DEVELOPING TEAM LEADERSHIP
AT OP CLAIM SERVICES

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This thesis was commissioned by OP Claim Services. OP Claim Services is a part of the OP Financial Group, working with insurances and claims. Their main function is to handle incoming claims from clients regarding their already existing insurances. The aim was to study the current leadership methods used at Claim Services in three teams in specific and find out the working aspects as well as misfunctioning qualities and then make suggestions about how to develop the leadership and overall working at the teams in question.

The company has been through co-determinations in spring 2018 and has faced them again, still ongoing as this research was conducted. There has been a lot of personnel changes and critical working pressure while overall service level to customers has been critically low. This thesis tried to figure out the reasons behind these problems and took a look at what could be improved from the leadership side.

The topic has been approached with theoretical framework by examining leadership from three different categories; Motivation, LEAN and Teamwork. To analyze the current situation a questionnaire was conducted to the employees of the three teams via Google Survey. The survey was anonymous and open for answers from 17th October to 24th of October 2018. The answers were both qualitative and quantitative. In addition, the three managers of the teams were interviewed with a semi-structured interview. After these interviews there was one discussion with the head of unit at Claim Services, who gave insight about the future plans. The main problematics were chosen based on these three sources.

The analyzed results showed that the biggest problems at the moment are concerning performance tracking, communication and lack of teamwork. In addition, Morning-starts were analyzed and found as a clear subject to develop. These results were handed to the coaches for further analysis and not discussed furthermore in this thesis. The problems were presented to the head of unit, the managers and the coaches.

The thesis will give some new ideas about solving these main problems at Claim Services. In short, the suggestions were a mix of theoretical framework combined with the ideas which came from the employees and the managers themselves. Performance tracking was already under development, according to the head of unit. Other solutions will be together with the managers analyzed and planned on how could they be brought into concrete actions. The recommendations will be implemented later on.

Key words: leadership, motivation, teamwork
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1 INTRODUCTION

Efficiency is something every company aims towards on some level. However, achieving efficiency without compromising client or employee satisfaction can be complicated and it often comes down to leadership problems and solutions. A well-organized management with the ability to motivate employees long-term while remaining financially stable and delivering excellent customer service is rare these days, but not impossible.

There are many strategies, especially from the industrial era, telling how to make your business bloom but yet not all companies achieve that success. Though there are many similarities in the economical world, laws even, but the key part of doing business successfully is the human-part. It needs to be established that there are as many ways to manage a company as there are different human-beings. Finding the right management-combination is hard work but doable for all, most likely resulting in happy employees and happy customers.

Efficiency in other words often means performance, especially for managers. Managing and enhancing performance is traditionally one of the key goals for a middle level manager. Many theories have been written about how to enhance this performance and excellence of a team. However, these theories often don’t walk hand in hand. Only by combining many theories to a specific work place and working conditions and the people in question a working solution can be found. In addition to this, theories and solutions often have to be tested many times and via trial and error and changes and re-trials good endings can be achieved. Nowadays many studies show that it is not just only the theories and methods of how to do work rather than more about the whole attitude of the team and even the whole company.

This thesis aims to solve possible management issues for the client, OP, at least on a specific team level. The interest towards this subject was partly due to the writers current working relationship at OP Claim Services. When working in a highly routine and repetitive job motivating employees becomes even more the employer’s duty since motivation is the key drive for humans in general to ever do something. Seeing and experiencing from the very base level of the whole Claim Services opens eyes for the
main problematics and motivates to seek improvement to help one’s own work place, colleagues and eventually also the customers. Further on there will be a lot of discussion about motivation, but to set an example, helping out other people, colleagues, can act as a source of motivation to conduct a whole research regarding better leadership.

This research was theoretically divided into three categories to provide more clarity to the ending solutions. These categories are Motivation, LEAN and Teamwork. Motivation was chosen as one category since many big companies often live and execute the illusion that money motivates people, even if there are many studies showing that with better motivators’ people can achieve more and better results, better efficiency.

LEAN is one theoretical aspect since for the past years it has become a popular theory to use also in more people centred jobs, which are not just robots acting manual labour. OP already states that they are using and want to apply even more LEAN into their company, into every section. Claim Services have also already started working with the attitude of LEAN, so it was chosen to highlight the good aspects LEAN could bring and how to best bring it to all of the teams. Finally, Teamwork is one category since after all there are teams which have managers at Claim Services. The power of teamwork is undeniable and has its own challenges which need to be understood to capture the full benefits of having teams in general.
2 BACKGROUND

2.1 The Client Company

Osuuspankki, more commonly known as OP, was founded in 1902 and is the biggest financial group in Finland with over 4 million customers and almost 12 000 employees. They provide services for all financial situations to both company’s and private customers. OP started out as a bank but nowadays they include a lot more, such as hedge funds, accounting, insurances, legal advices and even private health care services around Finland. The company’s business is mostly concentrated to the Finnish and Baltic markets, but as the biggest player in the Finnish markets they have a strong influence towards other Nordic Countries and Russia as well. (OP webpages, 2018)

As listed above, OP has many fields of expertise where they offer services. To better understand the purpose of this research this information chapter will from now on focus on the insurances and specifically Claim services. At OP Insurances there is a clear division between Sales and Claims. Sales department takes care of the customers’ current data, insurances and overall contracts. At Claim services the purpose is to help the customer once something unfortunate occurs and the customer is in need to actually use their insurances. Claim services are focused at the moment in Tampere and they are nowadays fully back-office functions.

PICTURE 1. OP Financial Group (uusi.op.fi, 2018)
The daily work consists of helping customers via phone and messages and handling claims, meaning managing compensations and information flows with customers and with for example hospitals. In Tampere, there are three teams which focus on accident, sickness and traveling insurances with total of over a hundred employees, Claim experts, specializing just on these insurances. These three teams and their leadership-relations are the focus of this research. **The rough structure of Claim services is visualized and the three teams under research are named A, B and C.**

![Claim Services structure visualized](image)

Each of these teams have a manager, team leader. In addition, all of the teams always have a manager for their city unit, in this case Tampere has their own head of unit. The identities of employees are protected, so from now on the teams and their leaders will be referred as, for example, Team A and Leader A.
2.2 Objectives and Purpose

Recently there has been a lot of major organizational changes happening at OP in general, which have affected everyone in the company. In the teams which the research focuses on there was a co-determination in Spring 2018 which caused major changes in team sizes and personnel. This and naturally many other aspects have led to critically long claim handling times, a lot of pressure on the team and its supervisors and bad working environment. The company has done a lot to improve their leadership solutions already after the organizational changes but the current model needs to take a closer look upon. This needs to be done to ensure employee satisfaction without sacrificing the customer satisfaction.

The purpose of this research is to improve the everyday working conditions inside and between teams at OP Insurances, specifically Claim services. The research aims to shed light on the current working processes as teams, motivation and communication between managers and employees, in other words, leadership. Once the possible problems are identified, the research will aim to produce concrete ideas, solutions and even strategies for Claim Services to try. In this research the results of the suggested solutions will not be measured as the focus is more of identifying the possible problems and forming solutions based on existing theories and personal experiences from the employees.

2.3 Working methods and data

There are several sources of information used for this research: questionnaires, interviews, personal experience, personal observation and secondary sources from similar situations in other companies. Information about the current leadership and management arrangement from the employee side is conducted by combining the writers already existing personal experience of everyday situations with other employee visions and experiences.

From the employees, claim experts, information is collected via an anonymous e-survey. The survey is designed by Google Survey and then distributed as a link via emails to all the claim experts in question. The survey is kept simple and focusing on what the employees actually feel about leadership and what do they find
problematic in the company. Questions are both open word and fixed options but mostly providing qualitative data. (Appendix 1.)

From the actual team leaders, currently 3 persons, information is acquired with a semi-structured interview. Due to the hectic schedules the questions are sent via email and then requested for a face to face interview time. Questions are mostly open word and subjected towards their insights about leadership and how they feel they are currently leading and developing their employees. This as well provides the research valuable qualitative information. (Appendix 2.)

In addition, the head of Claim Services is interviewed face to face. The questions are about her thoughts on leadership, the training she does to make the team managers better at their positions and her ideas about inner motivation. Also, since the personnel and the team managers are interviewed before the head of Claim Services, the main problems possibly rising from there are already brought up to this interview. This will especially help analyse the ending situation as in what will actually be suggested for Claim Services.
3 THEORETICAL FRAMEWORK

3.1 Motivation

Understanding the facts which drive human beings towards different actions is important. In more common words these facts driving people in their everyday lives are called motivation. During the past decades there has been a lot of research done to understand the true motivators behind human actions and the findings have changed a lot about traditional leadership and working methods.

Abraham Maslow’s Theory of human motivation was conducted in 1943. It states that motivation is based on different kinds of needs human have and need to fulfil. The theory, hierarchy of needs, assumes that there are different levels of needs and in order to move to the next level of needs one must first fill the needs from the previous level. For example, the first level of needs consists of basic human needs, such as food, sleep, water etc. After these basic needs’ human would be able to fulfil more advanced needs, such as relationships or creativity needs. The assumption is also that human want to fulfil these needs and the motivation to fill them comes naturally from the human mind. (McLeod 2018.) The different levels are illustrated below in PICTURE 2.

