JOURNAL THESIS

Credit Card Administrator in Non-Profit Organization

LAHTI UNIVERSITY OF APPLIED SCIENCES
Bachelor of Business Administration
Degree programme in International Business
Autumn 2018
Frans Lindfors
Abstract

<table>
<thead>
<tr>
<th>Author(s)</th>
<th>Type of publication</th>
<th>Published</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lindfors, Frans</td>
<td>Bachelor’s thesis</td>
<td>Autumn 2018</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Number of pages</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Title of publication</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Journal Thesis</strong></td>
</tr>
<tr>
<td>Credit Card Administrator in Non-Profit Organization</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor of Business Administration</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Abstract</th>
</tr>
</thead>
</table>
| The thesis was written in journal form type portfolio for my current work position as a Credit Card Administrator. The research method applied is an empirical study based on qualitative analysis. The thesis includes daily work journal entries during the 10-week period with analysis and insights from the work performed at end of each work week.  

The main objective was to follow the development of my working capabilities and self-leadership skills. Secondary objectives were to study the general issues of the work position and find ways to improve performance in both customer service capability and automation of work processes in the workplace.  

In order to reach the objectives, I have analyzed the tasks at hand and their completion in depth with a daily journal of the working day. Additionally, there is a weekly analysis with the goal to achieve improvements in different aspects of working life through the application of theory and studies regarding the work situations.  

The current employment as a Credit Card Administrator is part of accounting services of the finance department of a global Non-Profit Organization. Several improvements of working capacity were achieved during the monitoring period as a result of the research and application of theory into practice.  

<table>
<thead>
<tr>
<th>Keywords</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Cards, Customer Service, Self-Leadership, Systems</td>
</tr>
</tbody>
</table>
CONTENTS

1 INTRODUCTION ........................................................................................................... 1
  1.1 Objectives and research methodology ................................................................. 2

2 STARTING POINT DESCRIPTION ............................................................................. 3
  2.1 The analysis of my current work ............................................................................. 3
  2.2 Stakeholders in the organization .......................................................................... 5

3 JOURNAL ENTRIES ....................................................................................................... 7
  3.1 Monitoring week 1 ................................................................................................. 7
    3.1.1 Monday 10/09/2018 .......................................................................................... 7
    3.1.2 Tuesday 11/09/2018 ......................................................................................... 7
    3.1.3 Wednesday 12/09/2018 ................................................................................. 7
    3.1.4 Thursday 13/09/2018 ...................................................................................... 7
    3.1.5 Friday 14/09/2018 ........................................................................................... 8
    3.1.6 Analyzing week 1 ............................................................................................ 9
  3.2 Monitoring week 2 .................................................................................................. 11
    3.2.1 Monday 17/09/2018 ........................................................................................ 11
    3.2.2 Tuesday 18/09/2018 ....................................................................................... 13
    3.2.3 Wednesday 19/09/2018 .................................................................................. 13
    3.2.4 Thursday 20/09/2018 ..................................................................................... 14
    3.2.5 Friday 21/09/2018 .......................................................................................... 15
    3.2.6 Analyzing week 2 ........................................................................................... 16
  3.3 Monitoring week 3 ................................................................................................ 18
    3.3.1 Monday 24/09/2018 ....................................................................................... 18
    3.3.2 Tuesday 25/09/2018 ...................................................................................... 18
    3.3.3 Wednesday 26/09/2018 ............................................................................... 19
    3.3.4 Thursday 27/09/2018 ................................................................................... 20
    3.3.5 Friday 27/09/2018 ......................................................................................... 20
    3.3.6 Analyzing week 3 .......................................................................................... 21
  3.4 Monitoring week 4 ................................................................................................ 23
    3.4.1 Monday 01/10/2018 – Friday 05/10/2018 ......................................................... 23
    3.4.2 Analyzing week 4 .......................................................................................... 23
  3.5 Monitoring week 5 ................................................................................................ 23
    3.5.1 Monday 08/10/2018 ....................................................................................... 23
    3.5.2 Tuesday 09/10/2018 – Friday 12/10/2018 ....................................................... 24
    3.5.3 Analyzing week 5 .......................................................................................... 24
1 INTRODUCTION

The thesis was completed as a journal type thesis which includes a description of the daily work tasks and weekly analyses for 10 weeks. The thesis was completed between 10.09.2018 – 16.11.2018.

I work in a worldwide non-profit organization in a position where I am responsible for all credit card related administration in Europe including reporting and maintenance. These credit cards are mainly used as a means for purchasing services and items from merchants, by organizations’ local cardholders around Europe. The workforce of the global organization has been built slowly to maintain its needs since its founding in the 1830s. The global card services for our organization are led from the headquarters in the United States. However, in my work, I am directly accountable to my local supervisors and managers, not the HQ. All global policies affecting all areas are passed down from the HQ, and the local area controller can request adjustments needed for our area.

The global organization works in most countries in the world while having limited functions in some countries due to local legislation or policies. The organization has a presence in every European country.

As my work is focused solely on our Europe area, it will contain mostly information regarding the local work and its applications, while occasionally looking into the global policies.

In my position, I need to have full knowledge of the reporting tools and platforms with which the organization measures and tracks the credit card usage, credit card functions and reconciliations. At current moment our area is in the middle of changing reporting platforms which has resulted in significant and unpredictable additional workload during the year.

To work in the position, one needs to have good verbal and written communication skills, good all-around IT-skills and understanding of the principles and logic of computer programs, as well as understanding and know-how on applying accounting principles. To be successful, it also requires efficiency and ability to assess situations quickly, while there are often high surges of service requests which cannot all be completed in timely fashion.

I am currently the only person working in the Card Administration team in our area. When I am absent or on annual leave, the position will be backed up by a nominated second person in the department. If the person is unavailable, then our treasury supervisor will substitute for the position. This means that everything that deals with corporate cards in Europe is my responsibility.
1.1 Objectives and research methodology

The main objective of this thesis was to follow the development of my working capabilities and self-leadership skills during the monitoring period of 10 weeks. Secondary objectives were to study the general issues of the work position and find ways to improve performance in both customer service capability and the automation of work processes in the workplace.

In order to reach the objectives, I have analyzed the tasks at hand and their completion in depth with a daily journal of the working day. Additionally, there is a weekly analysis with the goal to achieve improvements in different aspects of working life through the application of theory and studies regarding the work situations. The thesis combines both the application of theory to real working life situations and collecting empirical data through the work journal to provide inductive data for future research. The research approach is combining elements of deductive and inductive reasoning.

As the method of the study was an empirical reflection, the method can be also described as a qualitative research method. The data comes through the journal which was written during the monitoring period. This also worked as the main data collection method.

The findings and goal achievement are described in more detail the conclusion section of the thesis.
2 STARTING POINT DESCRIPTION

2.1 The analysis of my current work

My current work position includes everything related to the corporate cards and fleet cards for the employees and volunteers of the organization. This means the normal working day usually revolves around solving different types of service requests.

Different work requests can be categorized to come in 99% from three main groups: 1) Support & Technical service requests from Cardholders & Users 2) Requests concerning reporting from the local management 3) Requests from GCS for the globally needed reports for our area, action requests for certain cardholders, or data collection for the area.

In my position, I filter many requests coming from cardholders and reformulate them into a form that can be requested from the GCS in the HQ. Administrative requests that involve changes in the cardholder data, card limits or approvers need to be submitted to be further processed in the HQ. This requires excellent communicational skills, to first understand the original requests which can vary from very informative to barely relevant to the issue and process them into a form which is easily understandable and processable for the HQ. I work daily with the HQ team to send them the pre-processed cardholder maintenance requests. I spend approximately 80-90% of the time advising, training and resolving user requests, while the remaining time is spent between creating reports and project type of work.

Most of the requests come from cardholders or reporting platform users either by email or in the form of phone calls. On average I resolve more than 90 - 95% of these support requests without involving additional parties. This requires in-depth knowledge of both reporting platforms in use and very good problem-solving skills. Currently, a big portion of the users are usually inexperienced regarding the reporting platforms and are not able to describe the issues well.

On requests which I cannot resolve independently, or which do not concern my position directly I delegate or involve other internal parties to arrive at a solution. For requests that concern my position, but for which I do not have the needed information, I usually request additional information from the GCS in the HQ. Due to my current level of experience, most of these issues will have to be answered by the development team responsible for the new card reporting platform CARD.

Additionally, I am responsible for the reconciliations of the cost accounting that is made with the corporate cards collectively with the treasury payments team. If there are any
mistakes made by the cardholders on the cost accounting coding which would assign pur-
chases to incorrect cost centers, I am responsible to monitor and correct them. In
summary, my responsibility is to be the specialist for anything and everything corporate
cards related in the organization’s Europe-area.

As part of the treasury team of the organization, the department's core working hours are
from 09:00-15:30 during which I must also be present.

At the current moment in our organization, there is a change from one reporting platform
Works to CARD which was dictated by for the force majeure of bank “A” withdrawing their
services from 15 countries in our area. We had the announcement at the beginning of
2018 with a 90-day warning that the cards we have in those 15 countries would stop work-
ing at the end of the 90-day period. Adopting a secondary card program was mandatory
as the organization had to find another bank to provide corporate cards for the countries
where bank “A” would not further offer service with quick succession.

Fortunately, the organization was able to negotiate services with bank “B” and had been
already building new software for the card reporting platform for some months. In this situ-
ation, however, it was mandatory to push to complete the new reporting platform several
months early of schedule and take it into use before it was fully ready. This implementa-
tion of the new card provider bank “B” was completed in the second quarter of 2018, with
taking the reporting platform CARD into use with bank “B” cards.

