as feedback in the form of consumer research data as well as market share data and sales, which enable marketers to evaluate strategy success and make necessary changes to the strategy development process (Peter & Olson 2005, 240.)

As marketing strategies are designed to influence evident consumer behavior, they are to be carefully planned with ensuring the understanding of consumers they are meant to affect is recognized. Among the strategies that influence behavior rather directly are sales promotion and social marketing (Peter & Olson 2005, 242.)

Sales promotions are meant to beget extra sales, both from current customers buying more products and luring into temporary buyers attracted by sales promotion activities. This communication mix is limited in time ad space, usually offering a better price deal and hoping to incite to immediate behavioral response. However, this response forms basis for future behavior, frequently resulting in changing attitude towards the brand and brand loyalty, this is why they are considered as an effective strategy of influencing behavior. Nevertheless, frequent promotional actions lead to a product being recognized as «cheap» and demolish the perception of peculiar qualities (Pelsmacker, Geuens & Bergh 2001, 298.)

Social marketing as a theory was born in 1970 when it was realized the tactics used to sell products can be used to «sell» ideas and attitudes. Social marketing keeps the element of commercial marketing with the main idea of bringing in the changes for the good of society. The main objective of social marketing principle is to initiate the action, but the main focus is still on target group and ensuring the understanding the group's perception. For the sake of

change, it is importance the target audience is confident the benefits people receive surpass the cost they have to make (Social Marketing Institute 2014.) The example of social marketing can be bringing the contraceptives in the marketplace.

3.1.4 Consumer experience

How consumers evaluate the experience of product and services plays an important role in their decision to repurchase in future. In fact, customer experience experts note that «the experience is marketing» (Gimore & Pine 2002, Strategic Horizons LLP). This is why many companies aim to create memorable experience for their clients (Zeithaml et al.2009, 60.)

The effectiveness of getting a good experience is enhanced if the «script» which is the sequence of events a customer expects goes along those expectations. Deviation from the scrip may bring about discontent and confusion which does not lead to positive experience (Zeithaml et al. 2009, 62.)

Such feeling states as emotions and mood are of great importance to getting a consumer to have good experiences but those are hard to control. If a customer enters an establishment in a bad mood, the purchase of goods or service is more likely to be perceived negatively whereas the good emotions and mood help a client overlook even an unpleasant situation and forget about service delays, for example. The fact is humans associate both positive and negative feelings with the places they appeared thus negative feelings associated with, for instance, a health club will prevent the person from coming back to that or any health clubs at all (Zeithaml et al. 2009, 64.)

The degree to which clients are committed to certain brand is influence by many factors: brand switching costs, the availability of those substitutions, social ties to the brand, level of satisfaction received in the past, realized risk etc. If it is quite costly to change the brand, a costume is likely to forget one negative experience, or sometimes consumers do not have enough knowledge on the alternatives. Nevertheless, positive experience is a great step ahead to building brand loyalty (Zeithaml et al. 2009, 68.)

Post-experience evaluation

Consumers evaluate the service encounters through the comparison of experience of other pre-experience standards. The evaluation determines whether the client returns or not; it also will influence if the consumers will tell others about the service. Due to long historical research on consumer behavior, it is known consumers tend to retain negative events more than positive ones and are more affected by negative experiences. As human much relies on opinions of others, realizing and controlling the word-of mouth is important, and the best way to do so is by creating memorable experience. If the service has been unsatisfactory, it is wise to have a strategy to revert the negative word-of-mouth (Zeithaml et al. 2009, 65-68.)

3.2 Customer service

Kotler (2008, 597) defines a service as an « activity or benefit that one party can offer to another which is intangible and does not result in ownership; its production may or may not be tied to a physical product». Services may be linked to the sale of a physical product; this allows companies to create a distinctive advantage by balancing the degree of tangibility and intangibility in the offering.

3.2.1 Service characteristics

Consumers tend to appreciate good customer service when salesperson is friendly, professional, sympathetic whereas poor service delivery is recognized instantly. Understanding and implementing positive customer service practices is essential to any service organization. Service can be experienced and evaluated according to different standards during different stages of customer activity cycle: before, during and after service performance (Buttle 2010, 446.)

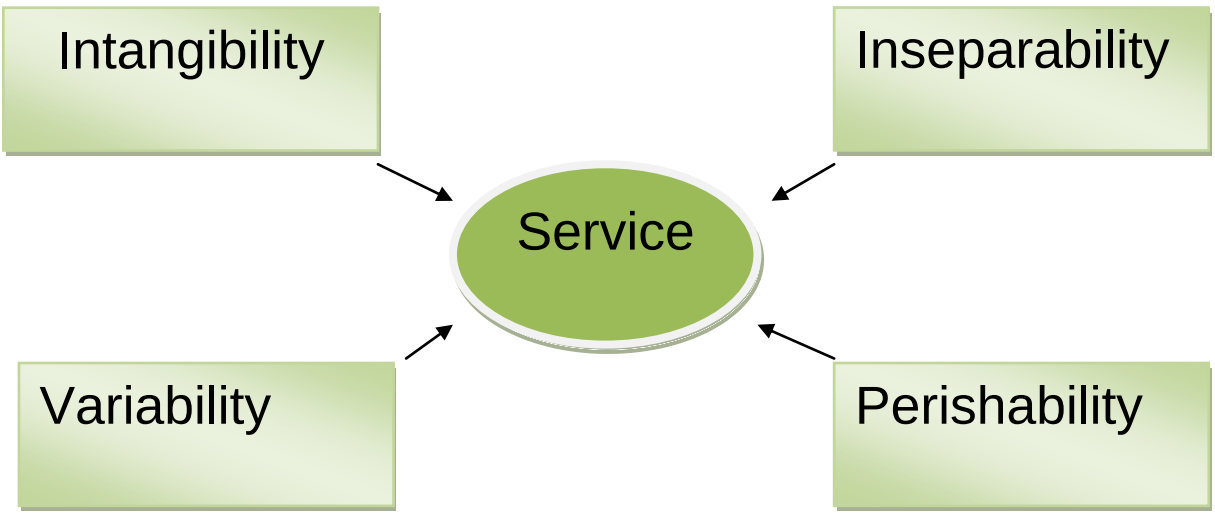

FIGURE 5. *Four service characteristics* (Kotler et al. 2008, 599)

Figure 5 presents four special characteristics that have to be taken into consideration when creating marketing programmes.

Service intangibility means that service cannot be seen, tasted, felt, heard, smelt in advance. This characteristic creates difficulties for customers to give evaluation to the service before consumption which increases uncertainty. To decrease it, clients tend to identify the service qualities by looking for different «signals» which are derived from the people, places, communication, prices they see. Thus, it is wise for a service-provider to send the right signals about the service. It is also called evidence management which means the company provides customers with arranged, honest evidence of the advantages it offers (Kotler et al. 2008, 600.)

Inseparability means the service can be separated from the provider; it is produced, consumed and sold at the same time and place. As well as a provider, a consumer is also a big part of service outcome; they create consumer-provider interaction which is a special characteristic of service marketing. Another important fact is that other consumers are also presented or connected and their behavior is one of the factors that influence the satisfaction of the person consuming the service. For example, noisy restaurant atmosphere can create the displeasure of individual clients.

Therefore management has to ensure other consumers involved do not intercross each other's satisfaction (Kotler et al. 2008, 601.)

Variability means the service quality depends on who provides it, when, where and how. Service quality is hard to control, but there are some measures that can be taken such as providing training regardless of workers' skillfulness. Another step is to motivate personnel by providing stimulus that emphases and award quality. Increasing the visibilities also helps in controlling and improving service, for example, car dealers can let clients talk straightly to the mechanics working with the cars. One more way to ensure the proper activities are to change the staff with equipment (vending machines etc.) and making a service-performance a standardized process in every part of the company (Kotler et al. 2008, 601-603.)

Perishability refers to the fact that services cannot be put for later use or sale. This characteristic is not a problem when the demand in stable; however when it fluctuates, service companies may face some problems. In this case, different strategies such as differential pricing, complementary services, reservation systems, peak-time efficiency etc. are used to establish a good balance between demand and supply (Kotler et al. 2008, 603.)

Fred Wiersema, a customer strategist, believes customer service is considered to be a key element for many companies as well as an essential component of strategic CRM. He researched common attributes that companies known for great customer service share:

- Customer service is everyone's responsibility in the firm; it is not delegated to a single department only.
- Companies' operations are organized to run smoothly so that the main focus is directed to delighting customers.
- They are always in search for improvement.
- Customer service is perceived as a value proposition and is the key selling point.
- These firms build personal relationships with their clients.
- Their IT department is on a very high level which allows to interact with clients more comfortably; to develop a better understanding

about customer needs and to keep track of activities influencing customer experience. (Buttle 2010, 446-447.)

3.2.2 Service marketing

The different between tangible goods and intangible services consequence in the different way they are marketed. The service marketer's job is to convince customers of two things: first, that the service is desirable and the second, the company will for sure deliver what has been promised (Kashani 2005, 110.)

There are some approaches to make the service more attractive. For example, Singapore airlines in their advertisement expressed the warmth and safety of the service with the help of colours, views of exotic food and comfortable beds etc. Thus they gained customers' trust through communicating the brand and extending its tangible expressions (Kashani 2005, 112.)

Another alternative to persuade client to buy from a specific firm is guaranteeing the service. The guarantee should focus on what is essential to a customer, be unconditional and easy to recall and understand. For example, GrandOptical offers spectacles all over the Europe and has a lot of service guarantees such as refunding or exchanging the broken pair of glasses, 30 days to return policy in case a client changes his/her mind of glasses etc. (Kashani 2005, 115-116.)

Packaging the service makes it look and feel more tangible and companies use this feature for marketing purposes. For instance, personal health insurances practise offering all-inclusive care package rather than providing minimum insurance cover (Kashani 2005, 117.)

It may be hard to admit for marketers but sometimes with services it is more desirable to say less and do more; better to decrease the budget planned for marketing campaigns and use the saved money on improving the service itself. The fact is the more you promise, the more you are in danger of being a disappointment. Therefore if there is any doubt it is better to save promises

and let the customers be surprised with the service quality they might not expect (Kashani 2005, 118.)

The superior service delivery can be developed by organizations with the help of three additional Ps of service marketing: people, physical environment and process. Human factor plays a big role as most services are delivered by people; thus front-line employees can make a significant difference in satisfying the customers by demonstrating competence, caring attitude and interest, initiative and abilities to solve problems. Physical environment is where consumers look for the hints to make preliminary decision about service quality; therefore by developing this factor a firm can communicate the value proposition to target clients. Companies can also design an impressive delivery process. For example, many shops offer online shopping service and home delivery to save customers' time and bringing the value of simplifying life (Kotler 2008, 604.)

