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ENGAGING STAKEHOLDERS IN KELA'S SPECIAL CUSTOMER SUPPORT SERVICE

Master's Thesis | Abstract

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Engaging stakeholders in Kela's special customer support service

The objective of the present Master's thesis is to develop the concept of Kela's (the Social Insurance Institution of Finland) special customer support service and to identify ways to engage stakeholders in multi-professional cooperation. Kela's special customer support service is meant for customers, who are facing complicated issues in a difficult life situation. The customer will receive his or her own customer representative, who will help to take care of the matters with Kela in a longer timeframe.

The aim is to answer the following research questions: How to improve Kela's concept of special customer support service? How to engage the stakeholders in the service? Service design and design thinking were utilized as the foundation for the theory. In addition, the literature review discusses service counselling, customer-oriented approach, and multi-professional work. The project utilized both qualitative and quantitative methods. The process exploited benchmarking, an internal survey for the employees and for the key stakeholders. Several methods and tools of service design, such as the customer journey, user personas, and stakeholder mapping were utilized.

Based on the study, the main development areas were creating recognizability within Kela and the stakeholders, improving the contact lines for the stakeholders, segmenting the customers, having extra training, and working time for the personnel, and having mutual events to share knowledge. The thesis discusses the subject in a versatile way, and it brought multiple results in developing the concept. The project met the given goals, and the results are applicable.

Keywords:

Service design, design thinking, Kela's special customer support service, multi-professional working, customers in need of special support

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Sidosryhmien sitouttaminen Kelan erityispalveluun

Opinnäytetyön tavoitteena on kehittää Kelan (Kansaneläkelaitos) erityispalvelun konseptia, ja samalla löytää tapoja, miten sitouttaa sidosryhmät moniammatilliseen yhteistyöhön. Kelan erityispalvelu on tarkoitettu asiakkaille, jotka ovat haastavassa elämäntilanteessa ja tarvitsevat näin ollen erityistä tukea asioiden hoidossa. Erityispalvelun aikana asiakas saa määrääjäksi oman yhteishenkilön Kelasta, joka auttaa saamaan Kela-asiat kuntoon.

Opinnäytetyön tavoitteena on vastata seuraaviin tutkimuskysymyksiin: Miten kehittää Kelan erityispalvelun palvelukonseptia? Miten sitouttaa sidosryhmät palveluun? Muotoiluajattelua ja palvelumuotoilua sovellettiin työn teoriapohjana, jonka lisäksi kirjallisuuskatsauksessa tutkittiin muun muassa palveluohjaamista, asiakaslähtöistä työskentelyä ja moniammatillista yhteistyötä. Työ hyödynsi laadullisia ja määrällisiä menetelmiä ja prosessin tukena hyödynnettiin mm. benchmarkingia, kyselyjä erityispalvelun toimihenkilöille ja pääsidosryhmille. Lisäksi useita palvelumuotoilun työkaluja hyödynnettiin, kuten palvelupolkua, käyttäjäpersoonia ja sidosryhmäkarttaa.

Tutkimuksen pohjalta löytyneet kehityksen pääalueet olivat: tunnettuuden luominen Kelassa ja sidosryhmien keskuudessa, sidosryhmien yhteyslinjojen parantaminen, asiakasryhmien segmentoiminen, lisäkoulutus ja työaika henkilöstölle, yhteisten tilaisuuksien järjestäminen sidosryhmien kesken asiantuntijuuden jakamiseksi. Opinnäytetyö käsitteli aihetta monipuolisesti ja tarjosi tuloksia erityispalvelun kehitykselle. Projektin saavutetut tavoitteet ja tulokset ovat käyttökelpoisia.

Asiasanat:

Palvelumuotoilu, muotoiluajattelu, Kelan erityispalvelu, moniammatillinen yhteistyö, sidosryhmät, erityisestuen tarpeessa olevat asiakkaat

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List of abbreviations

Kela	The Finnish social insurance institution
SCSS	Special customer support service
MISSOC	Mutual information system on social protection
KPI	Key Performance Indicator
GDPR	General Data Protection Regulation

1 Introduction

”In hard times, a hope that better times are ahead is truly supporting people. In challenging life situations, help should be found easily and without being bounced back and forth. The access to being helped could grant a promise of a better future.” (Ketola & Alaverdyan, 2020, 12.) This citation sums up the feelings, that come to mind when thinking about the disadvantaged and vulnerable people in Finland.