![Maslow's Hierarchy of Needs](https://www.simplypsychology.org/maslow.html)

PICTURE 2. Maslow’s hierarchy of needs

(https://www.simplypsychology.org/maslow.html)
Maslow himself added more levels to his theory in 1970. These added levels went even deeper to the natural human need to become better and better by a natural drive (Saul McLeod, 2018). This study was the very base of many other motivational theories to follow, but most importantly it showed that people want to be better all the time, by a natural need of achieving something.

Maslow’s theory was one of the many studies which inspired Daniel H. Pink to question whether money and traditional carrot-stick methods were the best way to motivate people in working life. According to Pink, there are three aspects which motivate people: Autonomy, Mastery and Purpose. (Pink 2009.)

Douglas McGregor conducted a study in 1960 which brought up that many running big companies were operating through a faulty basic assumption of a human mind. Managers simply assumed that people don’t like to work and would just stay home if they could. They also assumed that people are shy and don’t want responsibilities and need money to come to work where they need to be guided and restricted with as much rules as possible. (McGregor 1985.) The fact that this study was done already in 1960 makes it impossible to understand how can there still be a lot of companies and managers who still have the same assumption about the basic behaviour of humans according to Pink (2009, 76). This is seen in the simplest way as employers not trusting their employees by tracking their working results endlessly and often assuming that it’s lack of salary which makes them want to work poorly (Pink 2009).

Marjo-Riitta and Vesa Ristikangas conducted a book and a study about coaching leadership. Their findings from real working life and experience support the intrinsic and extrinsic motivation theory which Daniel H. Pink brought up in his studies. Coaching leadership focuses specially on the motivation which drives the leader. Extrinsic drives for motivation may seem sufficient for a short-term period but it will lead to lack of quality in the long run. Money as a drive is not meaningless at all, but a leader should find motivation from the work itself in order to form better connections with employees and to build better culture inside the company. (Ristikangas & Ristikangas 2010, 33-34.)

Edgar Schein concluded already in 1990 the three most important intrinsic drives of motivation for leaders. First of all, a leader should have the will to organize, especially
other people’s work. It should bring satisfaction to be able to distribute tasks, plan goals and plan how to get there within your group. Secondly an important drive is social skills. This means that a leader is in general interested in people and their thoughts, motivations. Interest towards people leads to natural will to build communication relationships. Finally the third drive for a leader should be the will and ability to make a difference. Making a difference meaning that a leader can actually help motivate an employee and make them overcome difficulties in their work. Leaders should get pleasure from seeing happy people doing their work with purpose. (Schein 1990.)

3.1.1 Short-term vs long-term motivation

Motivating people with "carrots" for hard work isn’t all bad, according to Pink. Using money as a motivator by justifying it as an if-then cycle can produce very impressive short-term results, especially with mechanical and repetitive tasks. Edward Deci had done 128 studies regarding this matter during his career and in 1999 he summed up the results regarding especially short-term vs long-term results; tangible rewards have major negative effects on intrinsic motivation. This means that the natural motivation, which comes from the human natures will to achieve activities and goals by their own, with the will to learn and do, decreases when rewarded with money or other pre-announced tangible rewards. Deci stated that when anyone from an institution to a family member opt to control one’s behaviour and focus on a short-term goal, they might succeed very well, but will most certainly kill the person’s natural intrinsic motivation towards the subject long-term. (Pink 2009, 39.)

Carol Dweck compares two famous business leaders, CEO’s, in their way of achieving either short- or long-term results. Albert Dunlap was hired to save a company, Sunbeam. He personally had a personality which promoted the idea of natural skills being permanent and talent always coming naturally, meaning no work is needed if you are just talented enough. Albert Dunlap chose to be a hero at his task in the eyes of wall street and aimed to raise the company’s stock prices. The stock prices went up and therefore according to Wall Street the company seemed healthy and booming. However, a few years later the company collapsed. (Dweck, 2006.)

Dweck compares Dunlap to Lou Gestner, who had personally adapted a whole other attitude towards talent. He believed that anything can be changed and anyone can be
good if they just work enough. He was hired to save IBM. He started the process by shaping the company culture and habits, which resulted that for a couple of years the company stayed the same and Wall Street and the whole Stock markets claimed that Gestner had failed. However, after the inside changes had done their impact, people worked with purpose instead of for the money etc, IBM came one of absolute top firms globally in their area of business. Short-term solutions can be destructive for a company. (Dweck 2006, 46.)

3.2 LEAN

Lean-management is probably one of the most used theories behind leadership these days since the success of the company Toyota made using it. Lean is based on managing processes and was originally developed towards productivity-based working, aiming towards using all resources at 100% and minimizing “waste”. Waste meant in this theory both physical and psychological waste, as in identifying where does possible distractions come to work and how can these distractions, waste, be eliminated to boost efficiency. (Lean Enterprise Institute, 2008-2018.)

Sari Torkkola wrote a book in 2015 based on her studies about lean, basic theories about it and about her personal experiences about combining lean into something else than factory-based work. Torkkola combines many points of views about Lean and explains them through Finnish working culture. According to Torkkola (2015, 19), it all starts with the fact that employees are healthy and feeling good. This is named as a very baseline which should be the beginning for everything what is done in the company to achieve even the simplest goals. It is also emphasized that this is a crucial part of Lean management due to the fact that unhealthy employees can’t simply be productive, efficient and thrive towards excellence.

Arranging a daily meeting is one way to apply lean in everyday business and management. It combines Torkkolas experiences about lean and Deming’s theory about PDSA-methods (Plan-Do-Study-Act). This means conducting a 15-minute meeting every day with the whole team where the team studies what was achieved and happened yesterday, then acts according to possible surprises, plans the work to be done just for that day and then leaves to do those agreed tasks. Important aspects to make the daily meetings work are the facts that it happens around a visual board where the overall
work is clearly visible to all and the fact that everyone attends, since there is information passed around and it also builds up the team spirit. (Torkkola 2015, 66.) This is already implemented on some level to Claim Services, as there is a “Morning-start” held every morning at 8.40. However this meeting is arranged to all of the three teams together, some can’t see visually the numbers due to skype connections and not everyone is obliged to attend this morning meeting.

William Deming has studied systems thinking and lean-mindsets a lot. Variation is often considered as a bad thing. According to Deming we should accept the fact that there will always be variation within work and rather learn about it to manage it the best. Deming also states that usually 95% of variation within work and capability to work, produce results, is caused by the system itself. This would leave only 5% of variation to be caused by individuals who are working as a part of the system. (Hyytiälä 2011.) At this point it however needs to be made clear that Deming doesn’t mean that systems are just one software on a computer. Systems means, for example, an organisation, which has an objective or purpose and consists of the environment, hierarchies, organisational structures and the individuals working in it. (Hyytiälä 2011.) This concludes that a failure in the systems rarely is caused by a technological issue nor by an individual.

Systems-thinking emphasizes the importance of viewing organisations as more than just employers, employees and tasks. Torkkola states John Seddon’s work about systems thinking as follows: the most important aspect of improvement is the communication between processes and parts of them. (Torkkola 2015, 96.)

3.3 Teamwork

At Claim Services, people are divided into three teams. A team is defined in general as a group of people who work together to achieve something common, most commonly a goal. (Swarthout.) However, if a team is not functioning well, achieving that common goal might be really tricky. Patrick Lencioni claims that there are five main dysfunctions which can cause a team to not function at all. Each of these dysfunctions are connected to each other and so just by allowing one of these aspects to fail, one might eventually fail the whole team. These five dysfunctionalities are Absence of trust,
Fear of conflict, Lack of commitment, Avoidance of accountability and Inattention towards Results. (The Five dysfunctions of a team audiobook 2018.)

Absence of trust means in other words vulnerability. Team members, colleagues, managers, everyone should be able to tell one another when they failed, when they need help, when they actually have no idea what to do. This vulnerability builds trust in a natural, human way, by saying that nobody is perfect. It builds ground for getting better together. (Lencioni 2002, 53-54.)

When people trust each other, they are not afraid of conflict. Having conflicts is necessary for people to understand every decision at their baseline. Even if the team would choose differently, one at least told their opinion out loud and therefore feels more open and acceptable for the other solution. It is true that almost never is there a group of people who think and feel exactly alike about values and solutions. Having conflicts boosts one’s level of commitment, as they now understand the solution or decision better and have said their thoughts about it. Once people feel that they are being heard in the company and have the courage to speak up their minds, they feel safer, trusted even, and want to stick with the company. The whole ideology might shift towards how the company can get better from how I can get better. (Lencioni 2002, 100-102.)

Accountability is very important at Claim Services. Once the customer reaches out with an accident and multiple claims the Claim Expert has to take care the whole process with the customer is seen as far as possible. People make mistakes and when possibly noticing a mistake from a colleague shouldn’t be left unnoticed.