However, for an unknown reason to our area organization, there was a strong push from
the HQ to migrate all our cards from bank “A” to the new reporting platform CARD as well.
The first part of this migration was completed in the third quarter of 2018 as sort of a test-
ing phase. The second part was due also in the third quarter but was canceled shortly be-
fore the date it was meant to happen. Unofficially, we were told that the migration had
caused higher workload due to the problems that had surfaced in the CARD platform, and
further implementation would have to be postponed until they are fixed.

The situation is difficult as there is a lot of duplication of work due to two parallel pro-
grams, and many cardholders who do not yet understand how the new reporting system
works. The amount of service requests is very high and prioritizing between tasks is cru-
cial.
2.2 Stakeholders in the organization

In the organization, I work in the treasury team, but my work spans through all our Europe-Area as there are cardholders in every single unit and department. I am regularly in contact with any of them directly as needed, except the highest manager for the employee departments in the Area. Due to this, the normal stakeholder charts would not be applicable regarding my position and the above illustration best represents the relevant structure for my position. The figure is from the work positions perspective and for guideline only. It is not an exact presentation of the organization or its hierarchies.

I work closely with the finance and records department as my substitute works in other position in the treasury team, which is in the department. Some of the work tasks may
overlap in the treasury team, but for most job tasks concerning my position, I am individually responsible for in my position.
3 JOURNAL ENTRIES

3.1 Monitoring week 1

3.1.1 Monday 10/09/2018

As I am returning from a week-long annual leave, the goal of the day is to read through all the new requests to prioritize the most important pending requests and complete the most urgent ones. On top of normal support and service requests from cardholders and the HQ, we have received 180 credit cards to be shipped to cardholders before the end of September, as their current cards will expire before then. My colleague who has substituted for me half-day during my absence has already shipped 15%-20% of the cards, mostly with cardholders which could locally receive the cards in our office or in the other office location in the city.

The day begins with an almost hour-long broadcast in which all employees are expected to participate from our US-based highest “managing director” level employee that oversees all the departments of the workforce. Due to the high amount of emails, I start reading from the latest emails instead of the older ones as in many instances there might be multiple emails involved in the situation and the issue could have already developed after the older emails. I manage to read through unread items and act upon the most critical requests, but I do not feel well during the day and must finish the day earlier than normal.

The number of pending email items to act upon was more than 200 at the time I departed.

3.1.2 Tuesday 11/09/2018

Away

3.1.3 Wednesday 12/09/2018

Away

3.1.4 Thursday 13/09/2018

After returning from sick leave, my daily goal is to catch up again with the unread email requests, as well as to clear any phone messages left to the voicemail. There are now more than 240 emails for me to act upon at the beginning of the day.
Most tasks today needed investigation as only partial information regarding the issues is provided by the cardholders. This relates to the cardholders usually not being aware of their responsibilities, or due to the lack of understanding of the reporting systems.

As we are still dealing with two different platforms for the cardholders to report their card usage, there are still cases in which cardholders are confused as they have not followed the instructions in email communication sent to them.

Also, a significant amount of time during the day is spent on training individually a few higher manager level employees that have not had the time to participate in the training sessions organized during June – August.

One of the more interesting tasks was investigating why one cardholder has not had his or her card working for a few weeks. The issue had already been escalated at beginning of my vacation week but my substitute was not able to solve the situation. After investigating the CARD system, I find out that the card is suspended. Following investigation shows that the card is suspended due to being in non-compliance inadvertently because his manager had not approved the expense reports cardholder had submitted for approval over a month ago.

I have developed my email handling techniques by adding several categories of “tags” to classify different types of emails, to avoid reading emails again unnecessarily and to find the types of messages I am looking for more easily.

3.1.5  Friday 14/09/2018

I set again goals for today to clear as many email requests as possible, starting from 230 emails pending for action. Preferably, I would finish with under 200 messages left at the end of the day. The second goal was to send at least 10 Credit Card shipments to Cardholders

As I was on holiday during the previous work week, and due to the few sick leave days on Tue-Wed, the situation is hectic. When I left for my week-long leave, I had diminished the number of emails down to 34, while currently, it is at 230 at the beginning of the day. There will be between 50-90 new emails daily, plus phone calls to clear. In order to achieve my personal goal of clearing the emails to less than 200, I will need to clear more than the daily incoming workload.

The second goal of today is to ship at least ten credit cards to cardholders. Preparing one shipment takes between 4-6 minutes, depending on if the address and contact details are properly provided. There are still approximately more than hundred cards to send by the
26th of the month, leaving me nine working days to do this. Sending only ten per day will not be adequate but I will revise my goals for the next week.

The day starts before I even get seated as the phone is already ringing. As a one-man go-to person regarding cards, being simultaneously the technical and the customer support I am meant to take all the calls regarding any card issues or questions. This can be nerve-wracking when you have three calls coming after each other which would not be of high priority normally, but as they have called, you have to prioritize them over other high priority issues.

On the mental side, the most difficult part of the work is to be so much behind while your substitute has only used part of their workday to cover your position, and several requests are two-three weeks old. Even while the people in the organization are in my experience more forgiving and kinder than external customers, you can at times sense their annoyance.

I finished the day with 192 emails left (clearing 59 email requests arrived during today and 48 from previous days), having taken 19 phone calls and shipping 14 cards as tracked shipments. This was accomplished by working for an hour overtime with an on-the-keyboard lunch.

My know-how has improved more on email set rules in terms of the way I can assign different types of emails to different folders automatically. I was also able to prioritize well the time I had in accomplishing all the high priority tasks I could locate in the email.

3.1.6 Analyzing week 1

The largest part of the week was used in solving service and support requests of different kinds and of varying difficulty levels. It took significant time just to go through the emails that had been left unresolved, and at the end of the week, there are still emails that have been left unattended. The main reason for this is that the back-up does not yet have the know-how regarding the CARD system and can only spare up to 4h/day as he covers still his own work assignment. By my own estimate, most support requests (70-80%) are relating to the new CARD platform. Because of this, it is playing a crucial part in the support provided to cardholders. While the substitute is experienced with the parallel system Works and mother system FIS, he has never worked full-time for more than few weeks as the Card Administrator. Due to this, the back-up does not have the necessary knowledge base of the most common issues with the new system.
The CARD platform is still under development while it has already been taken into use. There are many different system issues which prevent users from submitting expense reports. Some of them can be bypassed with repeating the request, some must be reported to developers via the HQ in order the program code to be fixed.

Another type of issue currently relevant is that there are many “features” that are currently lacking in functionality in the CARD platform. For example, for organizations internal area auditors the auditor rights do not allow functional auditing for the cardholder’s purchases as they are not able to access the uploaded receipts.

There were many phone calls during the week, which was to be expected, as we deal with all of Europe area and with hundreds of corporate cardholders. Phone calls are challenging as most cardholders expect an immediate solution to their issue. This requires not only in-depth knowledge of the issues and great skill using the platform but also vast communicational abilities.

I notice that during the previous week I have managed to develop my communicating skills towards a more concise style, based on two estimates I have made. Firstly, as most people are overflooded with information due to the high workloads, they tend to postpone reading complicated or bloated messages, or they lose concentration during reading them. Secondly, due to the different level of language capabilities, the easier the language and message are, the better the effect they seem to have.

My observations seem to be supported also by theory, as referred by Rai & Rai (2008) as they describe the final part of receiving any message as accepting it on an emotional level. Thus, if the message surpasses the receiver’s ability, intelligence or knowledge, or due to the sociological barriers they feel like it burdens them, the chances of getting the point across seem to diminish greatly.

The first part of resolving any issue is understanding not only what the user is trying to describe, but also what they should be describing. This is especially the issue because the users in the area are mainly not native English speakers, even though the organizational language is English. Technical terms relating to accounting, and new terminology created for the new platform seem to be hindering the communication process. (Rai et al. 2008, 36).

Another challenge for cardholders is the difficulty of changing part of the terminology between the Works platform and the new CARD platform, in which some new words have been adopted.
Thus, when parties try to communicate the issues and solutions, it is affected not only by the technical understanding but also the socio-psychological barriers in their communicational skills. (Krishnamacharyulu & Ramakrishnan 2008, 10-11).

On my side, effective communication is something that requires effort and work to develop and improve in order to achieve a level of adequate communication. I try to concentrate on neutral, efficient and minimalistic answers in order to provide concise responses with efficiency. It has required me specifically concentrate on shortening my answers and skip on proof-reading any emails outside of high-profile stakeholders. It is a conscious choice I have made as I provide support service to internal users instead of external customers and the volume of service requests asked.

Based on my experience, there are two ways to find solutions in situations where the message from the user is unclear:

1) Communicational skills that enable understanding of the user even in situations where users are unable to portray the issue properly

2) Technical skills & experience in solutions which allow placing the communicated issue into most likely scenario context

Most solutions are found as a combination of the two parts, although with growing knowledge of the new CARD platform and repetition of ongoing issues and solutions, I notice that more and more of the issues I can think of a solution even before the person has finished explaining the situation on the phone. However, there are many requests that require further action, such as sending card application forms, maintenance forms or requesting more specified service request to be sent by email due to the complex nature of the request or the need for approval for requested service from someone else than the requester.

In situations where the cardholder’s status is restored from non-compliance to compliance status manually outside of the automated system processes set in place, the approval is also needed from the organization’s area controller or its designee.