Indirect marketing in services

Sending the message « I am a good lawyer/hairdresser/doctor» is unlikely to give the desired effect as people will mostly think of it as of boasting and be suspicious. With services it is always better to send a message through external source of information. Restaurants implement it by decorating the interior with pictures of celebrities having dined at the place with a couple of words from them (Kashini 2005, 121.)

Indirect marketing methods have a greater impact on people's perceptions, such as references from friends, family or famous people and testimonials. Co-marketing with client, suppliers through joint presentations or appearances or exhibitions participations add credibility to the service provide. Public relations should be favored opposed to direct advertising; this method pays off because of the buzz and vibration it creates. However, it will be useful only if the service provider has a message that is important (Kashini 2005, 123.)

3.3 Service quality

One successful way to differentiation is to deliver a steady service quality higher than competitors provide. Therefore service providers should set goals concerning quality by finding out what it is their customer expect in regards of service quality. Unfortunately, as service being intangible its quality dimensions are hard to define, evaluate or quantify. Customer retention is possibly one of the best quality indicator (Kotler et al. 2008, 609.)

However, in spite of the difficulties it is possible to measure service quality, but first it is needed to know how client perceives it. It has been studies the assessment of a quality a human makes is a comparison between expectation and experience. Thus, service marketers need to recognize what kind of expectation a target group has, what key criteria they use to assess the quality and how clients rate the company's service in connection with those criteria (Kotler et al. 2008, 609.)

There exist two most popular service quality theories which companies' management practices to measure and better the service performance: The Nordic model and the SERVQUAL model (Buttle 2009, 202.)

The Nordic model was invented by Christian Gronroos and includes three service quality components:

- Technical component refers to the quality of outcome of service performance
- Functional component identifies the service performance quality
- Reputational component is connected to the service company's image quality (Buttle 2009, 202.)

The importance and interest of this model is that it focuses on understanding clients' expectation and realizing of importance of developing and well-performing service delivery systems that meet consumers' technical and functional quality expectations (Buttle 2009, 203.)

The SERVQUAL model has been developed by A. Parasuraman and co-workers in North America and it determines the 5 key quality components:

reliability, assurance, tangibles, empathy and responsiveness (Buttle 2009, 203). Kotler et al (2008, 611) added another dimensions that are reflected in Figure 6.

The most essential of determinants of perceived quality have been studied; they are shown in Figure 6.

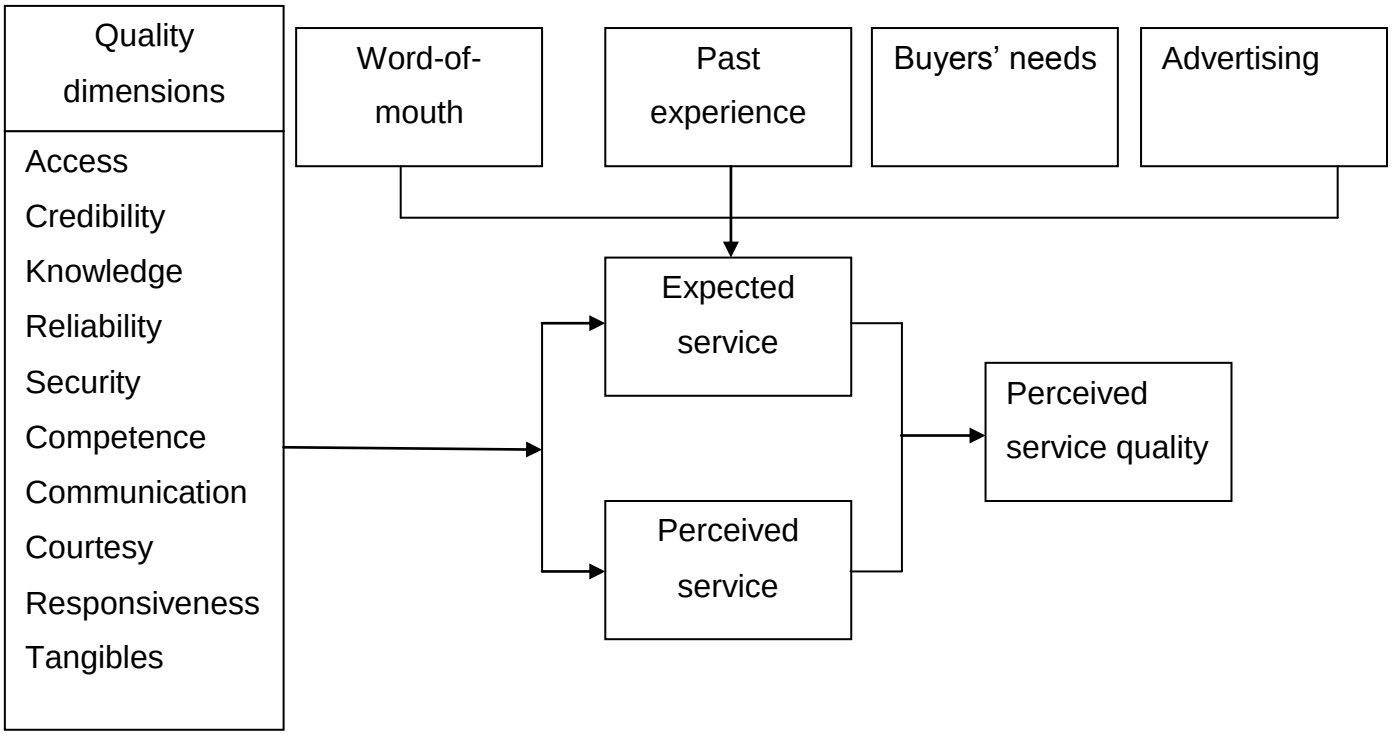

FIGURE 6. *Key determinants of perceived service quality* (Kotler et al. 2008, 611)

The first five determinants (access, credibility, knowledge, reliability and security) are connected with the quality of outcome of the delivered service whereas the last five (competence, communication, courtesy, responsiveness and tangibles) are concerned with the delivery process quality (Kotler et al. 2008, 612.)

3.3.1 The GAP (SERVQUAL) model

If the service perceived surpasses the service expected, clients are satisfied enough to come back; but if the perceived service level drops below the expected one, clients' expectations are not fulfilled. Any contradiction creates

a «quality gap», a number of them can cause a disappointing service delivery. It is service quality manager's task to make these gaps as narrow as possible and remember «quality is whatever customer says it is» (Kotler at al. 2008, 613.)

The GAP model determines the gaps between customer expectations and perceptions and can used as a great tool for measuring service quality.

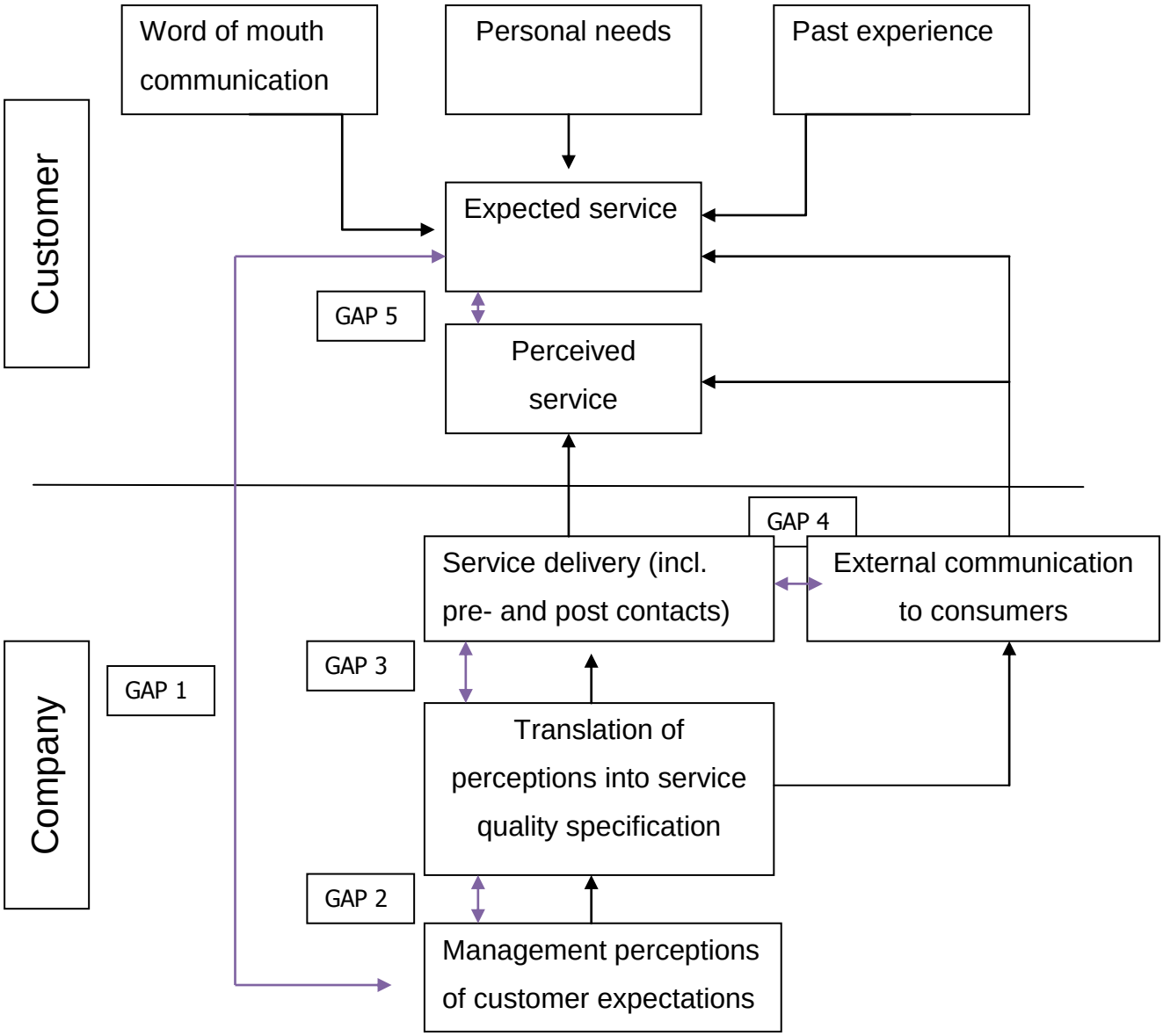

FIGURE 7. *The management model in measuring service quality* (Buttle 2009, 204)

Gap 1 is the gap between what a client expects and what company thinks a client expects. Gap 2 takes place when company's management fails

designing service standards that satisfy customer expectations. Gap 3 occurs when service special standards are not delivered by service delivery systems – personnel, technologies etc. Gap 4 occurs when communications with consumers assure service performance that the service delivery systems cannot supply. The Gap 5 is the output of gaps 1,2,3,4 (Buttle 2009, 204.)