When considering subsistence, it means different things to different people. To some, fulfilling only the necessary and minimum needs can be reasonable living standards, while others can see it barely getting by. (Kallio, 2003, 41.) The concept of poverty has brought a new abstract, which constitutes being socially marginalized. Becoming socially marginalized is often a result of being long-term deprived. The characteristics of being socially marginalized can be bad living standards, poor well-being, missing social contacts, long-term unemployment, and being marginalized from the labor market. (Lindqvist, 2003, 9.)

One of the basic requirements of a person’s well-being is, that there is enough money to cover the basic needs, such as living costs and food. When the income and basic welfare fail to cover the foundational needs, more people have to rely on the basic income support. (Ahlgren-Leinvuo, 2019.)

The basic income support was transferred from the municipalities in 2017 to be managed by Kela (the Finnish social insurance institute), which brought in new customers, in need of more concrete and profound help. (VTV, 2020, 7-8.) According to Korpela et. al., (2020, 116), concerns have been expressed about the most vulnerable customers in need of special support. Kela’s possibilities to encounter this customer segment differs from the municipalities, as the requirements of the personnel’s profession and granting the benefits vary compared to the municipalities.

Kela has been seen in the news being a stiff and bureaucratic institute, trying to hide behind the law when being criticized about its services. The singular failures

that are repeatedly in the headlines are often drawing an alarming picture, for example, customers being treated badly, and their matters not being taken care of in a decent matter. The actual customer feedback that Kela has been collecting has been telling a different story, as Kela is getting a lot of cheering and acknowledgment straight from the customers. (Kela, n.d.-a)

The welfare services must be keeping up in times of change. A fragmented service system can be extra challenging for a person with a difficult life situation. Having to jump into the jungle of bureaucracy, where difficult forms must be filled in the middle of a challenging life situation is no easy task to overcome. This is one reason, why Kela has to be continuously developing its services, in order to help all customers to overcome difficulties in various life situations.

1.1 Background

Kela's organizational strategy is built around the customer and in a way that Kela can serve its customers continuously better. Kela has multiple different service channels in order to consider all the customer segments. As the customers are contacting Kela, they can choose the best channel, depending on their life situation. (Kela, 2021a.; Kela 2021b.)

The background of the thesis is based on the special customer support service (SCSS), which Kela is offering as a new service form. Kela wishes to provide its services that are near the customer and easy to access. Customers can contact Kela in different ways: online, by telephone service, in different customer service locations, at citizen service points, and by conventional mail. (Kela, 2021b.) Besides the usual customer service in the different service channels, Kela has started to offer SCSS, where a customer with more complicated issues can be appointed to its own service representative who can help the customer within a longer timeframe and more deeply compared to the normal customer service. (Lahti, 2021.)

The beginning of the SCSS goes back to the year 2017, when a law amendment commanded that Kela will take care of the application process, admittance, and payment of basic social assistance, which was previously taken care of by the municipalities. As the basic income support was transferred to be managed by Kela, new customers came in that needed more concrete and profound help. The basic income support is meant for the customers, who are not able to take care of their own or their family's maintenance and who have not only economic difficulties but also insecurity and inability to take care of themselves and need special services. (VTV, 2020, 5; Korpela, et al., 2020, 116.)

As the social offices and Kela have nowadays more mutual customers, cooperation has become an important factor to consider, when developing the services. Because the new services have been launched in 2019 and time has passed, it is time to evaluate how the service is helping the customers in need of special help and how to engage the stakeholders to better cooperate. Tight collaboration with the social offices and other stakeholders is considered to enhance the customers' situations, as bouncing the customers back and forth serves no one. For example, Turkia (2021) complements the idea, that the cooperation of Kela and municipalities is one way of helping the customers in need of special support.

The author has been working in Kela's special customer supporting services since the launching of the service. The subject of the thesis was chosen to create concept development ideas for the commissioner and to find out ways how to deepen the multi-professional cooperations with different stakeholders.