3.2 Monitoring week 2

3.2.1 Monday 17/09/2018

The day kicks off 08:30 with a weekly meeting for the local building’s workforce and is led by a colleague which has been requested by the local leadership to give sort of motivational short talks for 5-15 minutes. The responsibility rotates and usually, the same person
is not responsible until after several months. After the meeting which is not obligatory but is a “highly encouraged to participate” by the HR for all the workforce, we head to our own working spaces. Our office is an open office with more than a dozen employees.

I have set myself the target to dismantle as many of the remaining and new email requests as possible and keep on sending at least 10 cards per day.

This quickly comes to stop, as there is an enormous number of new requests and it grows faster than I manage to provide solutions for them. I have also agreed to train again a person I have previously trained, as they are in a position where they support one of the higher managers in the workforce. This takes a large portion of the day, enough that I feel highly uncomfortable with the time used on as I have still more than 200 waiting support requests. My management has requested that I do not spend too much time providing simple solutions where the cardholders can read the training material and see the recorded training sessions. However, there is an internal discrepancy with this policy immediately when the person is of a position. Most departments of the workforce have administrative assistants that do all the card usage reconciliations on the behalf of the higher managers. Recognizing which persons are of these positions have become quickly evident and this requires interpersonal skills to discern. More time needs to be used in advising these individuals and more chewed responses are needed for them.

I am able to get back to handling the email requests when I am advised by my supervisor that I had been requested at beginning of my sick leave that I should have provided a report for the area controller which was now past due. Unfortunately, due to my colleague opening the email request I have not seen it before being on sick leave. I am graciously given until the “end of business” to provide the report, which I manage to do by 18:30.

Given the sheer number of completed requests and development of speed in which I can provide solutions to support requests, the day can be considered a success. On the other hand, the amount or new request was staggering and still surpasses the amount which could be completed during the day. Most of the new requests are relating to applications or changes in the database, user details, or simply investigating why there are error situations with the cards of the Cardholders. Many of the situations could have been solved by the cardholders themselves with more effort, or more knowledge of the different reporting platforms, or cards in general. This leads me to think I need to create email templates which point on how the cardholder may find this information themselves which leads to diminished further service requests. More effort could also be pointed to developing automated email replies and/or intranet site with required documents.
3.2.2 Tuesday 18/09/2018

After the overwhelmingly disappointing Monday, I set myself goals to have a better day at work than on the previous day and sort out most of the requests in a critical point. Part of the job is to prepare for the 20th which is the suspension day. Due to the accounting cycles set for the organization and corporate cards. In regards to this, it seems that there are many unresolved older requests that have been read but unattended while I have been away. I am trying my best to focus on the ones that I find most critical.

Unfortunately, the atmosphere during the day is extremely hectic. I start by teaching how to submit new reports to my colleague supposed to back me up. I am chased by all three of my closest managers with requests I must fulfill for them immediately. This pushes my lunch up to 2 pm while I complete the requests. I am also interrupted continuously with phone call requests, and colleagues’ requests while trying to solve the more complex email requests.

I manage to notice there are fraudulent transactions on a credit card, and later during the day, I manage to find a pattern while seeing decline history from another card. Canceling both and re-ordering the cardholder’s new card we manage to prevent more damages from happening. I also request the HQ more information regarding the frauds in general as they have a nominated fraud specialist in their team hoping to learn something that will help us identify these patterns earlier, and to review our shipping system for any possible exploitable weaknesses.

Lastly, I work with a request to set new approvers for a few cardholders, as their current approvers have either departed from the organization or the job position. For these, we need to submit a request with relevant data which I need to collect across our FIS system and cardholder datasheets and arrange it in a correct pre-processed form before submitting the request as an email to the card team in the HQ and they, in turn, arrange any system set-up changes.

I did not manage to send any of the cards out today due to the extremely rushed requests and trying to prevent as many cards from being suspended as possible on the deadline of 20th of the month.

I began the day at 9:00 end the day 19:15 while again eating the lunch on my keyboard.

3.2.3 Wednesday 19/09/2018

I know I have felt encumbered due to catching up all the undone tasks from previous weeks and working several days not only long days but with full intensity and without
breaks. Even though temporary higher stress period might have kept the rate of work very high, after 4 days I need to take focus on keeping calm and reducing the hectic atmosphere.

Luckily after dealing with the most urgent requests, I manage to clear several of the new requests. In some point, the amount of uncleared emails is over 250 while I feel that I am making good progress. I got permission to have another colleague to help me with shipping the cards so we can have them out latest by Tuesday. As we have a few hundred cards expiring at the end of September it is becoming more urgent day by day to send the remaining cards. I do not ship any cards, but I prepare an excel file in which the entries can be uploaded to the system in bulk, instead of entering shipping details one by one to the shipping system. The nominated colleague will enter the already received address details on the excel to speed up the process.

I work through the day trying to help as many cardholders as possible to avoid getting suspended the next day the 20th which is when the compliance procedures are run in the HQ. Essentially anyone out of compliance will have the card suspended, or if their cash usage is in non-compliance, they lose the cash withdrawal ability on the card until it is again in compliance. The reinstating of cards is run as an automated process once per week. Significant time is spent weekly by requesting the cardholders to be reinstated manually. Most times the request is granted on business reasons, while it does require additional work from me to prepare the request to controller, or controller designee.

I began the day at 9:00 end the day 19:00 while making a point to leave my desk to eat in the cafeteria to have a break during the day.

3.2.4 Thursday 20/09/2018

The goal of today is dealing with as many of the requests in line as possible along with the critical requests. Most of the day I spend fulfilling requests, while I try to work my way back to the older email requests, and work to clear the older voicemails. I am feeling better regarding the situation, although there are still several requests that have not started as urgent, but now due to the long response time have become urgent. Some of them being an even month old or older. Due to there being more requests that can be completed, at times I am making judgment calls to leave some requests hanging hoping that they will take care of themselves in some other way. This is especially true with support requests that could be handled with more effort on cardholders’ side. I do however try to fulfill any request that can be easily fulfilled in a matter of few minutes.
As I have not spent a lot of time with my colleagues I am pleased to leave work for a long lunch with colleagues. This provides the best chance to improve my German skills, which is one area I have not been able to spare much time during the last hectic months.

We have a team meeting with the treasury department, in which we go through current issues. The meeting is council type, so team members can and feel able to contribute to the discussion, regardless of how different our tasks may be which cannot be said for all other meetings we have in the organization.

The last part of the day becomes hectic again as the highest manager in Finance from our headquarters in the US, singles me out claiming since I know the system better than anyone else, they want me to help test the new electronic application tool which will allow us to go paperless with application and maintenance forms. I do notice the compliment and being chosen as the first person with our whole organization outside of the HQ team to support this. The flipside of the compliment is they need testing, right now, and I already know I due to it will not be able to leave on time. A colleague passes me leaving and asks in quite a serious tone am I alright, because to them I look extremely stressed. Although I do feel better than days before and try to laugh it off, it still does make me think. I have experienced extreme stress before, and I noticed that the last person to understand the stress is the stressed individual. During those times I only noticed how I reflected from other people and realize all is not well. I do not want to get in the same state ever again if I can avoid it. The good part is, I know I am not yet close to that.

For the good or the bad, I can only submit two applications in the testing. All the others we cannot submit for different technical reasons or issues. Still, in many ways, the day feels like success.

I started the day 09:15 as I got in late and left 18:00 which was an improvement.

3.2.5 Friday 21/09/2018

I set a goal for the day to finish many requests, and to lessen the number of tasks to do as much as I can.

I process every smaller task I receive as soon and as fast as I can, in order to reduce the number of requests.

I manage to write in the data for the collected addresses for bulk upload to the system to ship credit cards out on Monday, train 3 people from the office to use the CARD program and collaborate on a macro my colleague has created for sending mass emails with specific data and instructions regarding their card compliance status.
At the end of the day, there are still 270 emails in the inbox, while I have tried to clear as many as possible.

The day itself was in some aspect’s success, and I feel it is important to see the amount of progress in the difficult tasks. The numbers do not look good, but many of the tasks are difficult to estimate. Training the users has taken much longer than it is supposed to, but I am hoping it will improve the interpersonal relationships I have in the office.

I am glad I have time to recover during the weekend, as the week was extremely tough mentally, although I did manage to concentrate on enjoying small successes and take enough breaks during lunches towards the end of the week.

I started the day 09:15 and left 18:15.

3.2.6 Analyzing week 2

Reflecting on this week as well as the one before, I know that my daily goals were somewhat vague and not measurable by statistic for the most part. This was a conscious decision as I felt already at beginning of the week that my wellbeing was at least to some degree affected by the very high workload combined with very tight deadlines. I knew by looking at the numbers at the beginning of the week that they would not all reflect success by the quantity of resolved emails and contacts due to the high number of projects and complex requests. They would not show the high effort compared to other time frames I have individually measured the number of replies. Instead, I changed my strategy and chose to focus on things that would bring feelings of success and support the coping under the workload.

As I have limited control over the external aspects of the workload and timelines given, I first look at my internal handling of the work.

*Boyes (2018) categorizes four main ways busy people sabotage themselves at work:*

- working away without prioritizing tasks
- overlooking easy solutions for completion of tasks
- postponing developing lasting solutions for recurring issues
- using escaping methods to cope with anxiety

The more I consider each of these topics and the things relating to them I can see that I am also having signs of all four categories in my work. These things according to Boyes
are not flaws or deficits in self-control but very natural patterns that even successful people can struggle with. Breaking away from these patterns is not easy and the author suggests aiming for small steps of improvement instead of expecting completely abolish them from one’s life. This can be practiced by raising self-awareness and concentrating on noticing these patterns.