The importance of SERVQUAL cannot be underestimated as it provides firms with a systematic approach to measure and manage service quality as its main focus is on understanding customer expectation. There are certain tactics that can be applied to close the gaps 1-4:

1. To close the gap 1 (between what customer expects and what firm thinks he/she expects) a company can conduct a research to find out general quality expectation; it is also possible to operate with knowledge gained by customer contact personnel, include all the expectation information into customer records and make the company's hierarchical structure more flat (Buttle 2009, 204).

2. To block the gap 2 (between what company thinks clients expect and service quality specifications) a firm can be fully committed to the service standards development, set service quality goals, evaluate how feasible the expectations are, develop a standards documentation process and work on processes automatization wherever possible and useful, try to outsource when feeling the lack of competence (Buttle 2009, 204).

3. The gap 3 (between actual service delivery and quality specifications) can be diminished by increasing personnel competencies (training etc), investing in technology, organizing rewards for first-class service delivery, making sure job specifications are clear, and improving internal communication (Buttle 2009, 205).

4. To close gap 4 (between actual and promised service delivery) a company can train workers not to overpromise and punish those who do, surpass at service recovery, and properly manage consumer complaints (Buttle 2009, 205).

The SERVQUAL model has been criticized a lot but it is still used globally in original and modified versions as it insists on investing in service quality which is rationally paid off by strengthened customer satisfaction and retention (Buttle 2009, 205).

Implementing service quality management

Internal marketing and constant investment in personnel quality and performance together can achieve the good service provider reputation and credibility (Kotler et al. 2008, 613). A research has been made on what techniques well-organized service companies practise and here most popular ones are stated:

«Top service companies are customer-obsessed». They have a clear understanding of a target group and its needs and implement successful strategies to satisfy them which insures customer loyalty (Kotler et al. 2008, 613).

Top management is committed to quality as much as to financial performance and try to nurture quality culture (Kotler et al. 2008, 613).

Such firms set high service quality standards and use self-service technologies, for instance self-ticket purchasing, self-checkout in hotels etc. to better service quality and create additional benefits (Kotler et al. 2008, 613 - 614).

Top firms tend to monitor service performance and also watch closely that of competitors. They also prefer to discuss the quality concerns with personnel and deliver performance feedback (Kotler et al. 2008, 614).

Good service recovery strategies are implemented. As mistakes are integral part of a service and no matter how hard a company tries something always can go wrong. The real challenge is to make mistakes into a benefit and create happy and loyal customer out of angry ones, which is recovery programs are meant to do (Kotler et al. 2008, 614).

Top service companies try to satisfy its employees as much as clients as they are sure positive personnel relationships will consequence into positive customer relationships (Kotler et al. 2008, 614).

3.3.2 Service guarantee

In consumers' eyes guarantee is an efficient way to ensure risk reduction and by this enhance value. Buttle (2009, 206) identifies a service guarantee as « an explicit promise to the customer that a prescribed level of service will be delivered». There are specific service guarantees which are applied to a concrete part of consumer experience, for example, Howard Johnson chain of hotels promise their customer will always have good sleep and rest, otherwise the night is on the company, and general service guarantees when the whole experience is promised to be on high level. Depending on the customer, organizations can also customize its guarantees and/or make them conditional (Buttle 2009, 207.)

Service-level agreement (SLA) is a version of service guarantee and is « a contractual commitment between a service provider and a customer that specifies the mutual responsibilities of both parties with respect to the service that will be provided and the standards at which they will be performed». There is a package that enables to evaluate supplier performance and its pliability with SLA standards. This package includes availability metric, which defines how much time service is available over an agreed time period, usage – a number of clients that can be served at the same time, reliability – time percentage when service is withdrawn or failed, responsiveness which measure the speed with which service demand is satisfied, can be measure with turn-around of cycle-time and user satisfaction, which is usually measure when the service is delivered or partly throughout service delivery agreed period. Service-agreement contract creates value through diminishing uncertainty about the future service quality, costs and standards (Buttle 2009, 207-208.)

Service may fail at any time; sometimes it is a technology that disappoints, sometimes functional service quality performance or sometimes it is not even

the company to blame. In most case customers do not care whose fault it is, they just wish the case to be settled in their favor. Research shows that if customer complaints have been resolved quickly and positively, it leads to customer retention and word of mouth and such recovered consumers tend to be more satisfied that those who have not been let down at all. This fact brings about the efficiency of recovery programmes, which is the set of actions a firm takes to resolve a failure if such happens (Buttle 2009, 208.)

Providing proper service tells about reliability, but recovering properly after service failure shows company's understanding and responsiveness, which is even more appreciated. However, if performance is disappointing, not all clients choose to complain, many just leave unsatisfied which leads to spreading bad reputation. This is why it is important to encourage consumers to talk about their feelings to service provider directly. Clients who choose to raise their voice tend to seek justice. The equity theory states when the price of service is the same but the level of satisfaction is different, customers feel unfairness and want that level to balance. There are different forms of what justice complainants seek:

- Distributive justice
  - What the firm offers by way of recovery and if this output offsets the cost carried during the service failure
  - Distributive outcomes include compensation, re-performance, apologies

- Procedural justice
  - Customers ' perception of the experience process to obtain recovery
  - Some procedures offer prompt recovery, other delayed; some require complaints to be legitimized

- Interactional justice
  - Customer's perception of service recovery staff
  - Empathy, politeness, courtesy, effort (Buttle 2009, 209-2010.)

3.3.3 Service automation

Service automation (SA) is «the application of computerized technologies to support service staff and management in the achievement of their work-related objectives» (Buttle 2009, 447). Service automation is frequently used in five major settings: contact and call centers, helpdesks, field service and web self-service. Contact centers are meant for communicating with clients through different channels such as voice telephony, mailing, e-mailing, SMS, instant messages, web, fax. Channel integration is an essential component of contact centers as agents need to be able to instantly get access to all communication history with a certain customer no matter what channels have been used. Call centers are used to communicating through voice telephony, be it public switched phone network, cell phones or VoIP network. Agents operating in call centers need excellent listening and reacting skills. Helpdesks generally are dedicated to offering some kind of IT department. Field service is quite well-spread in both business - to business and business-to-customer environments and is associated with installing, repairing and maintaining goods such as televisions, dishwashers, washing machines etc. The distinctive feature is that service engineers visit consumers' homes to provide service, or in business-to-business case, visit factories, warehouses, workshops etc. A lot of firms also offer web self-service which enables customers to pay, place orders, track products or conduct diagnostic online at any time (Buttle 2009, 447-448.)

Service automation plays a significant role in delivering unforgettable customer service. Among the benefits it can provide there are the following:

- Increased service effectiveness, as service requests are fulfilled more quickly as they are handled at the first moment of contact (Buttle 2009, 449).
- Greater service productivity, as call and contact center management makes sure that the right number of agents are available and their time is used efficiently (Buttle 2009, 449).
- Improved customer service, as agents can ensure the intended service delivery happens according to agreed standards through proper access to customer history and requests (Buttle 2009, 449).

Companies frequently use different service software application as they provide a range of functionality; different software is meant to prevent different kind of customer problems and simplify both personnel's work and customer buying process (Buttle 2009, 450). Some of the software systems are described below.

Activity and agent management allow the service personnel to control and manage the workload and set priorities according to schedule and report the progress and resolution of problems. Some applications enable activities to be updated in real-time and transferred to a technical person so that the work could be reprioritized. Alerts can also be sent through wireless messaging agents can be notified immediately; thus technical staff needs to carry a handheld computer or cell phone. Agent management systems also allow to balance the staff compatible with amount of customers which leads to reducing extra staff costs and keeping customer handling service at the proper level at the same time (Buttle 2009, 451.)

Case assignment applications allow to divide the workload between personnel according to special talents and needs, for example, language skills. When there is an e-mail inquiry, the case goes to the agent qualifies in that language. Cases for field engineers can be organized, for instance, according to product category (Buttle 2009, 451.)

Case management, also known as incident or issue management is used to cover the whole cycle of involved activities from the first notification to the final settlement. Case management applications show the processes to perform, in what order and sometimes the standards according to which they must be performed. This software is frequently used as a service database with the help of which staff can track, diagnose and correct problems (Buttle 2009, 452.)

Customer self-service is a useful option as it transmits the responsibility and service costs to the customer; this clients who are given the opportunity to self-serve tend to less demand service from call centers, helpdesks etc. Instead, they feel more comfortable doing everything by themselves, especially if there are transactions involved (making banking on-line or

downloading music by themselves). Nevertheless, they feel less confident when there is some problem to be resolved. This is why companies usually give directions online on what to do in case of trouble and clients can browse for solutions for most common problems (Buttle 2009, 453.)

E-mail response management is essential as e-mails are widely used in everyday life for personal and business communication. The technology analyst IDS reported that over 100 billion e-mails was delivered every day in 2007. Most companies use e-mails to communicate with customers as often as they use the usual phone put e-mails address for customer support in their websites. Email response management systems are meant to manage and control the reception, analysis, transferring and storing of coming messages efficiently so that they can be dealt with immediately. E-mails can be also routed to certain service staff or departments to ensure quick response time and reliable e-mail content which are quite essential metrics from consumers' point of view (Buttle 2009, 453-454.)

Escalation systems guarantee the tasks are escalated according to their importance. High level management usually has the authority to resolve high cost (financial, reputational etc.) issues. Front line service agents train to recognise the issues beyond their normal jurisdiction and transmit them to higher authorities (Buttle 2009, 455.)

Job management applications are set up when there is a need for technical and service personnel to plan and perform field service maintenance, repairs, installations, inspections and other kind of task service (Buttle 2009, 456.)

Service analytics systems offer data on customer service effectiveness and efficiency in general and evaluate how well individual agents operate. This system provide such metrics as technical utilization, component parts inventory, first time fix rate (FTFR) which measures how many issues have been settled on the first call to an agent, mean time to resolve a problem (MMTR) which identifies the time between the initial request notification and time the case have been resolved. The data provided by service analytics system allows a company to procure new resources, redirect personnel and

reorganize the dominant performance indicators to improve service delivery (Buttle 2009, 459.)

The qualifications and talents of a good customer service agent

Success in customer service is very dependent on a person conducting the service. There are many skills that result in prosperity in serving the clients and they vary a lot according to the specific service details. However, Occupational Outlook Handbook announced by U.S. department of Labour mentions the importance of attributes that most successful agents share: initiative, tact, patience, excellent communication, motivation, honesty and maturity. Besides that, based on the several studies five other components influencing service results have been distinguished (Ingram, LaForge, Avila, Schwepker & Williams 2004, 25-26.)

Empathy as an ability to view situation as other people would view it means the service agent is able to recognize the signals built by a client to identify his/her point of view. An empathic service person is more likely to tailor the service according to client special need during the planning steps and more importantly, adjust to a feedback. As company-customer relationships progress, the empathy of a representative to a client grows in importance (Ingram et al. 2004, 26.)