1.2 Commissioner

Kela is an independent institute of social security, controlled by the Finnish parliament. Kela is taking care of the basic social security for Finnish citizens in different life situations and has benefits for all age groups. The customers can also consist of employer organizations, that are taking care of their employee's multiple different benefits. In Finland, Kela takes care of the family benefits

(parental allowances, maternity packages, child benefits), students' welfare, unemployment benefits, housing, sickness allowances, rehabilitation, and the pensioners' different benefits, only to mention a few. (Kela, 2021c.)

Kela's organization is divided into five business units: customer relations, benefits services, IT services, information services, and shared services. In addition, there are two operational units: the management support unit and the communications unit. The master's thesis is concentrated on the customer relations level. The benefits services business unit is responsible for determining benefit claims and they participate in legislative planning and reform efforts in benefit provision. The customer relations business unit is focused on customer service and is not able to hand out any decisions to the customers. (Kela, 2021d.)

Nowadays Kela is managing multiple different benefits, which can be retrieved in various life situations. Kela (2021e.) has reported, that customers make around 2 million visits yearly in the service locations, contact 1,6 million times by phone. Customer service is also offered through social media and other online platforms.

1.3 Goals and research problem

The aim of this thesis is to enforce the multi-professional working between the key stakeholders. Additionally, a roadmap for developing the services should be created.

The objective is to improve the customer experience and to narrow the gap between the stakeholders. The primary idea is, that there has been only a small number of cooperations with the key associates in the new special service, and it is seen as an essential part of the service to be developed. Therefore, the research problem has been adjusted to constitute the complexity of the multi-professional working. (Table 1.)

Table 1. Research problem and questions (Modified from Kananen, 2015, 43)

<u>Research problem</u>	<u>Research questions</u>	<u>Supportive question</u>
Cooperation with key stakeholders should be more functional in Kela's special customer supporting services.	1. How to improve the concept of special customer support service? 2. How to engage the stakeholders in the service?	How to improve the accessibility to special customer support service?

The concept of multi-professional working can be considered as an interesting topic to be studied from Kela's point of view. The research problem and questions were summoned together with the commissioner, in order to develop the service concept further. To find answers to the questions, the supporting question 'how to improve the accessibility to the special customer support services' was created. (Table 1.)

The theme of the thesis can be seen as relevant. According to Hiilamo and Mäntylä (2022), Finland is in the urge to move into an economic crisis, as the gas and food prices are constantly on the rise. This can be seen as one factor underlining the need of helping vulnerable and disadvantaged people in different life situations. Giving acknowledgment to the multi-professional working can be seen as an important aspect especially in this kind of service, as the customers are often only directed from one authorities' doorstep to another.

While the service concept will be developed further the goal is to not only benefit the commissioner, as the customers and stakeholders are can profit from it too. The idea of the thesis is not only about rescuing the most vulnerable customers, but rather than easing their process of getting help in a challenging situation. This helps to decrease number of people that are marginalized and fall through the social security net.

As the special customer support service is a rather new service in Kela, it is constantly being further developed. In 2020 it has been studied from different angles and in multiple theses, for example, Syväkangas (2020) and Kuirinlahti (2020). In addition, Kela has its own ongoing research about the processes and benefits behind the SCSS. (Kela, 2022a.)

Kuirinlahti (2020) has proposed in her thesis that sharing awareness of the service should be acknowledged. As the stakeholder gap is still yet to discover, the thesis will focus on this theme. The new service in Kela has different ways to be executed in the different parts of Finland, the thesis will offer a new viewpoint to the subject by examining the development opportunities in the province of Southwest Finland. Making research on the topic enables to develop the quite new service in the Province of Southwest Finland and can bring more recognizability to the service.

1.4 Methodology and process

To find answers to the research questions, design thinking and a service design approach are going to be utilized. Applying service design in the social sector is a highly valuable activity and improves the user experience, strengthens the brand, can save time and money, and most importantly increase innovation in the organization. Service design improves the experiences of all the people involved in the service, not only the user and employees but also the stakeholders. (Catalanotto, 2018; Bradshaw, 2020.)

The research methods of the thesis are conducted in both qualitative and quantitative methods. (Table 2.) Various research methods and tools are going to be exploited in order to design a concept that would deliver an exceptional customer experience for the customers. All the methods and tools applied are listed in the table and described in more detail in the upcoming chapters.