Avoiding accountability might be a cause of failing in the previous three areas of dysfunctionality and is often the most visible one when failing. In 2013 during a conference Patrick Lencioni stated that at this part the manager has the biggest role of all. If the manager won’t hold employees accountable for both their actions and behaviour, nobody else will. An ideal working team would have the atmosphere for colleagues hold each other accountable by peer pressure. If someone is acting against the team’s best interest, it should be natural to point that out and openly discuss it with each other, in a positive and constructive way. Here the manager just has to set an example. (Lencioni 2002, 105.)
Finally the fifth dysfunction, inattention towards goals. When doing work which emphasizes an individual’s work amounts, their talents and numbers they generate, the team easily separates in individuals as well. This means that people stop thinking about the overall goal instead of thinking their individual goals. Naturally this destroys the possibilities to reach the common goal at the end. (Lencioni 2002, 105.) At the moment the overall goal at Claim Services is to help the customers and handle all claims in 3 days. The goal is not to measure individual claim handling, but it is done as there is no better-known way to control performance.

Pekka Viljakainen states based on his experiences and studies about leadership in smaller and bigger teams that a leader must be in the front of the battle lines. Viljakainen explains that this simply means that the leader can’t outsource the responsibility of excellent customer service to the employees or a specific team. The team needs a leader and the manager needs to be ready to carry responsibility and to always truly understand what happens on the battle field. Transparency and trust are the absolute key elements. (Viljakainen 2011, 28.)

Rosabeth Kanter conducted a study in 2004 about successful middle-level managers. In this study the most successful leaders where those who were open minded for change, innovative and thrived to success with their teams, not with individual greatness. (Ristikangas, Ristikangas 2010, 20.) Gary McLean also studied the importance of teamwork in 2005. He and his team concluded that open communication within team and a leader who focused on questions such as how to lead my team rather than how to lead an individual, lead to the most successful results. (Ristikangas & Ristikangas 2010, 20.)

Teams are originally from the sports world. At sports teams often have coaches, which are meant to coach the individual people as a group/team towards a common goal. At OP Claim Services there are currently both coaches and managers. According to Ristikangas, their new concept is called Coaching leadership, which combines Managers, Leaders and Coaches. They claim that all of these different roles have slightly different functions, but they could act as one. Managers bring the efficiency and performance tracking, Leaders guide towards a certain direction or activity and coaches build meaning, asks questions and encourages to achieve personal dreams and goals.
Picture 3 illustrates that when managers, leaders and coaches are brought together it produces “Coaching leadership”. Manager meaning here the tracking and performing, leader indicating guiding towards a direction or action and coach meaning building meaning and encouraging thinking.

3.3.1 Feedback

Carol Dweck bases her theory about human motivation and behaviour to the fact that there are roughly two kinds of people. These two different types have different mind-sets: unsuccessful and successful. Unsuccessful people find talent as something one was born with, have trouble admitting weakness and are often devastated with failures. Successful people find things they can’t manage as challenges and something which can be learnt, thrive with challenges and crave for feedback, other than “You did great, you are so talented!”. Dweck however emphasizes the fact that mind-sets are developed by our environment and are not genetic. This also means that they are not permanent and therefore one can change their own mind-set from unsuccessful to successful. (Dweck 2006, 236.)

The shift of the economical world and the workforce based on age has been going on since 2000. According to Pekka Viljakainen, the people who joined the working life in the 2000’s or later have many aspects different than those before. These younger people crave for meaning and purpose from their jobs or they will leave somewhere else. Their managers have to be good leaders and they can’t be fooled with empty promises. Viljakainen states that information is a key value for these people. Old-school thinking
thought that if one has information, it is valuable. Nowadays the thinking has shifted that information becomes valuable once it is shared. (Viljakainen 2011, 48.) This emphasizes the meaning of teams and open communication for younger people, in this case, people under 35. One main point from Viljakainen is that if the leader doesn’t share the information to the digital cowboys, they will find it themselves. (2011, 49.)

Olli Kansanen wrote about Coaching leadership. According to Kansanen, there are many aspects in simply the conversation where feedback is given, which might easily give the wrong signals and lead into misunderstandings. Especially in Finnish language and culture, the conversation might easily go south, when the feedback has to be on a negative subject. A leader should first of all respect all of the employees thoughts and efforts, while this doesn’t mean that they should be agreed on. Following this, the leader should be careful not to let possible negative thoughts show from the body language. And finally, focusing on one problem and one solution at a time. (Kansanen 2004, 119-120.)

Feedback should always be direct and focused, even describing. Not in any circumstances should it be suggestive, so that the employee ends up thinking something else. Negative or positive feedback should focus on subjects which the employee can actually affect with their own behaviour. It is really all about how one gives feedback. The style dictates whether the feedback will be accepted and valued. In addition, a manager should avoid judging, giving advice unless asked and undermining the employees feelings in every way. Undermining feelings means with for example telling a story about someone else whose situation was worse. This might result in the employee feeling that their fears and feelings at that moment shouldn’t even be brought up. (Kansanen 2004, 122-125.)

When giving feedback, the first one who should consider that there is something to work on is the one who gives the feedback. It is the managers responsibility to learn what is the best way to give feedback to each employee, since everyone is different. The assumption of having one good way or model how to give feedback is outdated and won’t really achieve the results which usually are desired with giving feedback. The feedback should still always have something positive and something to work on, having these both makes each other more valued. (Ristikangas & Ristikangas 2010, 242-243.)
If something is going or already has gone wrong and the leader is getting feedback from the employee, it is waste of time to blame someone else. Someone else usually being bureaucracy or orders from above. Either the manager him/herself believes in the strategy coming from upper hands and then stands by it with reasoning and handling it or then they agree that change has to happen and make concrete actions to prove that they mean it. Otherwise the newer generations will just walk away. (Viljakainen 2011, 275.)
4 LEADERSHIP AT CLAIM SERVICES

4.1 Results

In order to find out more about the current situation at Claim Services, a questionnaire was distributed to the employees, Claims experts. The questions were about their motivation towards their job, their image of the current measurement procedures and about their relationships towards their current manager, team leader. The questions were both open and option-based. The questionnaire was not mandatory and was introduced during a Morning-start to all employees present and a bit of the background was explained. The actual questionnaire was distributed via email to 74 employees of which 48 answered. In the email the reasoning for this questionnaire was explained again and anonymity was guaranteed. The questionnaire was in Finnish, the working language, and can be found in the appendices.

While analysing the results, the answers were translated and combined to the results-section of this research. Every answer was given after the research to the managers at Claim Services for further and more general use, age and team-section not included to protect the employee’s anonymity.

4.2 Employees

The answers were straight divided into team A, B and C-answers, since the purpose of the research was to give suggestions team-wise. There were 15 questions all in all, which included age, team and open opinion questions.
4.2.1 Team A

![Team A - Age demography](image)

FIGURE 2. Team A’s respondents age division

19 members of team A responded to the questionnaire. Team A is a big team at the moment with a total of 28 employees. There are also many new employees, who have worked for under 6 months. The Figure 2 above illustrates how do they employees divide based on age.

One section was about trust between the employee and the manager on a scale from 1 to 10. On average, the employees trust their manager on the level 8, which indicated a good level of trust. However, the average was based on many great trust levels (9 or 10) but there were 4 very low scores, which indicated almost no trust at all. When asked whether they believed that their manager trusted them, the average was 8,3. Here only 3 answered a very weak trust response. Illustration of these answers is provided in Figure 3 (below).

These same three respondents also replied “No” to the next question, which was whether they felt that the manager treats all team members equally. One explanation for the inequality was the managers “personal reasons” such as the manager simply choosing whom to like and whom to single out for negative attention. Another explanation was that the manager chose who to prefer purely based on their performance and the numbers they conducted and that these numbers dictated their whole working experience and freedom at work. The third explanation was “personnel-
political decisions”, which at Claim Services most often means decisions concerning extra-training, career paths or simple team structures.

One section of the questionnaire was about motivation; the employees were asked what motivates them to do their work with suggested options. They also had the chance to describe something their own. In this questionnaire the respondents weren’t obliged to prioritize their motivational sources.

15 out of 19 responded that at least one of their motivational drives was “Helping customers”. This would indicate that their motivation comes from the work itself, meaning it has purpose for them. However, 14 out of 19 also responded “Money” to be one of their motivational drives. 11 responded also “Learning something new” and 10 responded “Continuing development” where the development was not specified whether it concerned their personal development or the company’s’ development. Only 5 responded that “Working on the shared goal” motivated them. In addition, there were two open responses that great co-workers motivated and that career opportunities acted as a drive.

Performance -section included a question about how the employees felt the current measurement methods worked and felt, with suggested responses and again a field for open opinions. 6 out of 19 responded that the current way is “An effective way to measure performance”. 7 out of 19 responded that “I don’t like it, but it doesn’t affect my work”. 5 out of 19 responded with open word that the current way causes a lot of stress and seems like “stalking” the personal performance. However, these respondents
still felt that the performance should be measured in some way. From these negative responses 4 out of 5 brought up concerns about co-workers as well, implicating sympathy and concern about the stress this measurement method brings to a colleague. 1 out of 19 felt that this is a very good way to measure performance and that it boosts his/her daily performance.

After this question the employees were asked the following: “Imagine that your performance wasn’t measured like this at all. Do you feel that you would still work the same way?”. 14 out of 19 responded Yes. Some added that they might even do more without stressing about the numbers. 2 responded that mostly yes, but they might actually be more thorough with customers. Also 2 respondents replied simply “No” but not explaining would it negatively or positively change their working. Finally, one respondent explained that it might lead to more slacking of.