Ego-drive factor has complementary relationship with empathy; ego-driven consultants are determined to overcome all trouble on their way to a success sale. However, those two traits should go in balance, as if ego-drive exceeds the empathy, the agent is likely to ignore the client's point of view and feedback in order to have the customer committed no matter what (Ingram et al. 2004, 26.)

Ego strength determines the degree to which a person is able get an approximation of inner drives. Sales people with healthy egos are more likely to self-accept and thus they will deal with deal rejection more positively and overcome disappointment of deal loss. They also tend to perform at work better because they believe they can be succeeding (Ingram et al. 2004, 27.)

Interpersonal communication skills with listening and questioning included are important for a successful service delivery. Customer service personnel needs to be able to confirm expectations by adapting the communication flexibly according to different individuals and business cultures (Ingram et al. 2004, 27.)

Enthusiasm is another quality that is very welcomed in service assistance. It means that the consultant is eager and driven to serve the customer and determined to create great customer experience. Enthusiasm is a powerful tool for promotion as it is widely recognized and acknowledged by clients (Ingram et al. 2004, 27.)

Service success skills and qualification needed today vary a lot from those demanded decades ago. Along with the service popularity grows the skills needed to survive in the current market (Ingram et al. 2004, 28). Nowadays the marketplace require the salesforce to be well/trained and qualified to perform the assigned business, focus on quality, build successful business relationship, possess the necessary technological skills, multitask (Donaldson 1998, 11).

3.4 Customer satisfaction

Customer-oriented philosophy made the customer satisfaction is the main priority for a business of any kind. In order to fully understand it, it should be measured. In competitive business environment nowadays more many companies choose customer satisfaction as their key indicator of performance. Among the main reasons to measure the satisfaction level there are the followings:

- Customer satisfaction allows to constitute the most trustworthy market information, evaluate firm’s position according to its competitors and build up a plan of future actions.
- Quite a few customers tend to hide their negative experience from buying a product or a service due to special reasons or the fear company will not take necessary measures for improvement.

- Customer satisfaction measurement allows to recognize potential market possibilities.
- Customer expectations and needs are valuable to make a base for continuous improvement. Customer satisfaction measurement also helps to find out, understand and analyze those needs.
- Customer satisfaction measurement program may identify differences between service quality perception of clients and management (Grigoroudis & Siskos 2010, 2.)

Organization's future is determined by the level of emotional attachment customers have towards it; thus to ensure the financial progress company needs to measure customer satisfaction which a key pointer to customer behaviors (Hill, Roche & Allen 2007, 3).

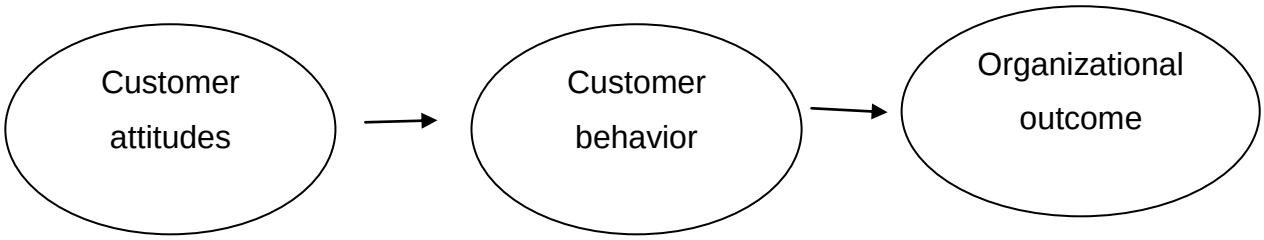

FIGURE 8. *Attitudes and behaviors* (Hill, Roche & Allen 2007, 4)

Customer satisfaction measurement focuses on analyzing the first oval of Figure 8 – customer attitudes which indicates how satisfied clients feel about the given product or service; this oval provides the most essential data for the measurement. It is certain customer behaviors, including loyalty is very important also, but by the time of research they have already taken place. Customer behaviors must be monitored, but this data does not provide improvement solutions for future, which is the main point of customer satisfaction analysis (Hill et al. 2007, 4.)

There has been a trend to interchange the terms satisfaction and quality, however it is possible to differentiate the meanings viewing satisfaction as a spacious idea while quality mostly focuses on service dimensions (Zeithaml et al. 2009, 103). Figure 9 depicts the correlation between the concepts.

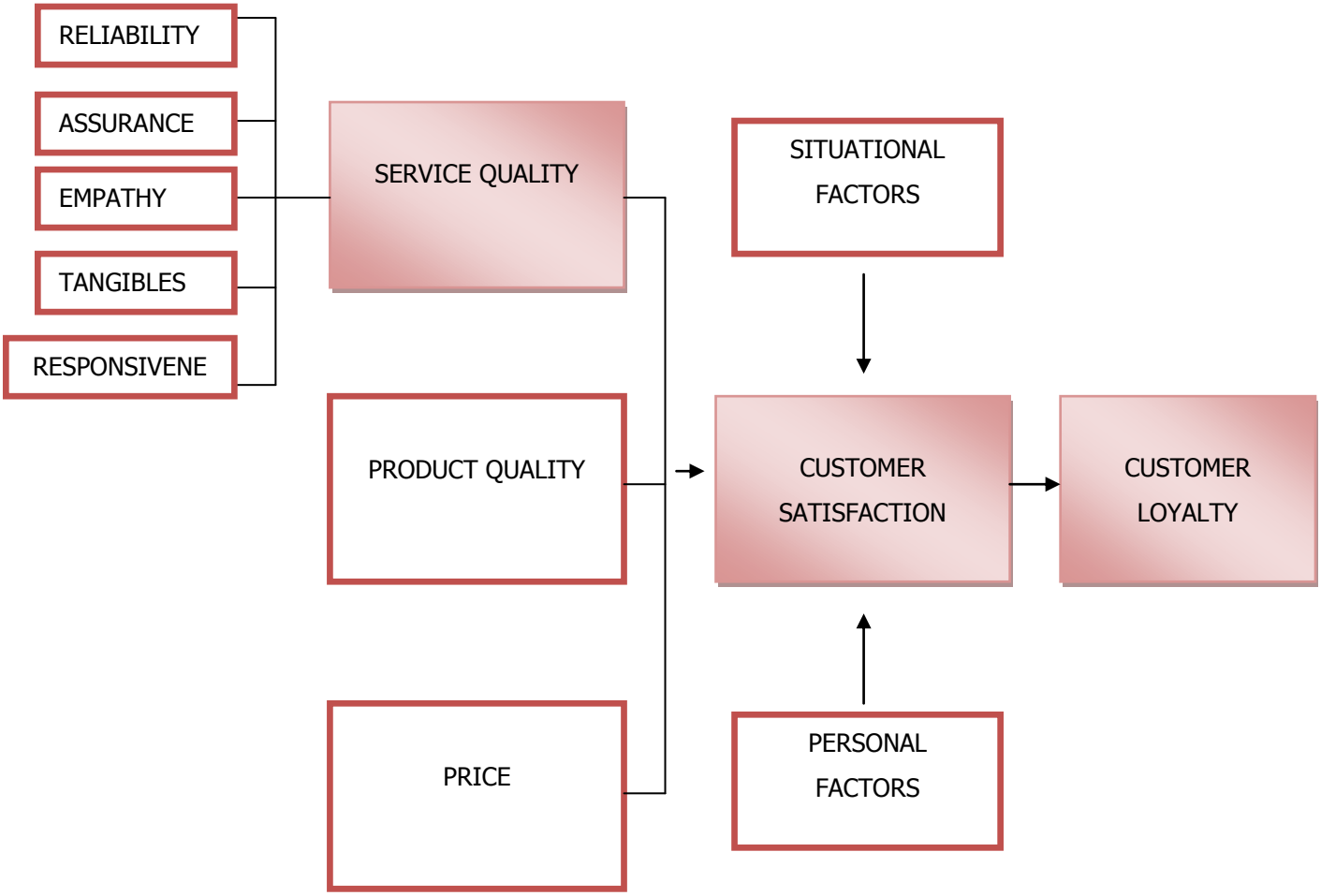

FIGURE 9. *Customer perceptions of quality and customer satisfaction* (Zeithmal et al. 2009, 103)

Figure 9 shows that service quality focuses on reflection of user's perception of reliability, assurance, empathy and tangibles whereas satisfaction is more complex and is affected by service and product quality perceptions, price policies and also different situational and personal factors satisfaction (Zeithmal et al. 2009, 103).

Public policymakers think the customer satisfaction is essential national economical health indicator. Tracking economic effectiveness and pricing statistics is no more enough; satisfaction is believed to be a barometer of life quality. Apart from macro economical appliance, individual companies have notices the high satisfaction level is strongly connected to loyalty and profits; moreover, the organizations that master client's satisfaction techniques

provide the shareholders and investor with excess returns and are more competitive. Studies also show that customer service strategies consequence into expanded market value of average 1.009 percent (Zeithmal et al. 2009, 109.)

Being so inclusive, customer satisfaction is considered to be the main determinant and driver to customer loyalty. However, «mere» satisfaction is not enough; clients have to be highly satisfied. Many companies do not recognize the difference between very satisfied and satisfied customers which leads to a surprise when satisfied consumers do not convert into loyal ones. In order for the full realization of customer satisfaction concept, managers need to learn recognize the difference between «making more customers satisfied» and «making customer more satisfied.» (Hill et al., 2007, 5-6.)

4 AKZEPT LTD CUSTOMER SATISFACTION ANALYSIS

Research methods

Marketing research can be defined as “systematic and objective identification, collection, analysis, dissemination, and use of information for the purpose of improving decision- making process related to the identification and solution of problems and opportunities in marketing” (Malhotra 2010, 39). The conducted customer satisfaction research is a part of marketing research which mostly focuses on customers’ point of view. In order to identify and investigate the research problem, the certain amount of data needs to be collected. There are different methods for data collection: qualitative method, quantitative method and the unification of both. In this research both quantitative and qualitative research methods were used as the researcher considered the combination will to get thorough data about the level of customer satisfaction and thus the analysis and results of the survey will be more exhaustive compared to using only one research style.

Reliability and validity of the research

Reliability and Validity of the research are two concepts that define the successfulness of the research implementation. Pelan and Wren (2005) identify research reliability as a degree to which evaluation techniques provides firm and consistent results. They identify 4 types of reliability:

1. Test-retest reliability
2. Parallel form reliability
3. Inter-rated reliability
4. Internal consistency reliability (Pelan & Wren, 2005).

Validity is referred to the degree which shows if what was needed to measure was measured at all (Pelan and Wren, 2005). According the Research methods Knowledge Base 2014, separating validity and reliability does not lead to successful results, as those two terms are strongly related. The symbiosis of validity and reliability produces qualified results.