Using both qualitative and quantitative methods was chosen to support the answering of the research questions. Table 2 indicates how the research methods and service design tools are linked to the research questions.

Table 2. Research methods

Research questions	Qualitative methods and tools	Quantitative methods and tools	Analyzing the results
1. How to improve the concept of special customer support service?	<ul style="list-style-type: none"> - Benchmarking - Internal survey - Customer journey map - Customer value proposition - Future user journey 	<ul style="list-style-type: none"> - Customer personas - Employee persona 	<ul style="list-style-type: none"> - Affinity diagram - Service blueprint
2. How to engage the stakeholders in the service?	<ul style="list-style-type: none"> - Literature research - Stakeholder map 	<ul style="list-style-type: none"> - Stakeholder persona - Stakeholder survey 	<ul style="list-style-type: none"> - Affinity diagram - Service blueprint

The literature research will focus on the theoretical background of the Finnish social security, customers in need of special support, and multi-professional working in the social service industry. The literature review will also examine the theoretical themes of service counselling and customer-oriented approach, which are needed for a service to thrive in the social service sector. (Hänninen, 2007, 11; Ristolainen et al., 2020, 247.) The service counselling in the theoretical review is considered to equate to the service counselling that takes place in Kela's services.

The empirical part of the research begins with benchmarking, with a goal to find out ways in developing the customer experience by comparing the Nordic countries' approaches in the industry. In addition, an internal survey in Kela survey is made to receive insights about the key stakeholders. The internal

survey is going to also examine the customer journey and gather insights to create personas of the employees and customers.

When insights from the employees are summoned, a survey for the key stakeholders is conducted, with a goal to find out ideas on how to engage them in the service and in multi-professional cooperations. The empirical research ends with an overlook of the future user journey, where the gathered data will be utilized, and the development ideas added to the original customer journey.

In the end, the final concept is ideated in a service blueprint. The success of the project depends on the surveys if enough data can be collected from the internal and stakeholder surveys in order to create a valid starting point for the final concept ideation.

Double diamond is a visual method in service design, that allows designers to follow their creative process in four different stages: discovering, defining, developing, and delivering. The model is not linear in any way, and designers should be encouraged to go back and forth through these four stages, to fully understand and solve the problem or to improve the existing solution. (Costa, 2018.)

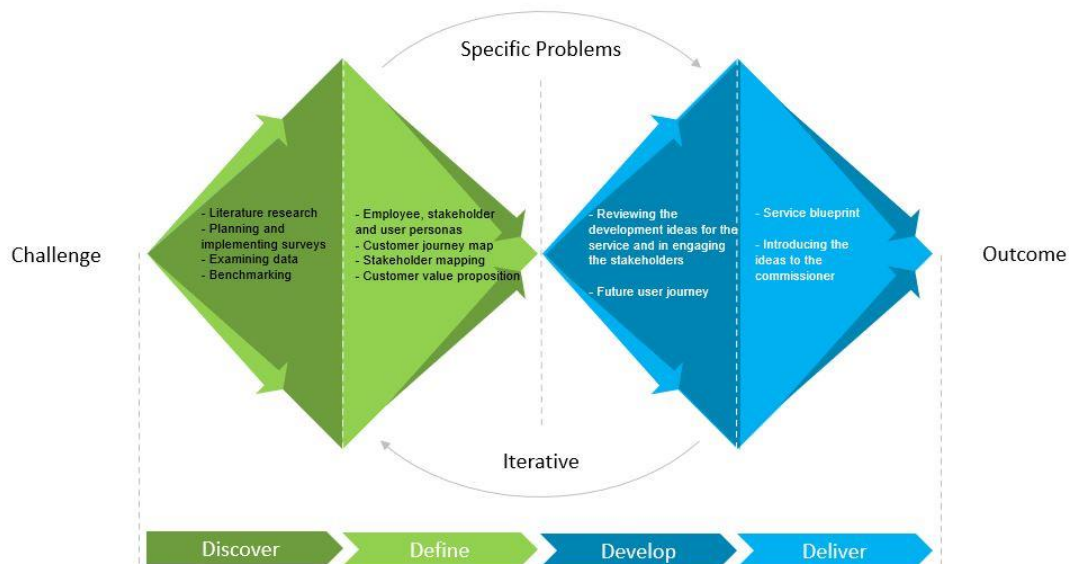


Figure 1. Double diamond (Modified from Design council, 2022).