One of the issues I have experienced is the forced multitasking, which means leaving resolving one request open while I must take on another higher priority request in form of a phone call or personal visit from a cardholder. This can be in worse cases extremely exhausting when analyzing complex requests is interrupted constantly. This has led me into making a conscious effort to reduce the amount of non-obligatory multitasking I do myself as much as possible, so I can cope with the mandatory multitasking.

Minna Huotilainen noted (as cited in Salonen 2018) how multitaskers claim to be efficient in doing several things simultaneously, while studies show them to be worse in concentration skills than the average person. She also refers how stressful highly active and busy working life can over the years generate state named as attention deficit trait or shortened “ADT”. In this state person generally has started to interrupt their concentration on tasks without an external need because their brain has already programmed itself to prepare for the next interruption. Some of the persons may also have the difficulty remembering specific details. She points out this state is not a classified disease, but the name is developed so the person in the state can notice their condition and improve it. Usually this state is largely created by the choices in an individual’s lifestyle and likewise improving is possible with conscious personal choices. One of the key-factors of avoiding building or releasing this state is resting properly and adequately.

Research also supports the conclusion that when our brain is trying to do more than one thing at a time, it will not function as efficiently as when concentrating on one task at a time. Completing one task saves the brain time and energy from jumping from one thing to another and is proven to be more efficient. (Rubenstein, Meyer & Evans as cited by McNaughton 2015, 8.)

Approximately half of the working-age population in Finland experience regularly fatigue which reduces their quality of life (Rinta-Tassi 2018).

If the workload is currently more straining than normal it means that I should consciously concentrate on supporting the recovery processes both in and outside of work.
3.3 Monitoring week 3

3.3.1 Monday 24/09/2018

I set myself a goal for the day to finish more of the difficult and time-consuming tasks that I have pending. The difficulty comes in measuring that progress as there are so many tasks of various degrees of difficulty undone, and there is no real measure of how long the solving of them should take. In such situations, I do feel that spending the time to stop measuring the amount for the reason of measuring, would feel like a waste. I could have spent that time solving another issue. Most days I do not have issues being fully focused on solving as many requests and issues as possible.

I notice that measurement goal while good in normal situations where there is a normal pipeline of flow of requests can feel extremely suffocating in unordinary situations where there is no way of achieving status-quo. Thus, I concentrate on the short bursts of solved issues. I leave the estimation of numeric progress aside and concentrate on knowing I have progressed in learning to solve more efficiently issues that have been extremely difficult for me at the beginning of the job 10 months ago. I breeze through creating complex reports from the banking system and copy and organize the data in excel with ease, just glancing off the written instructions which I used to need hours to read and internalize at the beginning of my employment. I know from seeing the keywords, what I need to do in each part. The level of my understanding of both the reporting tools we have in use for the banking system and excel functions has grown significantly.

Almost at the end of the day, the HQ comes down hard on non-compliance and lets us know they will not be able to process our requests for manual reinstating of cards. Instead, we will have to rely on the automated process that runs weekly and restores any compliant cards back to function. If this will be true, it will significantly lessen the workload I currently have.

My manager tells me to leave around six. I half oblige half brush it off to appease him, but still end up leaving at 19:30. I manage to keep the focus and speed until the end of the day, and I wanted to use the productive state while I have it. While the day was long, I do not feel for once weary at the end of the day.

3.3.2 Tuesday 25/09/2018

The day passes mostly the same way that most other days during the previous week, darting between different requests. Most requests are regarding restoring non-compliance as cardholders do not understand the terms of use they have signed, or other changes in
card set-ups. While solving and completing the email service requests, I get interrupted continuously with phone calls, and while I am on phone calls I have at times person waiting next to my desk to request something to be done for them. I start to notice I am getting to an “ADT mode” where I have been interrupted so many times during the tasks, I do begin to bounce between different emails and tasks myself when waiting for the system to process another query. Most phone calls I have received during a working day is 28.

Few colleagues request to be trained personally on questions they have on the new reporting program. While they could have read the 2-page manual I have put together that would answer 95% of the questions, I decide it is better to spend some time to teach them well, as they will appreciate the effort. I also raise the idea with their supervisor at a later time to include me in their team meeting to give 20min presentation and training and answer most of their questions relating to the new reporting system.

Distribution contacts me to inform that our courier company cannot process the excel bulk list I have been building for a week for shipments. Apparently, they cannot do it for “a few days or so” rendering hours of work useless. I have exactly one hour to prepare shipments for almost 40 credit cards to be shipped, along with creating their labels in carrier’s system one by one. Distribution agrees to collaborate and between three people we manage to create the shipments, pack them and ship them. This, however, has created such a high-stress peak for me that I feel the aftereffect through the rest of the day.

My manager is leaving at 18.00 and tells me to go home, and that he will not leave before he sees me leave.

3.3.3 Wednesday 26/09/2018

My physical energy level is fine, but my mental energy level is lower than I would like at the start of the day. Noting this, I decided to use that feeling for my advantage and try to let go of stressing about my work.

The day starts with a special request to reconcile someone’s cash balance by taking a card payment at my card reader. I know this might create accounting problem for us later, but as my manager asks me to do it for this VIP person, I am all in to see what kind of account mess it will create.

The day involves different support and service requests, a major part of my time taken by advising cardholders that do not understand why their card does not function after it has been suspended.
We are requested to send part of the pre-processed administration requests to the HQ with a new tool, CAM. Sadly, it is only a small part of the requests, and only for cards in the CARD system which is one of the two parallel reporting systems we use.

This theme leads us to discuss with my manager some of these issues currently acute, and he sends a request to the HQ to try to speed up the migration process for the rest of our cards. The migration was already once canceled the day before it was meant to happen in August.

I started the day at 9:15 and finished at 18:15.

3.3.4 Thursday 27/09/2018

The day starts with checking the emails and confirming there are fewer incoming requests than earlier, and most of the important things are taken care of. I manage to close several requests of system rights issues in an orderly manner, send few of the last cards we had to ship out, and take many support calls while doing this.

I have an hour meeting with my supervisor for talent development, performance review and situation with cards in general. We discuss all these topics in detail, and I am advised to keep out my flex hours, in the next 3 weeks or so. This will mean I’ll have to leave an hour early every day, instead of an hour late.

I finally manage to drop the number of open requests from 290 to 250, and in reality, I do not believe there to be even a hundred unresolved requests, the issue is only cleaning up the older messages relating to same issues.

The day is successful productivity wise, and I can see I have prioritized correct things.

I started the day at 09:00 and leave 17:15

3.3.5 Friday 27/09/2018

The day is last before my one week leave, and as such, I start immediately clearing email requests. All the cardholders that have submitted their addresses to me have been sent the replacement cards. For the first time in 2 weeks, I feel slightly smaller amount or requests arriving in. I manage to deal with many of the more urgent requests. I clean the email from duplicate requests and follow-ups for the requests and manage to drop the amounts from 290 email requests to 66 by the time I leave. In the process, I make judgment calls on do I consider the case resolved or if it is most likely resolved. Unfortunately, there is no overlap with my current back-up during the day, so we only briefly go through
most important and urgent issues still relevant. The new CAM tool which allows a more automated way of submitting requests is partially taken into production. Unfortunately, as there still are two parallel card reporting platforms in use, it will be very difficult for the substitute to recognize which country and which system the requestor is using. This will result in extra work for the back-up during my leave.

I start the day at 09:15 and finish at 20:00.

3.3.6 Analyzing week 3

During this week I notice how my skills in my position have grown even over the few weeks due to the challenges presented by the incoming requests. This is most evident in the larger technical knowledgebase I have acquired through experience in resolving requests. As a new area of increased knowledge could be mentioned the CAM tool which will eventually replace all paper forms relating to the card administration.

The main theme that rose to me from the week was how I noticed how prolonged stress levels did continue from previous week over to week to this week and started to affect my personal working condition. When systems and their operators are continuously asked to do more, eventually they will reach the limit of their capacity to respond. (Szalma & Hancock 2008, 46)

The hectic nature of the work and higher workloads than normal started to affect the overall feeling of work in negative ways. Analytical work done with constant interruptions has caused more stress as there is a need to re-orientate to the analysis in hand. While I do feel it is a strength of mine to pick up and let go tasks seamlessly, it can be somewhat taxing. While the week started with a positive motivation to achieve the numerical goals, I had set for myself, I noticed I had to consciously start focus on achieving a sustainable level of work balance.

While stress as a word in most connotations defined as a negative thing, having the correct amount of stress can also have positive effects if it supports productivity and goal achievement by enhancing the concentration levels. This is illustrated by Figure 2:
While the figure might be overly simplistic to fully cover the complexity of stress theories it describes how concentration is optimal when our focus is on the task and the energy levels are adequate for the processing of the task information (Szalma et al. 2008, 46).

Figure 3 The level of concentration is determined by the balance between factors that motivate and generate positive energy, and factors such as distraction, fatigue, and stress that inhibit or distort energy mobilization and attention. (Szalma et al. 2008, 73)
There are always positives and negatives found in every workplace. While it is not possible to always control the number of negative effects in a workplace, there should be adequate processes in place to control the amount of these effects. Currently, my overall estimate is that there are not adequate processes to minimize the interruptions in my work. Secondarily, there are times where time pressure and unpredictability cause high spikes of workload which takes a very long time to reduce to a normal level. There is currently no overflow control in place and any overflow will be handled by myself. As I have addressed these issues with management there is an acknowledgment of the issue, but there are no further resources to spare during overflow.