This research is both valid and reliable, as validity can be proven by reaching the targeted goals and reliability can be supported by the books usage (while writing the theoretical part) and constant, direct communication with the case company during the whole research process.

Research implementation

Questionnaire survey was the first part of the empirical research. The main purpose of conducting the questionnaire survey the researcher has determined understanding what kind of attitude company's clients have towards Akzept and if it is necessary to change this attitude. The survey questions have been discussed with the researcher's supervisor and company representative, which advised to keep the survey short and concrete as most of the clients are business people who are unlikely to participate in sophisticated, time-consuming survey.

The second part of survey was face-to-face interviews with company workers as researcher's goal was to get insight on staff's point of view on company well-being. The original idea was to organize interview with a couple of regular clients, but this idea was recognized as unsuccessful due to the time-saving reasons.

The starting day of the questionnaire survey was the 1st of July and the ending date 31st of July 2014. Survey forms were printed out and suggested to company's clients directly in the firm's office and also distributed through e-mails. The whole amount of expected responses was around 100; however, in fact 32 questionnaires were fulfilled. The survey was made with the help of Webropol application, advised by Savonia UAS. Based on these 32 forms researcher has made the customer satisfaction analysis of the case company. The analysis is supposed to help the firm to choose the direction for future development.

4.1 Questionnaire survey

Questionnaire included 12 questions, 10 of which have option choice and 2 are open. In researcher's opinion, all of the questions were clear, easy to answer. The whole questionnaire form can be found in Appendix 1. The following subchapter includes the brief result analysis of every question. Full analysis of the whole survey can be found in the chapter 4.3

Question 1

1. What is your gender?

Number of respondents: 32

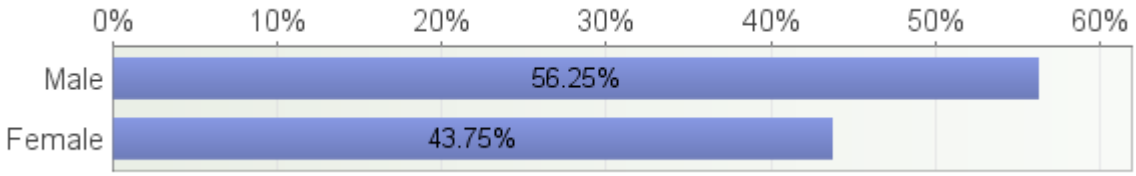

FIGURE 10. *Total amount of respondents participating in the survey, divided by gender* (N=32)

As it can be retrieved from Figure 10, the amount of men who took part (56%) is slightly higher than that of women (almost 44%). Men and women tend to have different perception on different business environment and thus evaluate it in a different way (Business Insider, 2012). Researcher thinks it is important to have both perceptions into consideration while working on firm's development.

Question 2

What is your age?

Number of respondents: 32

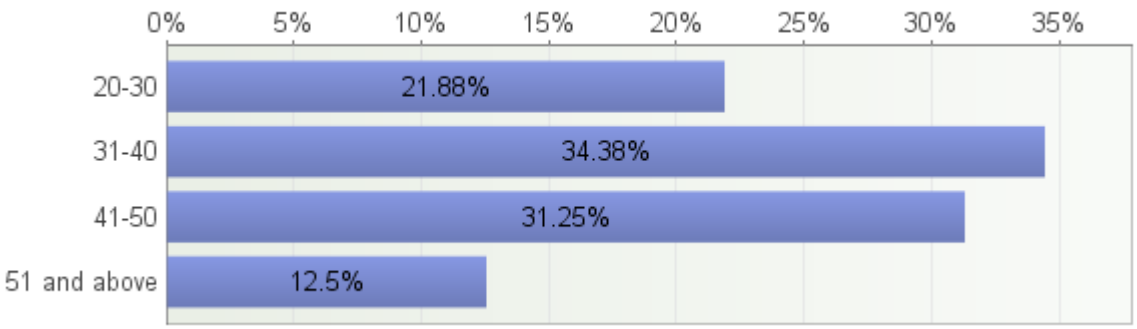

FIGURE 11. *Illustration of respondents' age segregation (N=32)*

Figure 11 shows that most of the respondents were people between 31 and 40 years old (34%) and 41-50 (31%). Younger clients of 20-30 years old made 22 % of the respondents. Having discussed the initial age proportions with company representatives, the researcher decided to exclude the age proportion 0-19 years old as people belonging to this age category are not current and even potential clients.

Question 3

What company type do you represent?

Number of respondents: 32

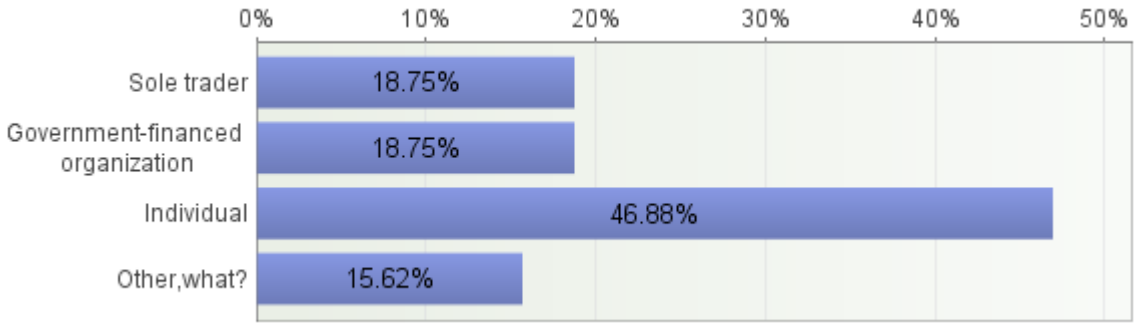

FIGURE 12. *Types of clients (N=32)*

Open text answers: Other,what?

- Commercial organization
- Commercial organization

The question answers were composed using the information about most popular company types provided by Akzept. The goal of this question was not to identify all legal types clientele may represent, but to find out the most popular ones to be able to adjust the future customer satisfaction strategies to the needs of the firm.

The most popular clientele (47%), according to Figure 12 is individuals (i.e. natural persons) who mainly seek on at a time service, such as real or personal estate appraising, consulting etc. Sole traders and budgeting organizations are also a very big part of main clientele base (19% of the respondents) which brings most of the profit by being permanent customers. As stated by company CEO they are as important as individual because the contract between Akzept and sole traders or government financed organizations is long termed, from 3 months up to 1 year and imply a set of services, compared to individual contract, which is usually made for one-time service.

Question 4

How often do you use Akzept services?

Number of respondents: 30

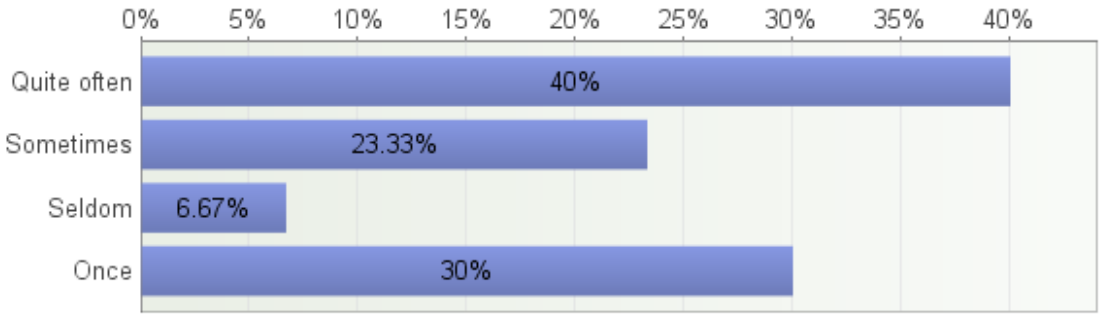

FIGURE 13. *The frequency of service usage (N=30)*

Figure 13 shows that the firm's clients has a good tendency of becoming somewhat permanent customers. This hypothesis can be extracted from the percentage of people using Akzept services. More than 60 % of customer use company's services at least from time to time and only 7 % chose the seldom usage option, which means they use Akzept's services very rarely. However, 30 % of respondents were new customers company obtained in July only.

Following the frequency tendency, there is high probability they will be coming again quite often or at least sometimes.

Question 5

How did you find out about Akzept?

Number of respondents: 32

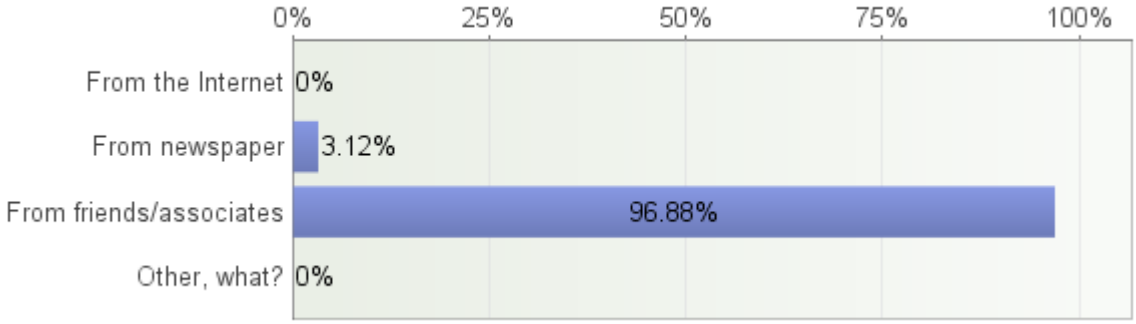

FIGURE 14. *The first knowledge of the company (N=32).*

Figure 14 shows that most of the respondents (97%) has found out about the company from friends or colleagues, who have already used the firm's services. Only 1 person has come because he/she read about Akzept in newspaper in an article, which was not ordered by the firm. This result may be specified that company lacks in advertising field and the main source of customers is word-of-mouth.

Question 6

Please, evaluate the level of your satisfaction in the following criteria, using the scale from 1 to 5 (where 1 is the lowest and 5 is the greatest):

Number of respondents: 32

To give out clear perception, researcher has decided to illustrate the data gathered in question 6 both as a Table 1, reflecting real numbers of respondents and as a Figure 15, reflecting percentage.

Figure 15 shows that most of people (90%) find Akzept staff to be professional and competent enough to be able to work in this field.

The most popular grade among all the criteria is 5, according to Table 1, followed by grade 4 and 3. It should be noted that respondents rarely chose grade 1 and 2 in their evaluation. Criteria that received the lowest score were company's geographical location and working hours. More than 30 % of respondents clearly were not very satisfied with the company prices and did not think those corresponded well to the quality and amount of provided services.

Most of other criteria were highly evaluated – receiving grades 5 or 4. Respondents feel that their expectation of what the service pack should include matches the reality; they were also mainly positive about the criterion "company representative acted in my interests only". This criterion identifies the level of compassion the expert has for every case: it principally means he/she acts firstly according to client's benefit and secondly to his /her own benefit.