The final section was about leadership. The employees were asked if they felt that they were “lead” in some way every day at work. 15 responded “Yes” and 4 responded “No”. Those who responded “No” described their managers actions to lead as “Concrete advice and positive comments every once in a while” and “I can’t say”. These respondents also suggested that their managers should listen more and when they sit down for going over the employee’s performance etc they should focus on getting the whole performance better step by step. This meant that if the employee doesn’t take enough calls, solve that problem first and then move to how to get more appointments booked for salesmen.

Of those who responded “Yes” the most common things to answer about leadership styles was their face to face meetings with the manager, advices and feedback from the work done. In conclusion, the answers for this part were mostly positive and people felt that their manager is communicating with them.

Next question was about what the manager could do better regarding the individual and the team. From many people the answer regarded something about the manager actually knowing better what the employees daily work was like. This was reasoned with the fact that then the manager could better understand why on some days the performance levels were lower and what causes variation between cases. One employee stated that the manager could be better “By learning more about the actual job the managers could
also see issues which need stronger management and guiding, from perspectives which just an employee might not see”. Team-wise there were responses which stated that they didn’t feel so much as a part of a team, the meaning of current teams was unclear and that basically there could be more activities as a team, such as team meetings and team goals.

Two employees replied straight that their managers should listen to their wishes more, trust them more and value employees beyond numbers, for example based on quality as well. One mentioned that the manager should stop “bullying” the employees.

The last question was concrete opinions about the Morning-starts. Most of the respondents had understood the purpose of these gatherings as a way to get everyone together, check up with the current workload and discuss general matters, also building better working spirit. However almost everyone suggested that the structure of these meetings should be reconstructed as they felt too long and too similar from day to day. Suggestions were made that the actual numbers would be checked only once or twice a week. Negative feedback came from the fact that the meetings start 8.40 which limits the flexible work hours and also from the fact that those who don’t work full hours (40 hours per week) can’t make the starts every day.

**As conclusion for Team A**, there is a lot of positive energy and thought about developing their own team, nobody seems desperate or hopeless. Over 50% of the team are under 30 years old and 25% in total are under 25. On the contrast, over 25% are over 40. This definitely could be a challenge concerning leadership, since the people were actually born and raised in very different circumstances. However, based on the responses one can’t tell that the problems inside team would be either more for the younger or the older employees, which is good, and it should be preserved that way. Strongest opinions which raise in conclusion seems to be efficiency timewise, more trust for the performance and appreciation of quality as well.

Definitely the tracking of performance needs to be changed as the motivation to work seems to be based on good values and the employees feel that they are doing their work well. Extra attention needs to be payed to the fact that one employee mentions the manager as a bully and that there are a few individuals which clearly don’t feel equal and appreciated.
4.2.2 Team B

Team B is the smallest team of the three teams being analysed. 13 out of 16 team members replied to the questionnaire. Figure 4 illustrates the teams division based on age. This team also has most of the most experienced Claim Experts, meaning that they all have been in the company for at least 2 years, but the team was formed only a few months ago.

The team was asked whether they trusted their manager and only one replied on a scale of 1 to 10 that their level of trust was 3, otherwise 12 out of 13 replied a number from 8 to 10. This lead to the average of 8.6 and the division is visualised below in Figure 5. Overall this means that the team members have excellent trust towards their manager. Interestingly, when asked whether the employees felt that their manager trusts them, all of the answers were between 7 to 10, again implicating a good feeling of trust, with the average of 9.

The next question following was about whether the manager treats all employees equally and only 1 responded “No”. The respondent reasoned the answer with different trainings, salary negotiations etc causing everyone to be on a different line at work. However this respondent also replied at the end of the questionnaire that the opinions were about every manager at Claim services, not just the respondents own (Manager B).
When asked about what motivates the employees of Team B to do their work, 10 out of 13 responded “Helping the clients” which was quite a similar rate of responses as with team A. However, 9 out of 13 also responded that “Money” was their motivational drive, but for nobody that was the only source of motivation. The most common answer for this question for team B was “Learning something new” which was replied by 11 out of 13 respondents. A note here is that team B consists of most of the experts in multiple insurances and special expertise. 3 out of 13 replied also “Clearing the shared workload” and 9 out of 13 replied “Continuing development”. As explained before, the nature of this development was not specified in the questionnaire.

In addition for the motivational question, there were open comments left for this section, where the source of motivation was named “Good team spirit!” and “Different working days and flexible working hours” and “The challenge of master big concepts at work”.

The question about how the employees feel about the current way of measuring performance caused a lot of opinions in Team B. Only 2 out of 13 responded that the current way was good and 2 out of 13 responded that they didn’t like it, but it didn’t affect their daily working. “Inequality” was a word used in many responses, meaning that the current way wasn’t equal to all employees. The performance should be measured in some way, but the team members suggested that it should be more open to the details of that employee, what insurance, what exact working tasks were assigned and based on quality. 5 out of 13 brought up that the current way didn’t take into
account all the work done daily, only a fraction of it. Despite this, everyone is measured the same way though someone may be working on a task which produces more “cleared claims”.

A couple of respondents brought up that the current way raises pressure to reach the numbers “no matter what” in order to get acceptance and praises from the managers. This attitude increases errors. They also felt that the atmosphere was often that no matter if there are errors as long as the numbers look good, which is in conflict with the company’s overall goal to cut the costs of compensations paid to customers (Korvausmeno). It was clear that team B did feel that measuring performance is needed on some level, but at the moment it is not working.

The following question asked the employees to imagine a situation where their performance wasn’t measured at all, would they work the same way? 8 out of 13 responded that they would work the same numbers and probably a lot more carefully and some added that they would do even more without the extra stress. 3 out of 13 replied that they might not do as much in quantity if the amounts weren’t measured. One respondent stated that “It would decrease my working motivation if I didn’t have any goals”.

Next on was a question about leadership and whether the employees felt that they were “lead” every day in some way. Only 6 out of 13 respondents replied “Yes” and 7 replied “No”.

Following the previous, the employees were asked how their manager could lead them better. 5 out of 13 responded that the manager could be a better leader if he understood better what the actual work is. Some even suggested that the manager would literally try the job for one day. One respondent replied that at the moment all of the team managers are very focused over numbers which the respondent understood as “they probably have pressure from above”. A couple of respondents brought up that special cases which are perfectly known to require more time from the employee and there should be more time given. However, Manager B already got comments that he is already doing a good job, compared to previous managers. Some replied that a good manager should just be there and take care that the basic requirements for working are taken care of, trainings etc.
The employees were asked how do they feel their manager makes them better at their jobs on a daily basis. 3 out of 13 replied simply “By trusting me” and 8 out of 13 replied in their own words that by communicating and being there. In addition team members replied that by supporting, tracking their performance, giving feedback and simply informing about practical matters. One respondent felt that the manager doesn’t help at working, but co-workers and coaches did.

Finally the employees were asked about their feelings towards the Morning-starts. The questionnaire was answered before Team B started their own Morning Starts, so when most of team B was attending them via skype-channels. Almost everyone replied that the idea is good and it is a nice way to communicate common information and share thoughts, get the people together. However, 12 out of 13 indicated that the starts are now way too much based on numbers and repeat themselves every morning. The feeling that also there is unnecessary and too specific information per different tasks was a common response. All in all, it was very positive that the team members felt that they wanted to develop the starts somehow and saw that there was a good thought behind them.

The section at the end of the questionnaire had space for open comments, where especially one feedback was very troubling. The following is a translation of the original feedback:

“I felt that my previous manager here acted as a bully. I am disappointed in my employer because I know that the manager in question is still acting exactly the same way and the upper managers are aware of this, but they don’t do anything about it. This gives the image that us employees are not valued enough. The working spirit is highly dependent on the fact who is your manager. In order to care about the customers, we should first care about each other and rather be supporting and cheering than blaming and embarrassing. At manager B’s team the spirit is good and it’s really nice to work here now.”

**As conclusion for Team B**, there are a lot of experienced workers which are, as mentioned before, the people with most expertise and most of the different insurances at Claim Services. This clearly showed in the motivation -section, since the employees were motivated about learning something new, which is an excellent source for intrinsic motivation.
Most of the members are between ages 26 and 31, but there are a few under 25 and in contrast also over 51 years old. Though the majority age group is from the middle grounds, it needs to be considered that solutions for this team needs to fit the largest scale of age. Otherwise team B was feeling the team spirit the most, but very concerned about the performance measuring and equality based on that. This also partly rises from the fact that most of the difficult cases are handled by team B, yet they are measured as equals with the other teams.

The team hoped for even more communication and trust from their manager and more practicality and shared understanding, by the manager getting even more to know what the employees do. All in all, partly due to the good sources of motivation, the team seems highly motivated to work and interested to make their working place even better together. Their manager wasn’t blamed for the issues.

4.2.3 Team C

![Team C - Age demography](image)

FIGURE 6. Team C divided by age

Team C consists of 29 team members of which 16 responded to the questionnaire. Above in Figure 6 is the age division illustrated. Their response rate was the lowest to the questionnaire, which should be taken into consideration when thinking about the reliability of the research.

As before, the team members were asked to rate their level of trust from a scale of 1 to 10 towards their manager. As an average, the score was 6.9 out of 10 and the division
between answers is illustrated below in Figure 7. However, when asked the same question except about whether they thought their manager trusted them, the average was 8.1 which is significantly higher than the previous result.