Figure 1 gives an overview of the design approach double diamond process. The process indicates which methods and tools were used in each part of the process. Each step of the diamond is reflected in the upcoming chapters.

The thesis process started in October 2021 with a planning stage in the lead of the author. Table 3 shows how the process has advanced from the very beginning of the planning stage to the publication of the thesis. A decision about creating a thesis from this project was made in the beginning of 2021, as the deliberating process was started earlier.

Table 3. Process schedule

<u>Schedule</u>	<u>Actions</u>
October 2021	Planning stage, gathering permits, planning the main research questions with the commissioner
November-December 2021	Conducting the literature review and benchmarking
January 2022	Planning the internal and stakeholder surveys
February 2022	Conducting the internal and stakeholder surveys
March 2022	Analyzing the gathered data, utilizing methods of service design
April 2022	Defining the concept ideation, service blueprint
May 2022	Finalizing the thesis, making last adjustments based on feedback, introducing the ideas to the commissioner
June 2022	Publication

2 Regenerating social services

All people need social care, most in the beginning and at the end of their lives. Social services are intended to aid disadvantaged, distressed persons and groups. The term also implies the profession that is engaged in such services. Social services have triumphed in the 20th century, as the ideas have simultaneously developed and spread all over. In Finland, the social welfare system aims to safeguard sufficient economic security for all citizens. The social security system consists of services and cash benefits that provide economic security in all life situations. (Martinelli et al., 2017, 136; Pinker, n.d.; Kela, 2021c.)

Social care covers a wide spectrum of activities that help people to cope with their daily life. The Finnish social security system provides basic economic security in numerous situations and offers services and benefits for all Finnish citizens, such as the seniors, unemployed, families, persons with illnesses, and students. The system covers mainly those who live in Finland permanently and those who work in Finland. Employers are also entitled to receive compensation for the costs of the employees' sick leaves, family leaves, and health care. (Martinelli et al., 2017, 136; Kela, 2021c.)

The Finnish social insurance institution (Kela), the municipalities, the unemployment funds, pension companies, and other insurance providers implement the social security system in Finland. Some social security benefits are based on previously earned incomes or employment and some of the benefits are not dependent on incomes or previous employment. The social security system is financed through taxes and insurance contributions. (Kela, 2021c.)

2.1 Formation of Finnish social security

The basic concerns of social welfare include poverty, disability, and disease. These can be seen to be as old as the society itself. Religion and philosophy have been the foundation and provided the frameworks for the conduct of social welfare. Social welfare services were founded as an emergency measure that

was used when all other options had been tried. However, the present time has elevated social welfare being a necessary function in any society, where it is important to rescue the endangered, but also to nurse the society's ongoing well-being. People in need of social welfare consist of families, children, youth, and the elderly, who can be facing problems with loss of income, desertion, and illnesses. (Pinker, n.d.)

In Finland, the formation of the social security has differed when compared to the other Nordic countries, mainly since Finland has remained more dominated by agriculture compared to its neighbours. Finland was a poor country that was industrialized late but was able to catch up with other Nordic countries socially and economically in the 1920s and 1930s. Still, in 1924, most Finns were not covered by social security in the form of insurance. The civil war divided the country in half, both politically and socially. There were many attempts to promote social security by implementing extensive land reforms to bring social development. Reforms took place, such as the Poor Relief Act in 1922. The National Pensions Act took place in 1937 as one of the most important Finnish socio-political reforms. The National Pensions Act and Maternity Grants Act in 1938 were the highlights in the evolution of Finnish social security. (Niemelä & Salminen, 2006, 9; Kela 2021f.)

In 1937, Kela started operations. Kela's Finnish name implies that in the beginning, its sole responsibility was to pay out national pensions. Nowadays Kela's operations have been expanded, diversified, and modernized. From a pension insurance institution to an institution offering social protection for all Finnish citizens, "a provider of cradle-to-grave social protection." (Kela 2021f.)