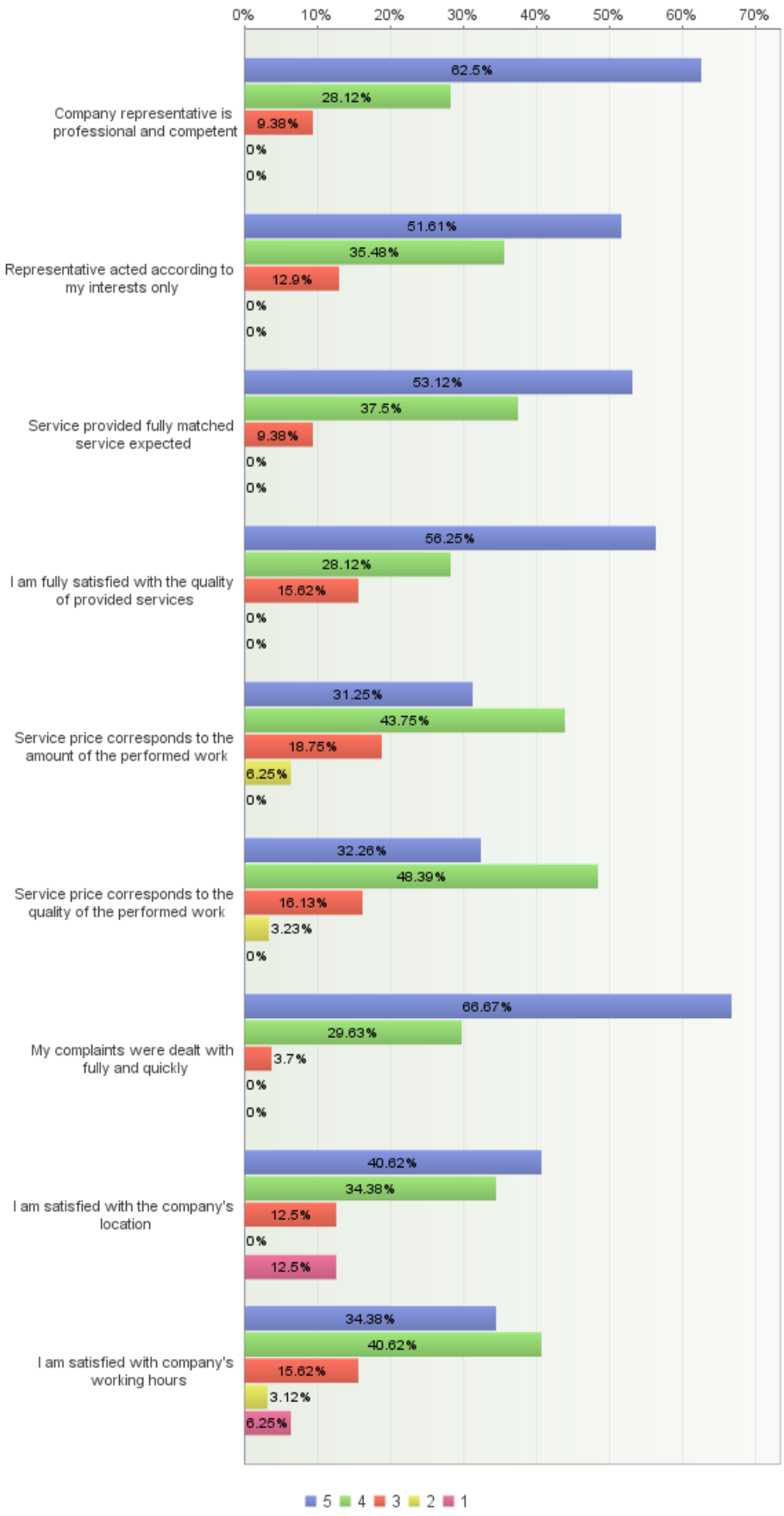

FIGURE 15. *Customers' satisfaction level in stated criteria*

TABLE 1. *Customers' satisfaction level in stated criteria*

	5	4	3	2	1	Total
Company representative is professional and competent	20	9	3	0	0	32
Representative acted according to my interests only	16	11	4	0	0	31
Service provided fully matched service expected	17	12	3	0	0	32
I am fully satisfied with the quality of provided services	18	9	5	0	0	32
Service price corresponds to the amount of the performed work	10	14	6	2	0	32
Service price corresponds to the quality of the performed work	10	15	5	1	0	31
My complaints were dealt with fully and quickly	18	8	1	0	0	27
I am satisfied with the company's location	13	11	4	0	4	32
I am satisfied with company's working hours	11	13	5	1	2	32
	133	102	36	4	6	281

Question 7

What is your expectancy to complete another project with the company?

Number of respondents: 32

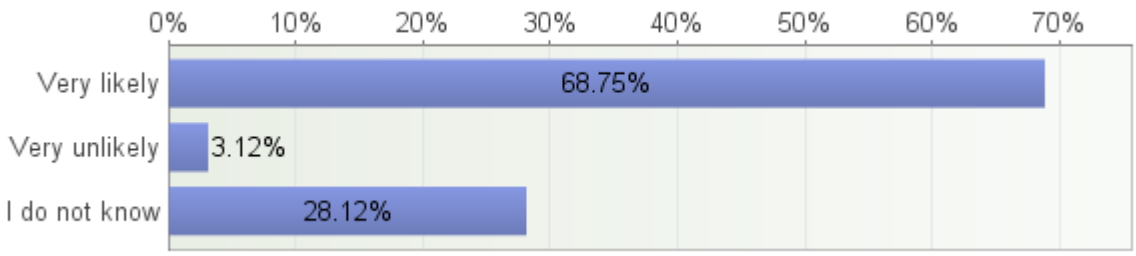

FIGURE 16. *Future cooperation expectancy (N=32)*

Most of the respondents (69%) think it is very likely they will continue working with the company, 28 % have not made their mind yet, which leaves place for working on customers retention. Only 3 % consider future cooperation to be unlikely.

Question 8

Do you think the Akzept service quality needs to be improved?

Number of respondents: 32

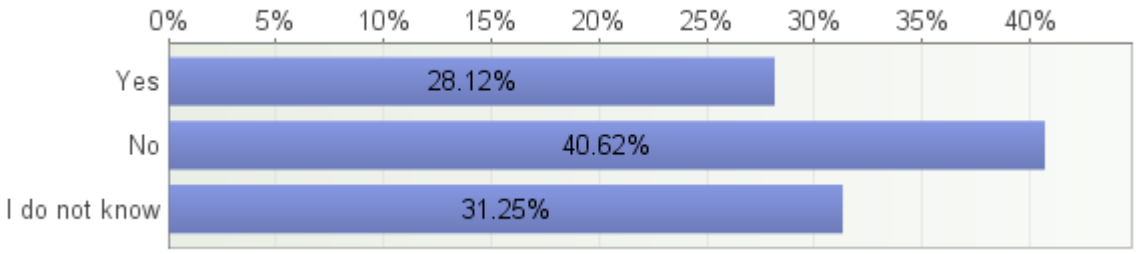

FIGURE 17. *Service improvement decision (N=32)*

According to Figure 17, 41 % of the respondents can strongly say Akzept is good enough as it is and there is nothing to be changed. 28 % have some changes in mind and 31 % were not sure how to answer this question, which gives the researcher an idea they wouldn't mind if certain changes happened.

Question 9

What changes would you make in service delivery? (Open question)

Number of respondents: 16

Open question answers:

- ***I would prefer to have more exact explanation of fiscal accounting and book-keeping methods. Due to the lack knowledge in this field I now have a lot of paperwork to do for the tax office. I think the company expert should have been more specific so that these kinds of mistake did not happen.***
- ***When I came to Akzept, I needed some explanation for income tax principles, but the company rep could not explain it in a simple way so I had to leave this idea.***
- ***I would like to have a possibility to get services through the***

Internet, it will save a lot of time

- ***Improve service quality***
- ***The expansion of services, for example, add auditing, which we don't yet have in our town***
- ***No changes***
- ***Insert internet services***
- ***Think of marketing campaigns***
- ***I think no changes should be made***
- ***Deliver distant service (through internet)***
- ***Create a website and deliver e-services. Also think of organizing learning seminars***
- ***Change working hours, for example 11 am - 8 pm. Hire more staff***
- ***Prices are too high***
- ***Company's office is too far away from my place***
- ***Discount for permanent clients, also a discount if I bring other clients :)***

Question 9 was included in the survey as an addition to Question 8 (*Do you think Akzept service quality needs to be improved*) and offered respondents to share all improvements they can think of. In the end there turned out to be quite a few good suggestions that are essential and influence current customer service level.

Question 10

How would you rate Akzept services from the scale 1-5, where 1 is the lowest score and 5 is the greatest?

Number of respondents: 32

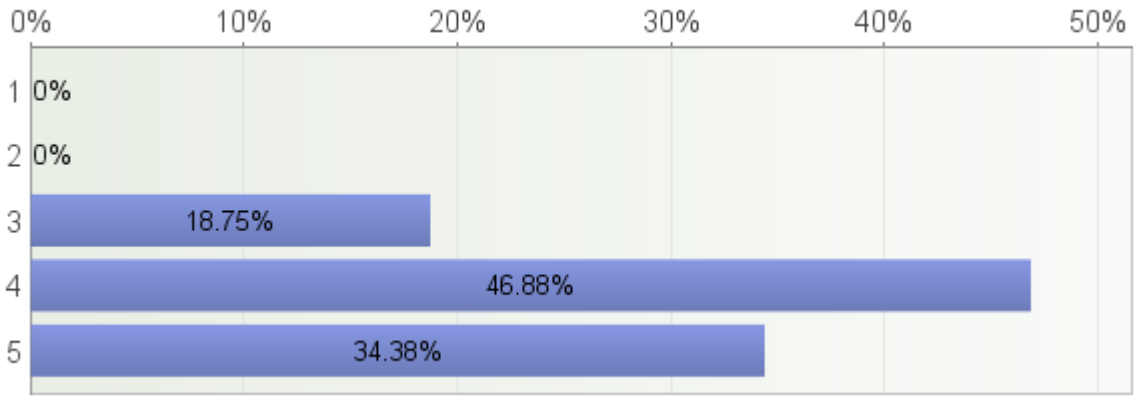

FIGURE 18.*Service assessment with the scale 1-5 (N=32)*

Question 10 and 11 were designed to get an overall idea about respondent's attitude towards the company. Question 10 asked to provide evaluation of services, using the scale from 1 to 5 (where 1 is the lowest and 5 is the highest). In Russian educational and other grading systems there is exact framework, what kind of satisfaction level every grade from 1 to 5 contains. It slightly differs from Finnish system in defining "satisfactory" and "fail" level, this is why researcher thought it is important to mention about the difference. Thus,

5 – Is the highest grade, very high level of satisfaction
4 – Quite satisfied
3 – Satisfactory level, "not good enough"
2 – Failed in providing any kind of satisfaction
1 - The lowest value, meaning the customer might be even angry and is very unlikely to ever show up again.