![How well do you trust your manager?](image)

**FIGURE 7.** Team C’s responses to the trust -section on a scale from 1 to 10

When asked whether the employees felt that their manager treated them equally, 2 out of 16 replied “No” and so most of the employees agreed. Those two negative respondents reasoned this inequality with the fact that different aged employees were treated differently as well as employees from different cities.

One section was about motivation. The employees were asked to choose things which motivate them or write themselves something else. As with the other teams, a majority 12 out of 16 responded “Helping the customer”. Another major motivation source was “Learning something new” with also 12 out of 16 respondents. “Money” was responded by 10 out of 16, but not as the only motivation source by anyone. 8 responded “Continuing development” and 5 “Clearing the shared workload”. In addition to this, 2 respondents also answered “I don’t actually know” though they had also listed some of the previous aspects.

The employees were asked what they felt about the current way of measuring performance. In team C, 7 out of 16 simply replied that the current method is fine. 4 replied that they didn’t like it, but it didn’t affect their working and one replied that it doesn’t suit the respondent at all. Similar to team B’s answers, also in team C some
respondents explained their concerns about quantity exceeding quality. 3 out of 16 replied that they felt it was unfair that not all the work done got counted into performance and also that the variables should be considered more than nowadays.

Leadership raised many opinions in team C. When asked if the employees felt that they were leaded somehow on a daily basis, 9 out of 16 replied “No” and 7 replied “Yes”.

When then asked how the manager could lead better with concrete examples the responses varied a lot, but only two responded that they didn’t know an answer. Two respondents replied that managers should talk with the employees more, specifically about other subjects than just the numbers. 5 responded that they would hope the manager would be present more, some emphasizing literally being available and some emphasizing that they hoped for guidance and more conversations. One respondent hoped that the difference between a manager and an employee wouldn’t be so big and hoped for more feeling of doing together, even if the jobs are different. Two respondents told that they felt that the manager doesn’t know exactly what they do and therefore can’t honestly track and judge their performance. As with the other teams, the employees wished for more understanding with the variables in insurance cases.

When asked how the manager was helping the employees to be better at their jobs, 4 respondents told that they didn’t feel that the manager helped at all in the actual work. They also stated that they got the actual help from colleagues and the manager didn’t actually know what they even did on a daily basis. However, 7 out of 16 responded that the daily actions were communicating, either through feedback about performance or about what needs to be changed. A couple of respondents replied that they felt they didn’t get enough feedback, except numerical data and hoped for more in order to get better. A couple of responses were similar to the better management question, as people hoped for more communication about other things than performance.

Finally the employees were asked how they felt about the Morning-starts. 2 responded that the starts interrupted their work in the morning and took away time to reach the required performance levels. Most of the respondents felt that the Starts are a good thing to get people together, but as well as with other teams, the starts are based way too much on numbers. Some hoped for them to be only twice a week, especially on the numerical side. Some stated that the starts would be great if everyone attended, but now
due to flexible working hours not everyone attends and therefore it doesn’t work as an information channel. One respondent brought up the point that listening to numbers and workloads of different insurances felt boring because the respondent didn’t even actually understand what those were.

The last part of the questionnaire was open word and comments. Here points relevant to the research was a wish from a respondent that there would be more questionnaires about leadership and management and wellness at work. The respondent added that it doesn’t feel comfortable to actually go and speak up your mind face to face to the manager. Another respondent really hoped that the stalking of performance would end. Another one instead told that the respondent felt comfortable at work and liked the job in general, but the fact that there only are time-limited contracts without proper explanations ads the feeling of uncertainty.

As conclusion for Team C, this team seemed to have the most issues. There are a lot of new employees in this team as well as in team A, but team C also consists of the language-team which was integrated a while ago into team C from being a separate team. All of the members are between ages 20 to 40 and divided almost equally by age groups, which in a way makes the team leadership more functioning age-wise. Unlike other teams, team C felt the most comfortable with tracking performance as the way it is, despite the same claims about inequality and pressure they bring for some. Biggest issue was the lack of leadership the employees felt, as the trust towards their manager was rated the lowest and many felt that their manager isn’t really there for them nor wasn’t suitable to track their performance really. There was a lot of enthusiasm to make things better however, but also some responses seemed almost hopeless and even frightened to speak up their real minds.

4.3 Team managers

Team managers were interviewed with a semi-structured interview, meaning that they got the questions beforehand via email and then later on the actual interview was held face to face. The questions were divided into three categories; Motivation, Leadership and Teamwork. Note to the reliability considering the interviews is that the interviewer had worked herself in both manager A and C’s teams. During the interview questions were asked and the answers were written down immediately. To make sure that the
interviewer got the points right the answer was always gone through afterwards, as a conclusion.

4.3.1 Motivation

The managers were asked what they do for work. Manager A told the work to be acting as a service manager for a big team with the main mission to make people thrive and succeed in their works. Manager B described the work to be a bit of everything, guiding, leading, planning and bringing the team together to conduct new ideas and to simply do work. Manager C responded that the work was filling excels and trying to track the service levels in addition to planning the everyday functions. Manager C added that hopefully there would be more of communicating with people, helping them with their struggles and making every day working easier.

Next question was about what motivates the managers to their work. Manager A’s motivation to work comes from seeing people overcome challenges. She explained that in 2001 when she started as a manager, the main motivational drive was pure success. Nowadays that has evolved to first having a problem, then talking with the employee in question and seeing them come up with a solution themselves, not just telling the employees what to do. In addition, she told that small competitions and also the fact that routines function normally motivates her in the job.

Manager B told that the best motivation comes when the team shines bright, especially when the good results came from a clear action of the manager. Being successful makes the team members happy and when they feel good together it lifts up the whole atmosphere, which in return motivates again.

Manager C told that the motivation comes from the employees, which are amazing people. As well as Manager A responded, seeing someone overcome a difficulty after figuring out ways together feels very rewarding and motivating.

When asked how managers keep the employees motivated and whether it was a manager’s job to motivate individuals, Manager A responded that general atmosphere at work is important and that it is one of the managers most important duties to react to an employee who is feeling down. She explained that it all starts from the recruitment
process, where it is important to find suitable people for the work. As a main way to motivate people Manager A names feedback, both good and bad. In a big team it is challenging to track how individuals are doing with their performance, but this is done with weekly talks with the employees. Manager A explains that this hopefully ads motivation as well by emphasizing the sitting down with each and every one, everyone’s work matters. Team days and feedback from the customers should as well motivate, but most importantly she hopes that employees would feel motivated by themselves, from helping customers and the little things from the work itself.

Manager B stated that it absolutely is the managers duty to motivate employees. Manager B explained that the way to motivate employees is by one’s own example, showing good energy towards work. In addition, his motivation comes from including the employees to plan and design the working methods themselves, which in return also motivates them. As a more natural way of motivating manager B named feedback and in addition occasional festivities and prizing, both for individuals and teams.

Manager C feels that a big part of motivation would be that there is a good atmosphere at work, good team members, the work is nice and the manager is as well. Making the work place as a pleasurable place is one way. As a part of this Manager C tries to every day be there for the employees and say hi to everyone. However, manager C felt that there is only so much a manager can do to motivate individuals, the employee also must be motivated from him/herself and the manager can only feed and encourage that motivation. It was also emphasized that it isn’t required that this job would feel like the employee’s life mission, rather everyone understanding their own motivational drives, whether it was money or something bigger.

4.3.2 Leadership

The managers where asked to define shortly what leadership is in their opinion. According to Manager A leadership is a role, where you have to be well aware about what the goal is. This is in mandatory so that you can transfer the goal to your employees. Leadership is making a group work towards its’ or the employer’s goals and benefits. At the end we all have an employer who pays for the job, which should be done as good as one can. A leader should make the employees feel that at the end they did the best they could at that job.
Manager B described leadership as setting some guidelines, not too strict, of what to do. Leadership is setting an example with your own work, feedback, presence, communication, listening and reacting.

Manager C replied that leadership is guiding a group together in the same direction. A leader is someone who tells the group where to go and how, by setting goals.

Leadership and management are something which a manager should conduct every day. The next question was about what are the daily actions to lead from the managers. Manager A told that as daily actions of leaderships the team has morning starts, she sits together with the employees in the open space cubicles and sets an example by working hard herself every day. Being present and easy to approach is important, which is also why if the manager is not physically at the office it needs to be taken care of that the employees know how to reach her at every time.

Manager B told that his daily actions were to conduct his teams newly started Morning starts and to give feedback, every single day. Manager C explained daily actions of leading being tracking the daily performance and telling people about that. If someone was exceeding all expectations Manager C would praise them and if someone was clearly underachieving the manager would go and ask if somethings wrong. In addition being present and helping with HR things as well was described by Manager C, who also added that an assistant could take care of all the excels and routine tasks so that managers could have more time for the actual people.