3.4 Monitoring week 4

3.4.1 Monday 01/10/2018 – Friday 05/10/2018

Away from work

3.4.2 Analyzing week 4

No analysis

3.5 Monitoring week 5

3.5.1 Monday 08/10/2018

I start the week from holiday still recovering from flu, but with a positive and more relaxed stance on the work. I have reflected on the past weeks and conclude that while I have had extremely committed attitude and tried to maximize my work effort, I can just concentrate on working smarter and to those cases which are more urgent and not worry about what is still pending. While doing that, I am also more committed to reducing my hours.

My substitute gives me a few very short briefings what he did and did not do during my absence. The situation is less chaotic than last time, but essentially 20-30% of requests have been dealt with during my absence. I realize that many of the cases I have started before my leave are still pending, as the needed approvals from my managers are still pending in the FIS workflow. I am already chased on several these, and while I remind my manager on this again, unfortunately, they do not have time to process the request and will be back on Wednesday. I advise the requester of the pending situation without pointing to my manager’s action still pending.
The day continues with solving different type of requests. Mostly I concentrate on solving card non-function issues as a priority. Most of these failed transactions are usually caused by one of the following main categories: fraud blocks by the bank, cardholders non-compliance issues, a merchant not approving the card or having system malfunctions, cardholder entering a wrong PIN or card details, or physical breakdown of the card. At times it can be a combination of several of these, and I investigate one case where the card has been in non-compliance, restored by the automated weekly system restoration just be still fraud blocked by the bank due to suspected fraud. To get into this conclusion, I consult both the new CARD system to see what the card limits are at the current moment, which still shows the card being at the lowered limit. I still check the “bank B” system to see last transactions and see there is fraud block also on the card. I advise the cardholder of the need for them to call the bank and confirm the movements of their card along with the security protocol questions they will need to answer in order to remove the block.

I finish the day half an hour early in accordance with the goal that we agreed upon with my supervisor of using up most of the overtime hours in the next three weeks.

3.5.2 Tuesday 09/10/2018 – Friday 12/10/2018

Away

3.5.3 Analyzing week 5

The week only consisted one and analysis the prevalent issue is how to handle crisis situations. Even returning to my position from week absence could be considered challenging, and due to unfortunate events, it becomes nine from last ten working days. This builds up the anticipation of crisis brewing as there will be a significant number of pending items waiting for me when I will return.

In a crisis it is common to questions the goodness of the organization you’re in and its leadership. It also provokes internal reflection and questioning oneself and easily leads in blaming yourself for the organization’s crisis. (Goldsmith & Wheeler, 2009)

Consciously realizing that it is not only in my hands and that the eventual responsibility of the success of the organization is not mine only is a good remedy to let go of the looming difficulties ahead.
3.6 Monitoring week 6

3.6.1 Monday 15/10/2018

The week begins as normal with a motivational meeting to the workforce in the building. After a long absence, I start reading the emails to find the most critical requests. I only have a limited time before I must leave to another office location to train the area presidency administrative staff to use the new reporting program, CARD. They are responsible for supporting the highest managers in the organization so the training is obligatory for me. Unfortunately, at the beginning of the training, I notice that the worldwide FIS update during the previous weekend has blocked my system access to the CARD system. As a result, I train the audience with participant access instead of my administrator access and I cannot show all the possibilities with the system.

After this, I spend some time to visit two other departments which I know are heavy users of the new platform but also not very experienced with the system. This provides good results as they are two of the most vocal departments to complain and request services. Brief face to face meetings seems to provide a very good ratio of return in buying me time to respond to all the pending service requests.

Rest of the day I spend solving as many high priority requests I can read through. I do not yet go through my voicemails. Before the end of the day, the system engineers have fixed my access to the CARD platform and I solve several high priority requests that required the access.

Judging that the work backlog is a couple of working days long, most urgent fires seem to be put out by the end of the day.

I arrive at 08:30 and leave at 19:00

3.6.2 Tuesday 16/10/2018

The day starts with my manager summoning me multiple times to support him with the different types of new approval requests, which have been submitted in the new tool CAM. As CAM aims to have the approval trail paperless, there are still some things to iron out by the developers. Regardless of this, we process through roughly 20 card related requests with the new tool.

During the day, I am able to start using the macro which has been created to send out emails regarding pending suspensions for cardholders. I manage to push out both the cash related messages and the card suspension warnings. I collaborate with my
colleague to fix a few issues with the macro. This is a success, as the number of pending suspensions and cash removed from the card are too high to contact cardholders individually without this macro. With the macro, we can dissect the information from our reports that are specific to them, along with automated instructions on how they can fix the situation.

At the end of the day, I take a significant portion of the day to guide an elderly cardholder through the reporting process. Now there are several urgent cases which the macro has revealed, but the responsibility of the solution has been directed to the responsible stakeholders: the cardholders.

I arrive to work at 9:00 and leave at 19:00.

3.6.3 Wednesday 17/10/2018

I begin the day by answering several phone calls and the most urgent unattended requests. Several of the requests require me to call and have the cardholder or a support person explain the issue or multiple issues. Due to the complexity of the requests and parallel reporting systems, several of the cases are very complex and time consuming to resolve. Most of them are not yet fully resolved, but I am able to submit the processed request either by email to the GCS team or by the CAM tool to the working queue to be approved.

Most difficult cases during the day are the volunteer units' issues. The volunteer units have nominated financial secretaries which are responsible for entering centrally their staff's expense reports, on their behalf. Three of these volunteer units are now having most of their cardholders in the old Bank A platform, while all new cards opened for them since July are handled in the CARD platform. There are access issues, as well as lack of experience with the new platform, so to resolve the issue I need to apply my knowledge of the new platform, and on top of it apply my knowledge outside the scope of my job regarding access requests. I am able to use the new recently learned knowledge and apply it to advise them on resolving the issues.

I feel there is progress in having the most difficult cases resolved during the day. The broken system functions in CARD platform are still unresolved by the development team and we have had near zero communication from them regarding the resolving of them.

I do only half an hour overtime which is also normal. Despite my effort levels and hours, I have felt very well during this week.
3.6.4  Thursday 18/10/2018

I start the day by advising cardholders on their questions about how they should fix their account situation. I also follow up on several received calls on the voicemail to resolve the requests, and many of them seem to be again for the volunteer units. There are not many issues that raise out from the mass of requests. There are so many requests that even with continuous quick resolving there are countless other.

I get special requests to arrange for auditing access for several people in the new system. However, as we need to limit their scope of auditing rights to those people who work under their direct supervision, I request the HQ to advise on the issue. The issue is partially that this goes beyond my job into the general administration of the FIS system, for which we have another person. These access issues are quite complex on the background, and I know that teaching this information to my substitute efficiently is near impossible. I notice that my understanding of the access issues has grown significantly, and I now know parts of the process which I did not a few weeks ago.

Also, there is a significant number of proxy access requests and other requests I can submit via the new CAM tool. As I have made shortcuts in the past on some of the requests to bypass the controllership, when I have adequate back up from the cardholder and manager, with CAM this is no longer possible. This, in turn, grows the lead time on some of the requests significantly, as the controller or his designee are not able due to approve these due to their work schedules.

I start the day at 9:15 and finish at 19:00.

3.6.5  Friday 19/10/2018

During the day, the most interesting and alarming issue I find is that the On-Screen Queries do not seem to populate the excel export properly. In practice, this means that there is a significant delay between the time of the cardholder and the approver sign off on the expenses in the system and when it shows in the query. This, in turn, makes it practically impossible to follow who is going to be in compliance and who is not. This means an approximate delay of at least one full day.

This combined with several cardholders still not able to access the system keep me occupied in the afternoon, while most of the day has been spent in resolving older requests.

I arrive at 09:00 and leave at 18:15, the earliest all week.
3.6.6 Analyzing week 6

Reflecting on my week I would benefit on finding even more efficient ways to speed up the scouring of emails for priorities. At the current moment in the process of reading, if the actioning of the request would take more than 2 minutes, I should finish it immediately. However, the estimating that 2-minute timeframe might be faulted, and, I might take on processes or requests that take significantly longer than the 2 minutes which in turn slows down getting to the priority requests. In Renaud’s study of perception, workers estimated that they had checked their email on average once per every hour, while it was close to every five minutes. (Renaud, Ramsay & Hair as cited in Russel 2017, 50.)

Either I must find a way to properly measure my actioning time on specific requests or change the timeframe of 2 minutes to something else.

On one of the studies of Brown, Duck & Jimmieson (as cited in Russel 2017, 50) it was concluded that the way in which the worker perceives the workload is a better measure than any numeric measure of the workload. Only once this perception of the worker is understood further analysis can be done.

After large study (Kalman et al. cited in Russel 2017, 50) of several thousand workers, the conclusion was that from those workers who handled a high volume of emails the most efficient were the ones who adopted three strategies:

- regularly clearing the inbox
- responding quickly
- processing unread messages

Their study, however, did not measure the subjective workload perceived by the workers. As a conclusion the author notes that individual differences and email content affected the perceived strain and fatigue more than the number of emails. (Russell 2017, 51)

I have found a few improvements I can do with my email handling which should over a long time reduce working related strain. There seems to be no set right answer as different personality types tend to find different aspects of emailing stressful. This leads me to believe that I should in the high volume of daily emails, balance it between making sure that the priority emails are taken care of, and clearing the short email requests as speedily as possible. Being aware of all the priority issues is vital but currently difficult due to the high number of open requests.
3.7 Monitoring week 7

3.7.1 Monday 22/10/2018

The day is full of solving access requests and email requests regarding fraud blocks, and follow-ups on older emails where the issue was of a very high priority. The tempo of the day stays very high, while I do not receive as many phone calls as usual.