Having considered the meaning of grading system, it can be extracted from Figure 18 that more than 80 % of customers highly think of the firm and thus rated the service quality with grade 5 and 4. 19 % consider services to be on

satisfactory level. No respondent supposed the service to be awful enough to provide 2 or 1 grade.

Question 11

Would you recommend Akzept to your friends/associates?

Number of respondents: 32

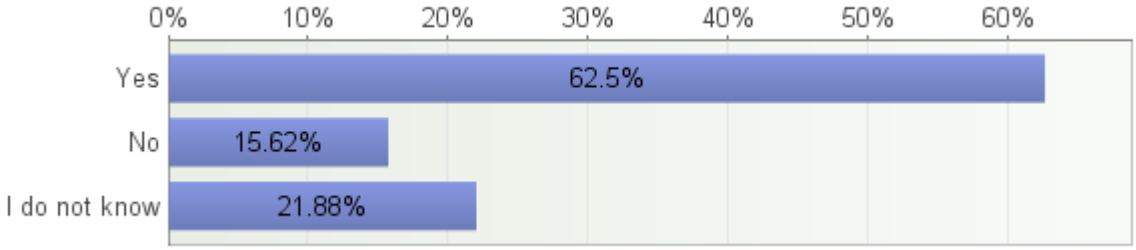

FIGURE 19. *Recommendation availability*

Question 11 has been composed to find out if the clients are ready to recommend the service and the company. Researcher considered this question to be essential, as the respondents' recommendation availability level illustrate the general level of satisfaction. Most business people value their reputation and are not ready to recommend something that they think to be initially bad.

More than half of the respondents (63%) are sure they would recommend the company service, according to Figure 19. 22 % are not sure yet, which implies they might recommend, but some changes need to be done. Only 16 % could strongly say they would not recommend the company.

Question 12

Please, feel free to add your comments (Open question)

Number of respondents: 14

Open question answers:

- ***Experts should be more careful and take into consideration the clients might not have necessary education to understand all the specifics.***

- ***Tax system is very complicated which changes every quarter so I think there should be more consulting companies that would***

deliver the new info for the population free of charge.

- ***I would like company's office hours to be till 8 pm, as many people work till 5-6 pm, and also more offices around the town.***
- ***We needed an expert for bookeeping services; Akzept was very useful, helped and explained everything both from company and legislation points of view.***
- ***High-qualified service, very comfortable as no need to keep your own bookkeeping staff. This kind of outsourcing is good for lowing prime costs.***
- ***Make changes so that during reporting period there are no problems with delivering reports.***
- ***Everything was good.***
- ***I would recommend to advertise the company more to be more competitive.***
- ***Good luck!***
- ***Thank you for the fast reports! Girls are always friendly, always ready to help out.***
- ***Fast work!***
- ***I needed to make an apartment appraising, the whole process was done within a week, quite fast!***
- ***The good thing was that I once contacted my appraiser even late in the evening and she fully answered my questions.***
- ***Thank you!***

Question 12 was the last, but not least in the questionnaire and provided a possibility for the respondents to share any feeling or idea they thought important. 14 messages were received out of 32 possible. Most of the answers included suggestions for improving, some replies contained complaints and some of them were positive feedback.

4.2 Personal interviews

The second part of the survey was conducting personal interviews with company staff (3 people). The main purpose for conducting interviews was to find out the level of staff satisfaction of working in Akzept. The researcher needed to know the employees' perception on working atmosphere to be able to compose full analysis of company's current situation both from clientele and employees.

Interviews were made in July 2014 in Akzept office in Kandalaksha. Each interview lasted around 10 minutes and was organized separately, so that no interviewee could hear what others were saying.

Interview 1

The interviewee is a bookkeeper with high financial education, who has been working in a company for 3 years and has a 7 years experience in this field. She was happy to share her feelings and answer a few questions.

1. What do you appreciate the most in working for Akzept?

Flexible work schedule and the decision- making process - workers tend to choose their own work load. We are our own bosses - if needed, I can take a break during the day and pick up a child from kindergarten, attend courses etc. Of course, we have stated working hours, but those are quite flexible both to workers and clients. The main orientation is on results, no matter what time we choose to reach them. Also the company rules allow me to choose or refuse clients if I find my workload to be full at the moment or if I find that some customer should not be trusted in some way. These kinds of decisions obviously affect the profit, but they are allowed in reasonable proportions.

2. What are the disadvantages of working in Akzept?

There is a risk of not receiving a payment for the performed work if the client is negligent. Unfortunately, sometimes it is very hard to tell about clientele

conscientious. The right way to fix these situations is in court, but usually we try to find a solution through negotiations.

3. From the scale 1-10, where 1 is the lowest and 10 is the highest, what is the level of satisfaction from your job in Akzept?

I would give an 8. It is very good to work here, but not perfect. I assume a human always expects something more from a job.

4. How would you describe the working atmosphere?

Business- creative mutual assistance and support. We all have known and worked with each other for many years and have gone through many cases together. I really feel I am surrounded by my people which makes me feel secure in my work - I know, if something happens, I can always count on them.

5. How well, in your opinion, the firm takes care of its clients?

Quite well, but sometimes it shoots back. We usually try to satisfy the client in every way possible. Some clients take this care for granted and require much more services than stated in the contract. For example, the most usual service we provide is accounting services for the stated period. It sometimes happens that people do not fully realize those frames and start demanding secretary and HRM services as well. It is sometimes hard to explain those services are not stated in the contract without hurting the firm reputation.

6. Have you ever thought of leaving Akzept?

Yes, there were times when the stress level was just too high, but I managed to get over it. It still happens in the end of every year, when we have to provide all the reports etc. We managed to cope with it altogether. In my experience, it is not wise to leave some good job good until you find something much better.

7. What would you change in Akzept?

Right now I cannot think of any changes, so my answer is nothing.

Interview 2

The interviewee is the company's director, appraiser and the head accountant.

1. What do you appreciate the most in working for Akzept?

For me it is all about knowledge. I had and have been studying a lot to be able to be able to execute this kind of job and even now try to constantly improve my knowledge basis. In our job we have new laws and regulations, resolutions coming out so often that if you don't follow this news, you might find yourself in a serious law trouble. Constant information search in the fields of economics and law keeps me in a "good fit" for my job. As well, this profession leaves a lot for self-improvement, as there are so many new services you might offer to people, but first you need to learn how to solve this or that kind of problem. Usually we learn by ourselves through theory and practice or go to the professional seminars and courses if the license is needed.

Also we ourselves keep track of our profit which is of course in direct proportion to the amount of clients we take. This practically means if there is a need for money, you can always take more work.

2. What are the disadvantages of working in Akzept?

As I already mentioned, in this job one has to always keep track of changes in the legislation of accounting and tax bookkeeping as well as in the field of appraising. Sometimes the information load is just too high. Another disadvantage might be the constant changes in the software we need to use, so we also need to always follow this news.

3. From the scale 1-10, where 1 is the lowest and 10 is the highest , what is the level of satisfaction from your job in Akzept?

I think, it would be 9. Almost perfect.

4. How would you describe the working atmosphere?

What I like the most is high organization level as every procedure is stated in our within-organizational set of laws. I also appreciate the atmosphere of respect and mutual understanding and the way we usually discuss and work together on hard cases. Also, if it comes to accounting, all of us are interchangeable, which means if one of us need to urgently leave or some other obstacles appear, the others can take the job. This does not happen often, but we appreciate the opportunity. In general, the atmosphere is really comfortable for working.

5. How well, in your opinion, the firm takes care of its clients?

Qualified service is one of the most important objectives of our personnel. We use the individual approach system and try to do deep in every case to be able to find the proper solutions. It might seem in appraising and accounting most of cases are the same, but in reality they are much more different as people get into different kind of circumstances. We try to perform in a way that every client that asks for our service gets full answers to every question he/she might have, especially if he/she is not familiar with economic or appraisal field of operation. Our goal is to provide excellent service to be able to welcome that client again if there is a need.

6. Have you ever thought of leaving Akzept?

No. This profession and establishing this company is what I have wanted and what I had been reaching for many years; it is a big product of my efforts. I have some ideas for company extension and improving our knowledge basis even more that is why I have no thoughts of leaving.

7. What would you change in Akzept?

The firm has been working from 2007, at that time we regulated the structure of the company and all procedures concerning providing the service and working with clients. One of the main ideas of this firm when establishing to make it comfortable to work in so right now there is nothing I would change.

Interview 3.

The interviewee is a bookkeeper with high financial education.

1. What do you appreciate the most in working for Akzept?

The main advantage for me is to be able to work with finances, as it is my passion. We provide quite many services, so the work is different. I also have the possibility to take any cases I personally like and constantly work on improving my knowledge base.

2. What are the disadvantages of working in Akzept?

There are no disadvantages, in my opinion.

3. From the scale 1-10, where 1 is the lowest and 10 is the highest, what is the level of satisfaction from your job in Akzept?

According to this scale, I rate my job as 8.

4. How would you describe the working atmosphere?

Our atmosphere is friendly and quite peaceful. Some clients have been with us from the very beginning so we have become acquaintances. Sometimes they come just to say ”hello”. This is for me it is nice to come to the office.

5. How well, in your opinion, the firm takes care of its clients?

Of course, I think we care a lot about clients. In my opinion, sometimes we do even more that we are obliged to.

6. Have you ever thought of leaving Akzept?

No, I like it here and I haven’t thought of leaving. Right now I can’t think of any other place that would suit me the way Akzept does.

7. What would you change in Akzept, should you have a chance?

No changes at the moment. We have already discussed everything we wanted. If some ideas pop up, we will think about them.

4.3 Result analysis and recommendations for Akzept Ltd

It can be extracted from the survey results that, in general, customers are satisfied with the company services. More than half of them would or might have already recommended the firm to other people, which is good sign. The average rate for current customer satisfaction level is 4. Although the current satisfaction level is quite positive, during the analysis of the survey results, the researcher detected a serious contradiction between personnel's and clientele's points of view. According to the opinion of the staff the company is steady, gradually growing creature. There are no significant changes they would make; however, from customers' opinions we can derive some changes are essential for the firm's growth. The researcher considers this discovery to be important, as it can change the company's perception about the current customer satisfaction level. Besides, this contradiction allows the firm to take some actions.