According to the employees who responded to the questionnaire, many found measuring performance the current way not very good and even stressful. This information was not presented to the managers in the interview but instead they were asked whether their performance at their job was measured somehow. Manager A responded that yes, they were set certain numbers to reach, which basically meant the performance of their team. As a concrete example she explained that if the response level on the phone dropped below 85% (As in 85% of the incoming phone calls are answered) the managers started to check individuals phone performance at work, because 85% is the percentage set for them to achieve. Every month there is held a meeting in which their teams performance is analysed with the team managers supervisor.
Manager B responded that performance is tracked based on the team, how is the team succeeding and what has been done to make them succeed. Manager B also responded that there are no clear numerical performance levels to reach, which he felt was good since that would make leadership more as reaching numbers, not managing people. Manager C also responded simply that the teams performance is her performance, if the team fails, she fails. Manager C explained that failure was based purely on numbers, which the upper managers track.

Next on the managers were asked whether they felt that they are helping their employees to become better in their current jobs or in a general level. Manager A stated that managers can help the employees to become better with their service levels with for example listening to phone calls and analysing the communication towards customers. With the actual jobs (claims, compensations, terms and conditions) they couldn’t help and that’s what coaches are for. On a more general level manager A tries to encourage people to come forward socially and to try new things, become visible inside your own work place. It generally increases one’s value in the job markets if people know who you are. There are talks between the manager and the employee where they pretend that this job wouldn’t exist, what would they be doing then?

Manager B replied that “Yes, I feel like I can help them.” At the moment there were discussions with each and every employee about their current level of knowledge and concrete needs of more education or coaching. Through these discussions Manager B could arrange guidance, help for those who need it and make the employees better in their weak areas. In addition to this B felt that by listening to phone calls and sitting there with the employees and watching them work gave the opportunity to give feedback, which in return would help the employees to improve. On the other hand, in general B felt that with one’s own attitude towards life, challenges and work employees could be cheered on. It was specified that this didn’t mean showing up to work with always a party mood.

Manager C explained the same issue that with the actual knowledge for work they couldn’t help. However, Manager C felt, and hoped, that there was experience from customer service which could be useful to help. In general manager C tries to bring up talents, discuss life situations with employees so that if necessary there could be
suggestions about whether to concentrate to school or family at that moment, rather than work.

In return the managers were asked whether they felt that their manager helped them to become better at their jobs. Manager A praised the upper manager for being very skilled in many areas and that she communicated clearly about goals and if something needed to be changed. Manager A felt that she was given a lot of responsibility and the freedom to suggest but with also the safety feeling that the manager would be there for them if they needed a lot of help, so trust was clearly there.

Manager B felt that the upper manager helped to improve yes, mostly via conversations about what’s going well and what’s not. However, feedback from colleagues or employees felt more useful when considering about how to be a better manager.

Manager C felt that the manager had helped C by providing pure knowledge with numbers, efficiency and processes. The communication between them feels open and honest but it was also stated that the upper manager is probably the strictest manager “in the house”, but in a good way.

4.3.3 Teamwork

First question considering teamwork was about what the managers felt was the meaning of teams at Claim Services at the moment. Manager A told that at the moment the meaning has decreased a lot. If the teams were smaller and if there were clearer goals per team it would increase the feeling and meaning of having a team. It would be easier to track everyone’s strengths and weaknesses. Due to the Morning starts, which are useful, there is no need for team meetings, which eats away the team spirit. A felt that teams would be useful for the employees, get more energy out from each other.

Manager B felt that the meaning of teams is huge, they bring team spirit and therefore motivate people. B found problematic in a way that so many people do so many things within teams, which makes it hard to plan clear goals. The teams could be made stronger if there would be more responsibilities and goals for the team members. The roles within a team could be re-arranged.
Manager C felt the same problems with A that the teams are huge and not everyone even knows each other’s names at the moment. C explained that at the moment teams aren’t acting as they could and there are mixed groups of people between different teams. However, it would be useful to have more team spirit and at the moment people who are divided for certain types of claims are having a bit of team spirit between each other and it is showing great motivation and self-direction towards work.

At the moment there are Coaches working at Claim Services. Coaches are a rather new title and they were regular claim experts a while ago. The managers were asked what the biggest difference between coaches and managers is. Manager A replied that the difference comes from their professionalism and knowledge about the actual job. Managers duty is to look at the bigger picture from every individual and coaches specify with different insurances and track performance based on those.

Manager B responded that a manager manages and a coach coaches. Managers are responsible for leadership issues and the ultimate responsibility of the team’s performance. Coaches are helping with morning starts and planning the concrete claim handling and systems.

Manager C on the other hand responded that Coaches are in between the manager and the employee. C explained that again that the coaches had professionalism and knowledge which was more useful for the employees when they had problems with the actual work. In addition the coaches help the managers to understand the different insurances and possible issues regarding them. The manager however handles the uncomfortable situations.

Finally the managers were asked what they felt worked or didn’t work in their teams and was there something they could do to improve their teams. Manager A replied that if the teams stay in their current sizes the biggest problem would be the missing team spirit. As a way to work on this, manager A suggested that the manager, coaches and the employees would work on their goals and achievements as a team.

Manager B felt that the best part in the current team was the fact that they all got along together really well, the communication was open and people bring issues up honestly. As a problem B felt that was the fact that two of the team members were currently doing
a totally different thing than the rest and were maybe left out a bit from the rest. In the future there will be a couple of others working as well with those two employees, so it should even the situation a bit. Manager B felt that the team members could be even more active when planning the working methods in the future. A new thing to try would be that colleagues would go in turns to work together, follow the other ones working methods and then share their views and possibly even correct minor mistakes which might occur.

**Manager C** described that the things functioning in the team was the good mood and that performance was on the level in which it should be. Nobody is underachieving, and the team is functioning pretty much with routine. However manager C repeated that there is no team spirit at the moment, though the team has a lot of new members which makes it more natural to understand. Definitely something to make teams feel more like teams, but C hoped that there would maybe be someone in the team who would start bringing the team together, most easily outside work. Morning-starts are good but they should be developed into a more conversational direction rather than just someone distributing information.

### 4.4 Head of working unit

The head of working unit works as the upper manager for the three team leaders presented above and basically is responsible for all three teams. The idea to conduct this research came from her. As a part of conducting information about the company, also this manager was interviewed. The questions were sent to her beforehand to make the interviewing situation more efficient.

As the other managers, also the head of unit was asked to describe what leadership is. She replied that it is setting a direction and starting to go towards a direction. The direction needs to be figured out and then clarified to everyone and explained so that everyone understands why we are going and how to that named direction. The whole journey should be conducted while remaining open communication.

The next question was about motivation. First of all, the motivators for working life and personal life were different and during the interview the focus was on the working motivators. At work the head of unit described that finding a goal and reaching it was
her main motivator. Also, when spotting that something isn’t functioning and fixing that so that the working conditions get better felt motivating. She named also that if a leader would spot a not functioning part at the job it would be irresponsible not to interfere and try to solve it. In addition, being with people in general felt like a motivator and also a reason, why to even be a manager at all.

When asked whether it was the employers’ duty to motivate employees the head of unit replied that by leading a manager can give directions and give meaning to the job itself, but if the whole attitude of the employee is off, there is only so little a manager can do. She emphasized the inner attitude of an individual and that definitely if someone would have motivational problems they would be faced and tried to fix in the best way the employer can. However, it is more of the team leaders duty to know individuals strengths and weaknesses and motivators, so that they can best be boosted.

Next was a direct question about the methods which are used to train/develop the current team leaders. There are departmental manager days once in a month, which in this case means that all the managers of two units get together and discuss common subjects. The subjects are often leadership related and finding support from different colleagues. The managers have given good feedback from these days and they feel that they actually help their work. In addition, OP arranges some coaching for the managers but really not so much. There are also courses and seminars which the managers can take, but the initiative has to come from the managers themselves. The will to develop oneself as a manager is at the moment really dependent on the managers personal will to learn more. In addition to these, the head of unit has coaching sessions with the managers in her unit, where they track performance and, in a way, help them to do their work better.

Next in the interview the Claim services and the three teams in question were analysed as what is working the best and what is not. As positive and functioning aspects a good spirit and atmosphere were found. The fact that the overall attitudes would have shifted a bit more towards everyone working together for a shared goal rather than just focusing on everyone’s own goals.

However, teams versus individuals attitude was also a big aspect which was found during the interview that still should work even better. The head of unit stated that also
before there has been a lot of problems which haven’t been analysed at all, such as the overall service level. It has been measured bad, complaints from the clients and every year there is a pattern which repeats itself, suddenly the handling times are critical every winter. This has been a problem for years and nobody has found the tools to even work on it. Everyone has concentrated on just doing their job and not caring how the neighbouring department is doing. Another big issue discovered during the interview was the lack of communication, especially between colleagues. For example, if a mistake is noted, usually by a co-worker, it is not told forward to that colleague or even to the managers. This makes it almost impossible to improve, if communication isn’t open.

About the teams at Claim Services, the head of unit stated that at the moment the teams are acting purely as organizational structures. She also stated that as long as everyone is actually working on the same things and tasks, there shouldn’t be too clear physical teams as it would feel too restricting. However, she did feel that inside the big amount of claim experts there is at the moment, there could be smaller inner groups which would on their turns take care of certain tasks or insurances. This could add up the team feeling and responsibilities, which could lead to better efficiency.