My managers make a clear point for me to train my colleague better in using the new platform, so he can be my substitute during my vacations and when I am absent. The situation is clearly difficult for the substitute, as he does not have resources to spend covering my position which is currently more than an eight-hour job, while he is also covering his own position. In practice, his own position is impossible to cover while taking phone calls which are frequent in my position, as he deals with urgent manual payments which require him to be concentrated on a time limit.

The focus of the week will be on building along with other service request needed desk manuals for him to survive the most difficult questions and situations.

There are still issues unresolved regarding the system access of some volunteer units. I manage to send the names and User ID’s of the cardholders to the HQ for further investigation before I finish the day.

I arrive at 08:30, leave at 18:15.

3.7.2 Tuesday 23/10/2018

The day is a constant flow of resolving new requests that cardholders have sent overnight demanding immediate action. I manage to deal with most new requests by 15:30 which looks good in trying to resolve some of the older requests. Unfortunately at this point, I start to get new calls continuously, most of them of low priority but since they have called, I need to deal with them.

After observing this for some time I’m surprised as my management gives me permission to develop ways to reduce the number of phone calls I take in, by asking them to send a short email on the subject instead. I’m requested to prepare a plan for this by the end of the week.

I manage to leave work by 17:45, which is an improvement.
3.7.3 Wednesday 24/10/2018

Approximately half of the day I spent on the mandatory online courses which must be taken yearly by the employees of the organization. I have only accomplished one of the four mandatory courses required by the employer. The rest of the day has been full of catching up for the time spent on using the training.

3.7.4 Thursday 25/10/2018

The day gets a sudden turn in the morning as we have received an email from the HQ which states that until further notice they will start opening cards into the old Bank A system, instead of the CARD platform. While it is said that this will be done for an unknown period, this will have serious consequences in our end, as we would have to start training cardholders again in the old system. This would mean that I would need to start to organize training sessions for cardholders online which would not help with the constipated workload. The situation seems chaotic and I can only speculate what has led to this situation in the HQ if they are willing to go to such desperate action.

Most of the day is still resolving the different type of requests that have arrived by email and clearing out the voice messages and responding to them by resolving them. Most of the voice messages are already resolved by the time I manage to listen to them.

The input from my manager and area controller is that they are not happy with the current situation with the CARD platform, which can be seen from the emails they have copied me to the messages they exchange with the HQ.

3.7.5 Friday 26/10/2018

During the day I look of the bank deposits made by cardholders, to see if the amounts deposited will reconcile automatically in the system. This is a process to check that cardholders have according to the compliance rules returned all cash left in excess, after first withdrawing it for cash purchases with their corporate cards. As cash is the least advised form of purchase to be used only in emergencies and when all other options are exhausted, the compliance rules are strict with cash in hand balances. This has been proven mandatory.

By doing the check on these reported bank deposits I can see if there has been omissions or mistakes in their reconciliation entries. Technically there are four possible scenarios:

- The cardholder has transferred the money and done reporting in reporting platform correctly
- The cardholder has transferred the money, but done reporting entry incorrectly
• The cardholder has not transferred any money but has done reconciliation entry (correctly or incorrectly)
• The cardholder has done none of the required tasks

Most of the bank transfers are luckily made correctly, but there are few where there are typos in the cost center coding made by the cardholder or their proxy. This will make it mandatory for the reporting entry to be corrected manually so that the money which has arrived at the bank account will connect with the reporting entry. Unless this is done, the FIS accounting systems will show the entries as non-quality items.

Unfortunately, my colleague points out a few instances where the cardholder has made entries in the reporting system as he or she would’ve done a deposit, except they have not. I follow up with the cardholder regarding both entries copying the payments team colleague that follows the bank accounts in order to also keep them informed.

3.7.6 Analyzing week 7

The general assessment of the week is that I’m still very much behind in resolving requests and tasks. I would estimate I will most likely be completely on track by end of the year or end of January. During the times I’m absent and my substitute takes over on a half-day basis, it is, unfortunately, inadequate arrangement to cover the position. When the workload is too high for the operator to manage, the operator will eventually make mistakes. (Panel, OWT, & Division, 1993, 56).

This has been one of the more eye-opening experiences as while I knew that I’m on a high level with my work ethics and efficiency, when there are more than a hundred tasks open it has provided an opportunity to notice that good, or even great might not be enough. As pointed out by Cynthia McCauley (2018, 14) sometimes the skills needed might be obvious, but when there is an increase in workload above sustainable with normal means, it can quickly point out the weaknesses in one’s skill repertoire. There might be a basic skill lacking one must first master in order to obtain their goals.

But even with increasing my skill base and capacity it will not solve the structural issues in the organization or provide much help for the possible substitute when I’m absent.

Additionally, the new reporting platform CARD is still not finished, and it has several omissions in critical functions which are required for fulfilling the auditing requirements our organization has. It seems there will be a significant time period before it can be taken into use with the rest of the area. This is still duplicating work efforts mainly for me but also for several managers and administrative assistants in the area.
In general, non-profit organizations do not spend enough resources on accounting software, the design of the software or the training of users. There are several reasons for this, but the most common denominator is the cost. The accounting software of the organizations accounting is its backbone for financial information. Saving in by not implementing adequate resources and support for the accounting software will prevent an organization from capturing financial data necessary for needed financial reports. (Scot 2010, 66)

The second most common factor is time or the lack of it. When there is pressure to get the accounting software implemented and running in a quick schedule, it does usually have a negative effect on the evaluation process of needs of future accounting reporting. (Scot 2010, 68)

In our organization, the change from one reporting platform Works to CARD was not dictated by saving costs, but for the force majeure of bank “A”s pulling their service from a multitude of countries in our area in the second quarter of 2018. The unexpected change in the services for us did lead into a very difficult situation where it was decided to push to complete the CARD platform ahead of schedule, which has in retrospect turned out to be a challenging situation and behind the original schedule. Out of all change initiatives, approximately 70-75 percent fail to achieve their goals (Dallas 2015, 11).

Currently, our area operates between two different reporting platforms and it duplicates work around the area. Unfortunately for us, not all details are shared on my level on why and how these decisions have been done in the way they are done.

Luckily this pattern seems to be also common in system design and implementation. Unfortunately, the implementation phase is still ongoing for us and will be still for some time before being able to stabilize the situation. This is illustrated by Figure 4.
ERP programs such as FIS which the CARD platform is part of are described by Shakir (cited by Sturdy 2012, 9) as strategic programs with success or failure that will greatly impact the organization.

In my perspective, we have already hit the absolute bottom of the implementation phase and are slowly starting the journey towards stabilization by implementing small fixes and development to the CARD platform.

3.8 Monitoring week 8

3.8.1 Monday 29/10/2018

During the day and the absence of the Area Finance Manager, I am able to process some of the CAM tool requests together with the area controller. The new tool has made submissions easier for the HQ team, but it has added more steps to the process for our office. This is especially true for the controllership which has previously been able to avoid some of the lightweight requests which I have passed on to the HQ directly without their approval if I have the backup for the request from the manager of the cardholder it involves. Now, every single minor request will have to pass through the CAM before it is submitted to the HQ. This, in turn, makes the controllership the bottleneck in the approval queue.
Even worse than this, is that some of the requests must be passed back to the Group Admin stage as in part of the different requests there is no option for me to fill in the needed details, but instead, this appears in at the controllership stage. This has the controller pushing the request back, so there is an unnecessary repetition of steps, which leads to longer lead times with the completion of requests, as well as to unnecessary work.

3.8.2 Tuesday 30/10/2018

I held a second training session for my substitute, regarding the new CARD program as well as some of the older reports he must run during covering me. The training is completed using a check-list. I have copied and augmented the list created for Works platform by my predecessor, to incorporate the new CARD platform. I believe that even though having basics of the system understanding will help him greatly in resolving cases, the number of service requests will be impossible for him to handle due to the volume, and his inexperience.

I had a meeting with my supervisor, which is good as we have missed the last couple weekly meetings for different reasons and we can tackle some of the administrative issues. I am also able to update them on the current prevalent issues, and how the bugs and issues of the CARD platform have seemed to instigate some negative feelings in the top brass. If it were up to some of them, they would migrate all cardholders back to the Bank A platform, for cardholders of that bank. I am very reluctant to support that thinking, despite all the issues. The new system of tracking cash usage and “balance in the pocket” is significantly easier than the old platform. The CARD platform does not require the running of tedious cash reports, as the balance is tracked in almost real time regarding the reported expenses.

I manage to keep only a 7,5-hour-day, feeling that I have cached up on most of the open cardholder requests. To describe it figuratively, most fires have been put out, and I can start concentrating on bulldozing the ruins. There are more than 500 emails still in the email boxes, and while many requests are cleared, I would estimate that I have even without any new requests coming in, several workdays worth of things to complete.

3.8.3 Wednesday 31/10/2018

During the working day, I receive a request from the management to complete all the documentation which I use to inform cardholders, regarding the CARD system. While I agree this is needed, the timing makes me almost snort the cola drink I am drinking through my
nose. It is required “tomorrow” the latest. I estimate this project takes 2-3 hours, while I have again several acute cases, so I have to postpone the starting of this for the next day.

I notice during the day how significantly my knowledgebase on the two systems has grown during the past two months, along with the efficiency in answering the often-repeated questions. I manage to apply the newly learned knowledge to new settings and situations over the week several times. Most of these are things that have been visible, but I have never known the additional functions they have. There are more than a hundred documents, process descriptions, and manuals, of which many I have read multiple times. Yet, there is even more information which I have never seen recorded anywhere and this new information is one of the things which has become very relevant during last weeks when trying to resolve the issues some of the volunteer units are having with their credit cards.