Despite the fact, that response rate was quite low, the analysis had to be done based on the received responses. According to the customers' background data gathered during the research, the amount of men using Akzept services is almost 13 % higher than the amount of women; most popular age range is from 31 – 50 years old. The most frequent visitors are individuals (natural persons) asking services for personal needs and sole traders and government-financed organizations, which seek business contracts. Most of the clients have used Akzept services several times and according to the theory of probability, will use them again. Quite many clients are willing to visit again and make another contract with the firm. This fact shows that the firm is on the right way. However, almost one third of the respondents consider specific changes would be beneficial for the company and for their business-to-business or business-to-customer relationships. Around a half of the respondents made some suggestions that have been taken into consideration during the research analysis. The company has never invested a lot into marketing in general and especially in advertising; this is why frequently customers found out about Akzept Ltd through associates. Such poor

advertising method might have prevented the firm from extension for a long time.

From clientele's point of view, the most valuable things in the service they received are the speed of the necessary reports and personnel's high competencies and good attitude towards the customers.

From personnel's perspective, the company is running well. Staff describes the working atmosphere as "business-creative", full of mutual support. It is apparent that experts in Akzept have become more than just people working together. All of them have necessary knowledge and expertise, licenses to carry out the work properly. Personnel has already put a lot of efforts of organizing and developing a company and is ready to go further. All of this makes a good start for creating good strategy that will lead in increased customer satisfaction.

So far the company has managed to be a well-organized, developing object with very high potential which has successfully existed on the market for 7 years and has created a good customer basis. However, the firm's government has missed some points that would open new possibilities in this market field.

Based on the survey results, researcher has worked a set of solutions which, in researcher's opinion, will help Akzept to improve customer service and lead to company's future prosperity. It should be noted that the following recommendations have not been analyzed from the point of company's financial situation which is confidential information and was not allowed to be used in the framework of current study.

1. Marketing

The study has shown that mostly the only way to find out about Akzept's existence is through people who already know about the company. Even though the word-of-mouth is a very powerful tool, in this case it might not be enough. Thus Akzept is recommended to use other marketing tools to fight for potential customers' interest:

1) Website

In the modern world a serious business company can hardly stay on the market for a long time without internet technologies. Although Akzept has survived for 7 years, it might be the time to change the conservative strategy into more modern now. Creating a user-friendly website with customer feedback tool can be the first step. Being a company that sells mostly financial services, the website should correspond and reflect the firm's nature. It should be firm, but easy to handle and include information on company's main prerogatives and services as well as Akzept's licenses and experience. Instant customer feedback could be a very useful tool which is able to control the current customer satisfaction level and react to its changes quickly and effectively.

Many respondents used an open form to suggest distance services, which can be achieved by sending all the necessary documents and contracts through e-mail. Unfortunately, this method can only be applied to accounting services, as appraisal activity requires an expert' presence on the object of appraising.

2) Advertising

The firm has no experience in advertising field and initially started creating customer basis through friends, associates etc. Besides that, a certain clientele flow comes from the agreements with local banks. As it was stated before, in the current marketplace such strategy is not enough this is why firm is strongly suggested to advertise more not only in the area of Kandalaksha, but also in nearest towns and cities. To keep up the status of serious firm the advertisements can be published in local financial newspapers and on appropriate websites.

3) Consultations and seminars

According to the survey results, some customers complained that often they came just for consulting purposes, but were not able to fully understand some meanings due to the specifics of finance, appraising and tax terminology. Such meetings are bound to be failed as people waste their own time as well as company's staff time, having to hold such consultations free of charge on

behalf of potential future contracts. To save time and make consultations both effective for potential clients and time-saving for the firm, there are two suggestions concerning this subject. Firstly, company may leak all the general information about taxation, appraising and appraisal methods, financial methods they use on the detached website page so that customers can take a look whenever and wherever they need to. In case some questions arise, there is an open form where people can leave their comments of questions. Secondly, the firm is advised to organized special seminars once or twice a month, special goals of which would be to discuss and consults current and potential clients on important issues of the company's field of operation. Information about upcoming seminar can be sent out through e-mails and published on the website. It might be a good idea to ask for client's registration for the seminars so that the firm knows how many people to expect and if there is a need for the seminar at this time at all. Such public knowledge-creating consultations might also be a good way to advertise and create customer loyalty.

4) Social networks

Nowadays many companies advertise through Facebook services. Although this social network is not as popular in Russia as in Western countries, it would be good for Akzept Ltd to borrow the idea and use the local social network as a method for knowledge-creation. It is free of charge to create a company account and Akzept's own group, where it is possible to publish fresh posts on accounting and other services, company news etc. Nevertheless, while created, such account requires personnel's time and efforts to update and take care of, answer questions and so on. On the other hand, an investment of this kind will help to spread the word about the company even more and will pay off in future.

2. Company organization

Akzept has been on the market since 2007 and all this time only three people, regardless of outsources experts, have been working for company needs. It might be the time to grow and hire more staff to be able to distribute the work and open a window for the new tasks and contracts.

According to some respondents' opinion, company's location is not though through and is not comfortable to reach. In fact, the firm's office is right in the centre of the city; however such complaints may be justified by the fact that many customers come from the other part of the city, which is about 15 kilometers away from the centre. It is obvious they have hard time reaching the office. The solution for the problem may be opening a branch office in that part of the city. Organizing a subsidiary creates a lot of extra work and efforts and determines hiring more people, but it might also mean more profit and increased customer satisfaction.

Akzept stated working hours are from 9 am – 5 pm. Apparently some clients cannot make it on time to visit the office so it is advised if not to change the working hours from 10 am – 6 pm, at least leave a possibility for an appointment, so that customer who come late from work can make it to the meeting in other time. However, such appointments may affect staff's personal life which will decrease the potency of work.

3. Customer loyalty

High level of customer satisfaction corresponds to customer loyalty. Small techniques like paying attention to complaints, sending thank-you notes or e-mails, holidays greeting cards etc. may show the clients the firm cares for their business relationships. Providing first-class service is another thing that plays important role in customer retention. Akzept Ltd provides a stated set of services, but every case is different in some way; adjusting the working methods to every single client's needs creates good impression and will work well for customer retention.

5 CONCLUSIONS AND EVALUATION OF THE PROCESS

There has been done a lot of research with customer satisfaction as the main topic. I have chosen this topic intentionally to be able to use the already known data for improving Akzept Ltd situation from service-delivering point of view.

Having finished both theoretical and empirical part, it is good to come back to the beginning of the thesis. In the introduction chapter the following questions have been asked:

- What is the current customer satisfaction status and what can be made to increase it?
- What has been done right so far?
- What has been done wrong?
- What do customers value the most?
- What do customers expect and how to surpass these expectations?
- What improvements can be made?

Having studied the survey questionnaire responses on 32 customers who visited Akzept Ltd in July 2014, I have managed to find out the answers to these questions and to make my suggestions based on both personal and customers' ideas.

In the beginning among the other goals I have also defined a goal of analyzing how well Akzept can adjust to my suggestions from the financial point of view, in other words, if the firm is able to afford such changes. However, having discussed the research goals with the company, it was decided that financial statements are better to leave out of the research as it is considered as confidential information. Thus, I leave the calculations of the expenses the stated suggestions might bring to the company's government.

Evaluation of the process

When I was reaching the end of my studies at Savonia UAS, it was obvious I needed to find some topic to write about for the thesis. After studying three

years the field of marketing, I wanted to implement my knowledge in my final thesis work that will conclude all my studies. Since my mother works in Akzept Ltd, I wanted my topic to be connected with the company. Customer satisfaction theme has been of my interest since school lectures that is why I decided to pick it up. Another reason was that during the observation of Akzept Ltd business processes in the past I noticed some drawbacks in marketing field and I wanted to help the company improve them. Now, after the research is done, I am happy I have chosen and stayed with this topic.

If I need to make another thesis in the future, I will do some things differently in my research. First of all, I would make a different time schedule for making my thesis come into life. It happened so that the process of writing sometimes contradicted with my other studies, that is why I had to make some decisions in a hurry. I did not spend enough time on thinking the questionnaire through, this is why later I had to come back to it and change some points. Had I a chance, I would make my thesis schedule in a way that it would not influence my other studies. However, in the end it all turned out well. Now I am happy that the process in finished.

From time to time I suffered from despair and panic attacks, looking at how much work I still had ahead of me, but I managed to get myself together and finished it. During the practical and writing process I have obviously learnt a lot. Practical part has allowed me to get deeper into company's nature and get some professional knowledge. Next year I am going to get an appraiser license that is why it was quite interesting to get the insides of this profession. This research is not my only cooperation with the company; I have also been practicing there for my appraising studies and I have hope for future cooperation until I am experienced enough to work on my own. Writing the thesis has shown me that I can really manage this kind of massive work on my own. During the research I also learnt how to use the Webropol tool while creating and analysis the survey results.

In the end it can be said that all the efforts paid for this job was worth it. I am really glad I have managed to finish the whole process.

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APPENDIX 1

Survey questionnaire

Customer satisfaction survey

This is a marketing research for Akzept Ltd. The purpose of this survey is to find out customer satisfaction level and make necessary changes in order to improve the service.

We would really appreciate it if you could spend a few minutes of your precious time and answer the following questions. Thank you for participating in the research!

Please, mark your choice with ✓

1. What is your gender?

- Male
- Female

2. What is your age?

- 20 - 30
- 31 - 40
- 40 - 50
- 51 +

3. What company type do you represent?

- Sole trader
- Government-financed organization
- Individuals
- Other, what? _____

4. How often do you use Akzept services?

- Quite often
- Sometimes
- Once

5. How did you find out about Akzept?

8. From the Internet
9. From newspaper
10. From friends/acquaintances
11. Other, what? _____

6 Please, evaluate the level of your satisfaction in the following criteria, using the scale from 1 to 5 (where 1 is the lowest and 5 is the greatest):

	5	4	3	2	1
Company representative is knowledgeable and professional					
Representative acted according to my interests only					
Service provided fully matched service expected					
I am completely satisfied with the quality provided services					
Service price corresponds to the amount of service provided					
Service price corresponds to the quality of the service					

provided					
My complaints were dealt with fully and quickly					
I am satisfied with the company's location					
I am satisfied with the company's working hours					

7. What is your expectancy to complete another project with the company?

- Very likely
- Very unlikely
- I do not know

8. Do you think the Akzept service quality needs to be improved?

- Yes
- No
- I do not know

9. What changes would you make in service delivery?

10. How would you rate Akzept services from the scale 1-5, where 1 is the lowest score and 5 is the greatest?

- 1
- 2
- 3
- 4
- 5

11. Would you recommend Akzept to your friends/associates?

- Yes
- No
- I do not know

12. Please, feel free to add your comments!

Thank you! We appreciate your opinion!

APPENDIX 2

Interview questions

1. What do you appreciate the most in working for Akzept?

2. What are the disadvantages of working in Akzept?

3. From the scale 1-10, where 1 is the lowest and 10 is the highest, what is the level of satisfaction from your job in Akzept?

4. How would you describe the working atmosphere?

5. How well, in your opinion, the firm takes care of its clients?

6. Have you ever thought of leaving Akzept?

7. What would you change in Akzept, should you have a chance?