Finally, the head of unit was asked what are the future actions planned or already being executed to make the Claim Services better. The Claim services and the whole OP group is living major changes right now as during the research they announced big co-operation negotiations, meaning major structural and administrative changes. However, this shouldn’t consider letting any people go from the claim services, but it affects the whole atmosphere. Noted that the survey asked from the employees was conducted before this announcement.

One step in the future will be about tracking the performance. According to the head of unit, there has to be some sort of tracking the performance in order to know how efficient the company is and how is it functioning. It also has to be on an individual level, since otherwise there could be free-riders and some would do “everyone’s workloads”. So in order to make this tracking more equal, there is a process in development which could let the company track the exact amount of time different tasks take. This would make setting goals and finding inefficient spots easier. This should
also make it clearer, why do the claim handling times tend to rise every year and give reasons and solutions to stop that from variating.

From performance tracking the discussion moved on to another problem which has been there for a long time: the issue of remaining high quality while increasing speed. Here the head of unit told that it is a shame how so many of the employees think that if the speed and efficiency is risen, the quality will go down, though it doesn’t have to be so. At the moment the Morning-starts are showing everyone how are the teams performing on a numerical scale. There are these meetings, called JPT, which is translated as a moment for continues development, which are meant to focus especially on the quality side of the work. However, at the moment not everyone can attend these moments and they are not recorded in any way, which makes the information flow weak from there.

The head of unit also stated that the coaches have a big role in developing and guiding with the quality side of our performance, since they have the actual expertise in claims. Important thing would be, as mentioned above, that here the colleagues and co-workers would stay active and actually report all the quality mistakes which are spotted so that Claim Services could learn from them.
5 RECOMMENDATIONS

Based on the questionnaire conducted, the manager interviews and final discussions with the head of unit three main problems were chosen for development. Theoretical framework and the employee’s ideas were used to form concrete solutions for the teams to try out freely. These three areas to focus on developing are Performance tracking, Communication & Transparency and Teamwork. The Morning Starts were analysed with their own question and they clearly had a lot of room for improvement. The results of the Morning Starts were sent straight to the managers and coaches for further research and chosen not to be discussed further on in this thesis.

1) Performance tracking

Performance tracking came out as one of the biggest issues for the employees. The current method feels unequal, doesn’t take into account different tasks or variables and encourages to quantity over quality. However, the employees didn’t feel that the performance shouldn’t be tracked at all, rather just be developed. It was also clear that the employees had good motivational drives towards the job and so their motivation could be described as intrinsic. This is very valuable and shouldn’t be wasted with the wrong measurements.

According to Daniel Pink, tracking performance without a human indicator and just informing the results as number doesn’t increase the employee’s intrinsic motivation at all (Pink, 2009). From the LEAN -perspective, the performance absolutely needs to be tracked in order to track the whole company’s results and to find ways to improve efficiency. LEAN also instructs to minimize waste from work. The current way to measure doesn’t take variables into account or doesn’t even identify them so that they could possibly be developed. Fortunately, the tracking system is already been renewed by the processes department, according to the head of unit. The new system will first start to track how long will it take to perform different tasks with different insurances etc and afterwards this data can be used to form a more accurate and fair tracking solution. Further on this should be used to track the potential waste in the slowest processes and research ways to specifically decrease those.
Another aspect to ease the current discomfort with performance is the feedback given. Many employees felt that the current way is “stalking” as they get a notification right away if they haven’t reached the daily goals. And usually this feedback from not reaching the goals felt judging and not supporting and didn’t take into consideration if the employee usually performs well. Here the employees felt that this was partly because the managers themselves didn’t know about the work. This was found decreasing motivation and affecting the trusting relationship. According to Patrick Lencioni, absence of trust is one of the dysfunctions in a team which can be very destructive (Lencioni 2002, 73).

As discussed before in the theoretical framework, people’s motivation, drives and attitudes towards feedback depend a lot on the individual. According to the head of unit, it is the team managers duty to get to know the employees on an individual level and therefore understand better on how to communicate with them as individuals. The same pattern won’t work on all but this doesn’t mean that the manager should act unequally towards employees. Especially with teams A and C there were wishes for the managers to understand variations better.

Bad results happen and it is important to let the employees know about it. The managers should first of all learn to know their employees better so that they can establish a good way to give both positive and negative feedback to everyone. As the managers told, they have weekly and monthly talks with each and every employee. So there is time to get to know the employees by the managers. This doesn’t mean that the managers should know about everyone’s personal life and become friends outside work. Surely it is a long process, but with starting to map out different employees’ ideas and feelings, even taking notes if it helps with big team sizes, could be done. Asking regularly the employees how they want feedback, how to they like to discuss, what do they think could be better or simply as well how are they and actually listening. The point is to ask these questions, without expecting an essay answer, more than once during the first meeting, to support continuous development.

Vincit Laas has developed an online platform which is customized for companies. It basically eases the employees to communicate with managers, for example, when do they feel that they want feedback and then placing an order for feedback via the online
platform. This could be studied further on to research the possibilities to utilize it at Claim Services. (Vincit 2018.)

The managers could work on developing their positive feedback as well, especially with younger people, but not just praising them for good work. They could rather praise for such as good initiatives, handling a difficult situation, not being let down by an angry customer, for being honest or acting based on feedback they got (Dweck 2006, 236).

2) Communication and Transparency

The team members felt that their managers might not communicate enough or at least not clear enough. Many hoped for more human relationships, and clarification for the conversations, especially Team C. Some also added that it would be nice to also talk about other things than work and numbers with their managers. Adding communication could increase the fact that employees felt that their managers don’t even know what they do on a daily basis.

The communication needs to achieve a total transparency also between team members. There is a lot of pointing fingers happening behind people’s backs for mistakes which were made. These mistakes are usually not brought to the managers knowledge, due to unknown reasons. One aspect which affects this a lot is the fact that the managers don’t know the terms and conditions and therefore it might seem that the manager wouldn’t actually understand the mistake. The whole unit needs a bit shaking up to get rid of the old attitudes that telling about another’s mistakes is not ratting out, rather than holding each other accountable and developing the knowledge of each other. This as well supports Patrick Lencioni’s theory about the dysfunctions of a team, if members don’t hold each other accountable and managers don’t even know what they should hold the employees accountable for.

A solution could be using the coaches even more for communicating. According to the head of unit, they are responsible for remaining quality since they have the expertise in claims. So far this has worked well and people feel that the coaches help them with the actual work. By creating a clear channel how to communicate about errors discovered while working could develop the quality vs. quantity issues, the absence of trust and the feeling of inequality. Here the employees have to take this role to themselves and it will
offer them as well the opportunity to be more a part of planning the work. It could be
chosen that, for example, from every mistake noticed the employees could sent an email
to the other employee, or with another channel. For clarity this should be chosen
beforehand and preferred with only one channel. Not to take all day, the mistake should
be described shortly but accurately and preferably with linked to the information where
this can be found to avoid disagreements. Direct communication between employees
should decrease the feeling of shame etc in front of managers.

The coaches could act here as a next channel. For example, if the mistake is major, as in
caused by lack of knowledge or severe neglection, the employee could address an email
directly to the coaches. They could then go through the case and if needed, instruct
further the employee who made the mistake. The idea wouldn’t to be leaving anyone to
fix their mistakes on their own but to also offer help and ideas of how to fix it. Another
situation is, for example, if a colleague hears another employee being disrespectful to a
customer or giving false information. This should also be told to that colleague in
question and yet again, an official and established route would make it clear and easy.
In this situation the coaches should be informed as well, in case the employee needs
more coaching.

The idea of colleagues sitting together and working together for short periods, sharing
ideas and comments, came from one of the team managers. This might affect
performance in short-term, but if it results into less mistakes and a more open
community, it should be rewarding long-term. Working together in pairs is often done
while people are trained for the job, but this could be brought also into further working.
Especially those who have a lot of working experience could find something new if
working with another experienced colleague, not just beginners.

3) Teamwork

At the moment the team sizes are big and there is no feeling of a team. The whole unit
is not using the potential which teams can actually bring to work, according to the
theoretical framework. LEAN also strongly supports the idea of using the power of
teams. However, teambuilding is a big challenge of leadership and requires the
managers to actually start leading. Here the attitude of coaching leadership could
benefit, hence the managers could focus on being both leaders and managers and why
not even coaches as well. Though there already are coaches at claim services, it shouldn’t take out the idea that the current managers could aim to act more as couches as well when it comes to team building. The employees felt that since they have these teams they should be of better use.

The head of unit thought that too strict team borders would be restricting since everyone is doing the same job still and sits together, expect team B. According to Lencioni, the fact that people inside a team do different things isn’t an issue and that is not the base for building a team in general (2002, 50-51). However, since there are pretty clearly different insurances and tasks within handling them there could be smaller teams formed around those tasks. There are traces of this already, as for example the hardest special cases have their own people who work with those cases. However, they are still officially part of the three big teams and their performance is judged with the same amount requirements as the “regular” experts. But with this thinking and supported by the head of units’ idea about smaller task-focused teams, there could be now multiple and smaller teams to each insurance and even tasks inside them.

In addition to this, OP in general uses a lot of work rotation. This means that people get to try other people’s work, naturally with proper training. This ideology could be used with these insurances and task-based teams so that since people have knowledge of multiple aspects, the team’s tasks would rotate. It would also support continuous learning and sharing of information, since the help and support for working on this new task would come from the group you are working in. It could increase motivation and add more team specific goals, which the team managers hoped for.