I also notice that even with the added workload and longer days, I have managed to eliminate much of the stress elements, with a simple concentration on sleeping more.

3.8.4 Thursday 1/11/2018

The day begins by checking the emails for any high priority, and confirmations of from the HQ regarding the requested changes. Most of the requests we have sent for processing to the GCS have been completed, but some more labor-intensive requests are still pending, after waiting for them for a week.

I continue documenting some of the process descriptions for the CAM tool, which I was not able to finish earlier, but during the day several calls interrupt me from the work. There are still several documents that would need to be created, and unfortunately, we have not been provided with many updated training documents from the HQ. Instead, the HQ opted to send out online training session schedules, to which all cardholders were invited. Later, the recordings of the training sessions were available to viewed online, which we have shared with cardholders that being using CARD program.

I manage to finish a few documents during the day while providing the technical support for most of the day.

3.8.5 Friday 2/11/2018

The day consists of mainly answering and resolving varying requests from cardholders. Most time on average is spent on the changes in the set-up for cardholders. For some, this can mean change of approvers, card limits or giving proxy rights for someone to help
them with their expense entries. The approval rights for any cardholder are assigned by a group. Any assigned approver for the group of cardholders can approve any transactions in expense reports submitted by cardholders of the group. Thus, when the requests come in, they are in many cases (rough estimate 40-60%) incomplete in their description what is needed, due to the complexity of the back-end set-up for the cards. This results in the card administrator doing investigative work on the behalf of the cardholder or sending questions to the cardholder to obtain adequate data to complete the original request. In many cases, one or a few good short questions can prevent additional work afterward. This question could include but are not limited the likes of: “Are these all of the approvers/proxies/cardholders that we should move as well” or “While set “X” for “Y” rights, what we should do for the “Z” rights that “X” had before?”. However, if I would act upon on the request without adequate data I would further duplicate work efforts, as the HQ would process the incorrect request, and the correction and the new request. I mark myself as project think of possible simple but efficient question templates for requests to lessen the time used on these types of requests.

I manage to leave by 18:00, and the week, in general, has been as close to normal hours as it has been for a long time.

3.8.6 Analyzing week 8

The goal for the week was regaining control of the work tasks as it has been the challenge with such a high number of open tasks. In my work, there must be a lot of quick prioritizing as one cannot go back and for reading tasks all the time. This has led me to develop my email handling further to reduce the re-reading of older requests. The tagging of emails by category has become inefficient with the way that it was used before. Due to the number of pending requests, there is a need to split the urgent tag into several different categories of urgency, to perform better triage of the urgency. I find this immediately effective as I will not have to even open the emails I’ve set for lower priorities. Once a decision has been made it is better to stick to it unless something changes the priority.

The concept of time management was described by Stephen Covey (1999, 149) as something of four fundamental levels which all work together:

1) notes and checklists to control one’s own understanding
2) calendars and appointment books, to view the future
3) prioritization, evaluation, and goal setting, to predict the future
4) realization and enhancement, to focus on results and balance
This is further clarified by adapted time management matrix originally made known by Covey but adapted by Tim Wilson (2018) as in Figure 5.

![Time Management Matrix](image)

Figure 5 (Wilson 2018)

Having overload of requests is time-consuming as it is as described very reactive as “fires” tend to spread when unattended. While most of the extremely urgent cases are looked upon by the substitute as they do not have the required system experience, it takes them considerably more time to find the required information or provide solutions for requests. This means that spending 4 hours covering the position they cannot process 50% of the average daily workload.

My personal goal is to further enhance my ability to distinguish the activities that seem they are important from the one they are. Rarely I could not classify something. Usually even the most unorganized and unurgent messages need to be replied in one way or another.

It is extremely easy to just keep on working away without stopping to plan adequately for the week and bigger improvements. Planning for personal improvements is challenging at the current moment when my email is filled with service requests and requests from management to provide reports and process actions. Most of the required reports have not yet been created as presets to the CARD platform and this requires time-consuming investigation and testing.
Mostly this is done by taking the needed data into an excel file and formulating needed reports manually in excel. The management requests are challenging as they override whatever priority I had formed and usually they come with very short deadlines. In practice, the priorities can change several times over the day and week. Sometimes something starts as a non-priority item but changes to critical which would cause further complications. The first week after being absent is always a guaranteed reactive duty in which cases the success of prioritizing the most critical requests is vital.

3.9 Monitoring week 9

3.9.1 Monday 5/11/2018

The most interesting case during the day is involving the more advanced administrative assistants in testing the card limit changes with the new CAM tool. We are meant to push the initializing of card-related set-up changes in the new CARD program for the cardholders themselves. This should provide positive effects, by lessening the administrative work we do on behalf of the cardholders. Currently, many requests (estimated 40-60%) are on many occasions not adequate with the data they provide. As an example with card maintenance request mistakes, cardholders can:

- fill on the paper form amount in EUR when all card limits are requested in USD
- fill data on incorrect line
- miss signing signatures
- leave one part of the needed data unfilled.

Additionally, using CAM will allow paperless approvals, and should shorten the time spent on these types of requests as they will not involve any emailing anymore.

The test proves fruitful only in the sense, that I find out how complex it is for any cardholders to process the needed data even with step by step instructions. I send the request to the HQ to incorporate few tweaks that should lead for better user experience. They are taken well, but we learn that there is a queue of several months for the development team and they are currently prioritizing fixing the issues which the FIS system. The last update has caused issues breaking many functions in CARD or stripping it of functions it already had.

At the end of the day, I inquire on behalf of our area, what is the current expectation for implementing the CARD platform to our area. For our disappointment, the answer is that it will be most likely in early 2019. I’m still hoping this to happen as soon as possible, once all the issues with the CARD platform have been fixed.
I start the day 08:30 and finish 19:15

3.9.2 Tuesday 6/11/2018

I have taken the day off as annual leave to work on my thesis but arrive in working place to write in a productive atmosphere. During the day I advise my back-up on several occasions regarding how to answer or resolve certain requests and where to find certain files on the shared drive. While this is done in my spare time I am happy to find organic moments to instructing my substitute, as I believe that through organic teaching the solutions will be remembered easier.

3.9.3 Wednesday 7/11/2018

During the day, I spend most time resolving several card set-up related requests. Most of these are due to the card application process set-up being pushed being down into our area from the HQ where it was done previously.

Additionally, I take a large portion of the day to review again the training videos provided from the HQ regarding CARD platform. The goal is to make bookmarks of where different parts of the training are provided on the videos. The intention is that this information can be shared with cardholders in the future when they ask questions which the basic training should cover. Unfortunately, many cardholders have opted not to watch any of the training sessions regardless of the several reminders we sent to them during the end of summer. This small project will provide me with another opportunity to remind the cardholders and guide them to self-help through the provided training video.

3.9.4 Thursday 8/11/2018

During the first half of the workday, I read quickly the emails that have arrived over the night and take onto investigating several different issues which could be considered more abnormal than average. These prove to be intriguing but time-consuming as there is no clear answer to most of them at first. Some of the most difficult cases are the ones that span outside of my normal work responsibilities as I will need to communicate extensively with other employees in the HQ. This is always challenging due to the time difference and only having an overlap of a few hours per day at best.

On one case the employee ID of the cardholder had been revoked all access in 2015, while he now had again gained another position in the organization. Thus, the same employee ID he had previously had been re-opened for his card in the system, but as it
carried the mark of termination, that meant that we were not able to initialize the access rights for him again without support from the HQ.

3.9.5 Friday 9/11/2018

The day starts by scouring emails and during the night an urgent email request from the HQ has arrived. We are requested to collect information regarding cards which have had transactions outside their country of residence for more than 3 months in a row. This does produce some silly results as most of the cardholders on the lists travel extensively in Europe. Nevertheless, the request should be completed for auditing purposes. This data has been requested by one of our card providing banks as they have limitations on which countries they are able to provide service. In the larger picture, there are many reasons why the bank needs to do this, main ones being reducing risk by not offering service in some of the less financially stable countries and second the costs involved for them to offer services in countries where they do not have a physical presence.

In order to collect the needed data I write two different kinds of message to two different parties:

1) for individual cardholders

2) volunteer units which centrally control their volunteer's credit card reporting.

Later during the day, I am essentially ordered internally to postpone the data collection. The issue seems to go on to managerial level and I continue resolving other requests. Unfortunately, during the day, I did not manage to get the queue of requests much smaller, even though the most acute issues seems to be in control.

3.9.6 Analyzing week 9

During the week I had the opportunity to take look at the results of the peer review program for new credit card implementation programs. The data provided by other organizations and corporates seems to bear many similarities to our organizations as shown in the following figures from peer organization review.

From Figure 6, it can be concluded that the training has only been moderately successful in the peer corporates. In our organization, the issues came first with the sheer number of cardholders needed to be trained, and the fast schedule it needed to be done. Additionally, the first choice was global online training sessions which could be considered unsuccessful. During past summer the HQ broadcasted several training sessions weekly, but due to the time difference and locked times, most cardholders could not participate during
working hours to the training sessions. After requesting for several weeks recordings of the training sessions were finally distributed by the HQ which lead to more coverage and better received by the audience. Due to the technical language and high tempo training which was prevalent in the early training sessions, this could be assessed by allowing cardholders to see the training in their own leisure and pace. This significantly helped the situation, although many cardholders still opted not to watch any of the training sessions.