2.1.1 Finnish social institution's services

Nowadays Kela's organization is divided into five business units: customer relations, benefits services, IT services, information services, and shared services. In addition, there are two operational units: the management support unit and the communications unit. The benefits services business unit is

responsible for determining benefit claims and they are involved in legislative planning and reform efforts in benefit provision. The customer relations business unit is only focused on customer service and is not able to hand out any decisions to the customers. (Kela, 2021d.)

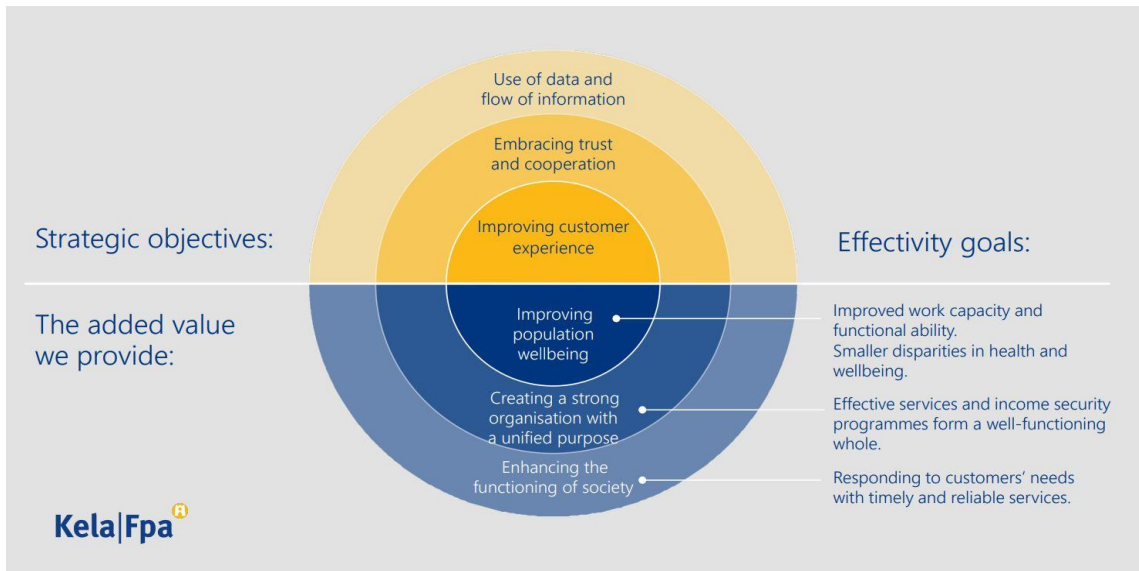


Figure 2. Kela's strategy (Kela, 2021g).

Kela's strategy is formed from three objectives: Embracing trust and cooperation, improving customer experience, and enhancing the use of data and the flow of information. The vision is to be a service innovator, that creates well-being through knowledge, support, and cooperation. (Figure 2.; Kela, 2021a.)

Nowadays Kela is handling multiple different benefits. Kela offers family benefits, health insurance, rehabilitation, unemployment allowances, social assistance, housing benefits, and aid for students, disable and pensioners. Kela (2021e.) has reported, that customers make around 2 million visits yearly in the service locations and contact 1,6 million times by phone. Customer service is also offered through social media and other online platforms.

Kela wishes to provide its services that are near the customer and easy to access. Customers can contact Kela in different ways: online, by telephone service, in different customer service locations, citizen service points and by conventional

mail. (Kela, 2021b.) The customer service has started a new confrontation system, where the wishes of the customers has been considered. The basic idea of the service is, that everyone needs individual service. This means, that the service adapts based on the needs of the customers, whereas the role and responsibility of the service representant increases. (Laakkonen, 2020.)

2.1.2 Special customer support service

Besides the usual customer service in the different service channels, Kela has begun to offer special customer support service (SCSS), where a customer with more complicated issues can be appointed to its own service representative that is helping the customer to get over a challenging life situation. Kela launched the new service form in 2018 as an experiment, with a goal to appoint the remaining resources straight to the customers in need of a more profound services. Kela decided to run the experiment permanently nationwide in 2019. Some of the customers may need only one meeting with the customer representative, as the others need several meetings. One challenge has been how to recognize, when the customer can move back to the normal service channels after the process. (Mäki-Lohiluoma, 2019; Lahti, 2021; Adolfsen, 2021a.)