All in all, due to the current organisational situation, the three big teams would still have to remain as only three teams for HR reasons. These big teams should have team gatherings just to better keep connected to their manager and to stay informed about the basic information and subjects within the company. Giving smaller teams goals for a certain task for example for a month would increase their knowledge about it and lead for more accountability as they could build trust and spirit within that small group. Claim Services could try out, whether these teams should have named team leaders or let the small teams run as their own and let natural team roles evolve.
6 CONCLUSION

The objective of this thesis was to analyse the current leadership on a team level at OP Claim Services. The purpose was to find out the possible problems or points of improvement and to suggest ideas for the company of how to develop these aspects. To identify the problems and to get a wholesome image of the current situation, the employees of three teams filled a questionnaire. In addition, the team leaders were interviewed with a semi-structured interview to get an idea of the other side of the situation. Finally there was a discussion with the head of unit to shed light on the plans of the future.

Before forming the questionnaire or the interview questions, a lot of theory regarding leadership was studied. As team leadership in general is a very wide area, the focus of the theory was limited into three areas: Motivation, LEAN and Teamwork. The main aspects of these areas were conducted to the theory and questions were formed with the primal purpose to produce information about the actual problems.

The questionnaire distributed to employees raised a lot of opinions and thoughts which are in-depth analysed in chapter 4, but in brief there were 3 main problems found. The performance tracking was found inefficient, unequal and as something which should be updated. Even though some employees found the current way efficient, they still hoped that the feedback would be given more human to human and understanding variation more. Partly this and the fact that employees felt that their managers don’t know what they are doing on a daily basis or that their conversations are too based on numbers indicated the next problem: lack of open communication. The employees hoped for more understanding from the managers.

Open communication was also missing, not only between managers and employees, but in addition between employees themselves. There were a lot of responses indicating that when quantities increase, quality decreases. Based on this and the discussion with the head of unit it was established that the employees note mistakes in their work by other colleagues but don’t communicate about them, since the managers had no idea about this. Clearly the employees were missing channels to communicate about negative feedback, either to their managers or between each other.
Finally the third problem, which was found troubling especially by the team managers, was the lack of actual team spirit. There weren’t any team specific goals nor team activities. This was partly explained due to the fact that the three teams are really big and currently handling mostly the exactly same work, so teams were acting as a purely organizational structure. Claim Services was not utilizing the possibilities with well-functioning teams.

Recommendations for these problems were given in detail in chapter 5. The main suggestions were to build a better performance tracking system, learn to give better feedback, open quality-checking channels and to build smaller teams. These suggestions were just formed based on the problems and with combining theory and the suggestions from all researched sources. The thesis was focused on identifying the problems and the results of trying these suggestions was not measured. However, based on how Claim Services choose to implement the information they were provided and the solutions, it would clearly be a good topic to research in more detail.

All in all, this thesis was very educating to the author, who works at the company herself. According to the head of unit, the value of the questionnaire made to the employees was high and the data provided will definitely be used to make the Claim Services even better. Leadership is a complicated subject and it takes time and effort to develop it into its best form. Even then, it is still true that as our society keeps on changing, humans and so leadership as well needs to continuously change with it to remain efficient and as a good place to work.
REFERENCES


APPENDICES

Appendix 1. The Questionnaire for the employees

Johtamiskysely, OP Korvauspalvelu / Leadership questionnaire, OP Claim Services

The purpose of this questionnaire is to find out opinions of the Claim experts at Claim Services about leadership. In addition, the questionnaire aims to map out what is working and what isn't in the current model of leadership and most importantly, how can the managers lead better. The answers of this questionnaire will be introduces in a bachelor's thesis and used to form recommendations for the unit of Tampere. The direct responses of the questionnaire won't be distributed to the managers.

This questionnaire is anonymous. It is not permitted to reply with your name, but it won’t be used in any way for the results. The manager of the respondent is required so that the results can be better formed team specifically. This also ensures that the ideas of development end up in the right team.

The purpose is to focus on your own team manager and the actions of your unit.

Think freely and be brave. Think about your current working situation and respond just how you feel like!
Kuvaile lyhyesti omen sanoin, mitä teet työssesi? / Describe shortly what do you do for work? *

Oma vastauksesi

Mikä sinua motivoi edellä mainitsemassasi työssä? (Valitse 1 tai useampi) / What motivates you in your job? (Pick 1 or more) *

☐ Asiakkaiden auttaminen / Helping customers

☐ Raha / Money

☐ Uuden oppiminen / Learning something new

☐ Yhteisen työtaakan purkaminen / Working on the shared goal

☐ Jatkuva kehitys / Continuous development

☐ En oikeastaan tiedä / I don't actually know

☐ Muu: ________________________________
Työssäsi mitataan joka päivä suorituksiasi määrällisesti. Mitä mieltä olet tästä? / Your performance is measured everyday numerically. How do you feel about this? *

◯ Ei sovi minulle lainkaan / Doesn't suit me at all.
◯ En tykkää siitä, muttei se haittaa minua työskentelyssäni / I don't like it, but it doesn't affect my work.
◯ Tämä on mielestäni tehokas vaihtoehto suoritteleiden mittaamiseksi / It is an effective way to measure performance.
◯ Muu: ____________________________

Kuvittele, ettei suorituksiasi mitattaisi määrällisesti lainkaan. Luuletko, että tekitit töitä samalla tavalla? / Imagine that your performance wouldn't be measured at all. Do you think you would still work the same way? *

Oma vastauksesi

Luotatko omaan esimieheesi? Do you trust your manager? *

1 2 3 4 5 6 7 8 9 10
En lainkaan / Not at all
◯ ◯ ◯ ◯ ◯ ◯ ◯ ◯ ◯ ◯ ◯
Täydellisesti / Perfectly
Koetko, että esimiehesi luottaa sinuun? Esimerkiksi haluaisi tehdä töitä. / Do you feel that your manager trusts you? For example in your willingness to work. *

1 2 3 4 5 6 7 8 9 10

Ei luota lainkaan / Doesn't trust me at all
Luottaa täydellisesti / Trusts me perfectly

Koetko, että esimiehesi kohtelee tiimisi jäseniä tasa-arvoisesti? / Do you feel that your manager treats all team members equally? *

☐ Kyllä / Yes
☐ Ei / No

Jos vastasit edelliseen kysymykseen ei, niin miksi? / If you responded to the previous question "No", why so?

Oma vastauksesi

Koetko, että sinua johdetaan joka päivä työssäsi jollain tavalla? / Do you feel that you are lead someway at work every day? *

☐ Kyllä / Yes
☐ Ei / No
Miten koet, että oma esimiehesi auttaa sinua olemaan parempi omassa työssäsi? Voit nimetää konkreettisia tekoja. / How do you feel that your manager helps you to be better at your job? Feel free to name concrete examples. *

Oma vastauksesi

Mitä mieltä olet aamustarteista? Mikä niiden tavoite on? / How do you feel about the Morning-starts? What do you think is their goal? *

Oma vastauksesi

Miten oma esimiehesi voisi sinun mielestäsi johtaa sinua ja tiimiäsi paremmin Korvauspalvelussa? / How could your manager lead you and your team better at Claim Services? *

Oma vastauksesi
Appendix 2. The questions for the team managers

1. Nimesi ja ikäsi? / Name and age?
2. Kuvaile omin sanoin, mitä teet työksesi. / Describe with your own words what you do for a living?
3. Mikä sinua motivoi omassa työssäsi? / What motivates you in your own job?
4. Miten huolehdit, että omat alaisesi pysyvät motiivoituneina työn teossa? Onko yksilön motiivointi mielestäsi sinun tehtäväsi? / How do you ensure that your employees stay motivated at work? Is it your responsibility to make sure they are motivated?
5. Kerro lyhyesti, mitä johtaminen mielestäsi on. / Describe shortly what leadership means to you.
6. Olet esimiesasemassa. Miten omasta mielestäsi johdat alaisiasi joka päivä? / You are a manager. What actions of leadership do you every day?
8. Koetko, että autat alaisiasi kehittymään nykyisessä työssään? Entä yleisellä osaamisen tasolla? / Do you feel that you help your employees to develop in their jobs? How about on a more general level?
9. Koetko, että oma esimiehesi auttaa sinua kehittymään työssäsi? / Do you feel that your manager helps you to develop at your job?
10. Mikä tiimien merkitys mielestäsi on korvauspalvelussa? Miten ne hyödyttävät korvausneuvojia? / What is the meaning of teams at Claim Services? How do they benefit Claim Experts?
11. Mikä on mielestäsi valmentajan ja esimiehen ero? What is the difference between coaches and managers?
12. Millä tavalla suunnittelette tiimien yhteisiä tavoitteita muiden esimiesten kanssa? Kuinka usein tapaat ja ketkä ovat osallisina suunnittelussa? / How do you plan the goals for the teams with other managers? How often do you meet and who exactly are a part of the decision-process?
13. Minkä koet toimivan tällä hetkellä tiimissäsi ja minkä et? Onko sinulla ideaita miten kehittää tiimiäsi? / What do you feel functions in your team and what doesn’t? Do you have any ideas of how to develop your team?