Figure 6 Designing and Implementing a Cardholder Training Program (Peeriosity.com. 2018b)

As illustrated by Figure 6 none of the other organizations had representatives from the partnering bank to teach cardholders face to face. Majority of the organizations described as the main of teaching cardholders either written documentation or online courses.

While the online training was the primary method of training for our organization, based on my experience the best method of training is completely up to the cardholder as an individual, as each individual has preferences in which way they learn easiest. For some cardholder’s communication is an issue and participating in large online group meetings can be felt as intimidating or suppressive. We had several cardholders indirectly reporting feelings of shame as they did not dare to stop the presenter to ask their questions when they did not understand due to fear of losing reputation. This was true with even native speakers as there are many volunteers in the organization, who are not familiar with credit card reporting. In addition, in many areas in our area, the internet connections for the volunteers were inadequate to support live feed of online presentations. This caused many cardholders disappointments as they tried to take part in several training sessions without being able to get the needed training due to technical difficulties.
Written documentation that the HQ offered was outdated from previous program versions where the pictures were not up to date. This caused our area to decide I should produce also additional instructions which I can provide to cardholders as needed. For many of them quick written instructions were a faster way to be able to gather the needed information to be able to process their credit card expense reports.

![Figure 7 Designing and Implementing a Cardholder Training Program (Peeriosity.com. 2018a)](image)

Out of 18 companies, only 2 provided other kind or training than online training or written documentation as their primary method of training.
3.10 Monitoring week 10

3.10.1 Monday 12/11/2018

We receive confirmation for Monday that as an area we will need to provide the data collection “by end of the day” if possible. This further complicates the situation as this is discussed on a managerial level with the emails above me. I prepare most of this data during the day, however, the meeting on the issue is postponed until Wednesday.

The rest of the day I spend resolving several new requests. Unfortunately, there is an almost constant stream of phone calls which slows the clearing of email requests considerably. Essentially, I have to abandon request I am working on and move in the system to another part of the system to provide the information the cardholder is requesting. My browsers fill up with tabs while I try to multitask through the requests, but it is concentration-wise one of the hardest days during last weeks due to the constant interrupting of analyzing and investigation tasks.

The day stretches too long. I arrived at 08:30 and left 19:15.

3.10.2 Tuesday 13/11/2018

While reading the emails which have arrived overnight, I notice that one cardholder in a high position in the organization has sent an email regarding how his card limits have been lowered considerably for the second time in just two weeks. This is troublesome as I know from the start that there will be an escalation on this issue. He is a higher manager with very high limits that takes care of some of the more urgent and pressing issues in the organization. I absorb some of the negative feedback, while pointing out that this is an unfortunate event, but out of our control as the limits are eventually handled in the HQ. I do apologize for the discomfort the situation has inflicted and promise we will follow up on this with my manager and the HQ. I had already assumed on the first time the same happened with this person during the previous week that this had been a sort of automation failure with the reporting platform. This means that because of system automated limit restore & control component had without a reason restored his limit from the temporary high limit to a lower normal limit. Unfortunately, the HQ did not investigate the reason why it happened, and as it now happened again it is immediately escalated to the highest level. The discussion moves on the highest managerial level where I am only a spectator.

We have understood there are issues with the programs, but the pressure seems to be building from inside the area to have some of the main issues resolved by the HQ immediately. I am asked indirectly to prepare a list of issues which will be presented to the head
controller of the organization in the HQ. There have been several setbacks with the new CARD program implementation and it is clearly not finished and there are several things lacking in it. While I have personally managed to get past of my worst frustrations it seems on the managerial level they are only now realizing how many issues there are.

I leave on time from work.

3.10.3 Wednesday 14/11/2018

I have prepared another training session for my back-up that will be joined by the 2nd substitute that the management has now assigned to me. As the second person joins the training session, I must repeat some of the already covered material and basics of the CARD platform.

We have a departmental training session in which we have an invited guest speaker from another department who used to be a consultant for organizational leadership patterns. The training focuses on developing teamwork and takes half of the day.

3.10.4 Thursday 15/11/2018 - Friday 16/11/2018

Away
4 CONCLUSIONS

The main goal of this journal thesis was to observe and study my working skills and capabilities in the work environment and see how my professional capabilities could be improved through analysis and application of self-leadership skills. As the secondary objective, I wanted to observe and study the issues that are in my work position and find ways to improve the processes that would help the organization cope better with the automation of work processes and customer service.

During the monitoring weeks, I worked through a multitude of tasks which ranged from new things I had to learn myself first, to things that I have been doing during the last 11 months in the position. Due to the adaptation of the new reporting platform CARD, there was almost constantly something new to the process and do, which I had not previously seen or done. This always required adapting skills and using previous experiences and understanding and applying it to the new task at hand. In many situations, the operational experience was not enough, but the situations also required at times out-of-the-box type of thinking or applying methods of exclusion to arrive at a solution. This was especially true in situations where the HQ requested us to test new versions of software, as the documentation provided with it was either severely outdated and unfinished or in some cases non-existent. It could be seen throughout the monitoring period how the HQ team was also working on very tight time limits and resources under a heavy workload. Thus, it was essential to learn quickly and apply even faster what was learned. This was highlighted during the monitoring period and I would esteem it as the most crucial skill to have in the position along with technical and financial understanding and communication skills.

During the monitoring period, I felt I saw clear progression in my technical understanding both in the reporting systems logic as well as the credit card related issues. This was a result of several factors such as the ongoing developed CARD platform environment and the time pressure due to the significant number of service requests. There is currently only a very limited amount of built-in reports prepared in the CARD program. This meant that to produce reports requested I had to use my current knowledge together with theory, trial and error to create them. In order to be efficient in the position, some creativity is also needed.

As a result, I do feel more confident in my understanding of issues relating to the new platform as well as the older platform and credit cards in general. However, I also noticed that while hands-on approach are usually the best teacher and mandatory in my position, there are situations where studying the available documentation is the key to saving time and effort. While the programs and platforms might be different, understanding the basic
principles of functions more deeply helped me to apply hypothesis-based solutions when I did not know the clear answer. I did notice personal development in learning to search more efficiently for relevant information in the databases of documentation to find applicable information.

In have also noticed improvement in my communicational skills. However, I have had to make slight adjustments on how I communicate especially over the phone. This is due to the technical understanding superiority I arrive at most conversations as the specialist, with someone that has issues with the basic understanding of how the reporting program works. Due to the focus on improving my communication, I'm able to better to take into consideration the limitations or lack of information the user has and adjust the conversation in the way the best result is achieved.

In my work organizing skills, I did notice small but clear development. The main reasons I credit this for are the applying for a new kind of prioritization style for the emails and focusing on avoiding multitasking as much as possible. The emails are now categorized in different priority classes based on their nature. This I deemed as a great timesaver as no re-reading of messages is needed to spot the critical emails from the mass of important requests. I have felt that the conscious decision to avoid self-inflicted multitasking if possible, has lessened some of the strain caused by the workload.

The most difficult single thing during the monitoring period was having several annual leave weeks combined with a few sick leaves which affected the workload negatively afterward. In rough estimate, it takes two weeks to catch up with normal situation in the position after a week of absence due to the lack of substitute resources. This combined to the new changes in reporting platform and inexperience of the cardholders in the area resulted in backlog that will still take several weeks to resolve after the finishing of the monitoring weeks. The end situation can be described as stabilized as most of the critical requests have been solved in a timely fashion, but there is still a high number of less critical requests pending for completion.

I am now more able to differentiate what kind of issues I find stressful in work environment and how I can mitigate my negative effects during my work. I’m also able to avoid some of those situations with better preparation through improved planning skills and technical skills. This process was greatly enhanced by studying about stress through the journaling process. I clearly improved by prioritizing adequate recovery and concentrating on balancing work and personal life activities which support reducing stress. This also provided the sense of added empathy as there came the realization that we cannot compare only by
statistics how someone feels about doing the same thing. In the end, what matters more is how the subject feels about it than what it is by numbers.

The number of pending emails requests is roughly above 200 at the end of the monitoring period. The CARD platform did go through several small updates during the monitoring period, of which most were smaller bug fixes while the omissions of functionality are still prevalent. Migration to the CARD system for the remaining mass of cardholders is still pending due to happen in the first quarter of 2018.

Overall the journaling of work incidents did provide positive outcome and feeling of self-development. Additionally, due to the analyzing and journaling, I managed to apply learned principles and be more aware of my working style and habits. In general, I felt there is an “interest upon interest”-type of effect on self-development and awareness of your own performance as it produces of the habit of viewing all the work tasks on a more reflecting level, not just as by the completion. By pro-actively looking to improve things it is much more likely that improvements are achieved than by passively being managed by the workflow. During the monitoring periods I managed to reform some of my working habits and a result I’m able to process the request more efficiently, and with better quality.

Although the results of improvement are not easily measurable as bringing theory into life by adopting in practice is much harder than on a paper, I do feel the journal thesis has enabled me to reflect and study on the topics of work-related performance which I personally want to understand better. This has provided some clarity and vision helping me to choose in to which direction I want to further develop my skill set and how to obtain also future personal development goals.
REFERENCES

Written References

Covey, S. 1999. The 7 Habits of Highly Effective People. 2nd Ed., Simon & Schuster UK Ltd, Great Britain

Electronic Sources


Salonen, H. 2018. Aikuisten aivot eivät enää toimi normaalisti - oireina on muistin pätkiminen ja keskittymiskyvyn katoaminen, ja se huolettaa aivotutkijoita. [accessed 15 November 2018]. Available at: https://www.iltalehti.fi/mieli/a/442169c8-0bce-4fde-aa0d-08fcd6080ca5