The background of starting the SCSS goes back to the year 2017 when a law amendment commanded that Kela will take care of the applying process, admittance, and payment of basic social assistance, which was previously taken care by the municipalities. As the basic income support was transferred to be handled by Kela, new customers came in that needed more concrete and profound help. The basic income support is meant for the customers, who are in many kinds of life situations. The common factor is, that they are not able to take care of their own or of their family's maintenance. Concerns have been expressed of the most vulnerable people, who have not only economic difficulties, but also insecurity and inability to take care of themselves and need special services. (VTV, 2020, 5; Korpela, et al., 2020, 116.)

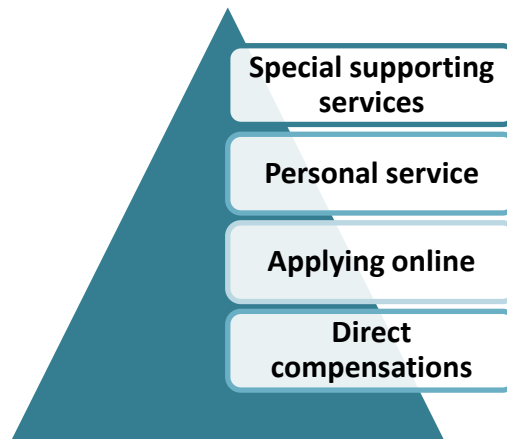


Figure 3. Distribution of Kela's services.

The services in Kela are designed to be based on the customers' needs. The customers are in different life situations with different needs and abilities to daily functions. Figure 3 represents how Kela's services distributes in four sectors. The largest share of the customers gets direct compensations, for example showing their Kela-card when visiting a private clinic. A big part of the customers applies their benefits online using Kela's e-services. A smaller share of the customer's needs a personal service, as they can visit the offices around Finland, book appointments or contact the phone services. As a tip of the iceberg are the customers with special needs, that need more profound and special supporting services. (Kela, n.d.-b)

Kela's possibilities to take care of the customers with special needs differ from the municipalities, as the expertise requirements and the basic application process, admittance, and payment are distinct from each other. Since the law amendment in 2017, Kela's service channels have been continuously developed to meet the customer's needs. Customers in need of more special support, are appointed with their own customer service representative, that can help to take care of all the benefits with more of an overall view. The personal customer representative can also be in contact with the municipalities and other stakeholders to take care of the customers' issues. (VTV, 2020, 11; Korpela et al., 2020, 116.)

2.2 Socio-economical background

Poverty has become a well-known subject of conversation since 1990 when the economic depression was distressing Finland. The depression was the beginning of multidisciplinary research, that investigated poverty. The minimum subsistence means different things to different people. Some see it as having enough food and an apartment, some as having reasonable living standards. The long-term unemployed, disabled workers, mental- and psychoactive rehabilitators, immigrants, the mentally disabled, and the youth without education can be seen as people with a weak labor status. (Lindqvist, 2003, 9; Kallio, 2003, 39; Blomgren & Saikku, 2019, 1.)

The meaning of social functioning is based on how a person can act as a part of community and society, not being only a concept that is tied to an individual. A strong socio-economic performance can give conditions to survive in daily life and the challenges are showing as difficulties getting through social and interactional tasks. Issues such as redundancy or mental health disorders can weaken social functioning. (SOSPED-Säätiö, 2021.) According to THL (2017), social rehabilitation is developed to help to find customers' strengths and to improve their overall well-being. The social functioning is measured as a part of the municipalities' social work, where Kela, TE-office, or mental health services act as cooperation partners.

2.2.1 Vulnerable and disadvantaged

When considering subsistence, it means different things to different people. To some, fulfilling only the necessary and minimum needs can be reasonable living standards, while the others can see it barely getting by means still seeing friends, and going to the movies. (Kallio, 2003, 41.) Therefore, the vulnerable and disadvantaged are often researched from a collective angle. The customers in social work can be divided into 2 groups: the consumers and the dependants. The consumer customers can make choices and influence their services,

whereas the dependants often become marginalized on the output of social services. Not all customers are in the role of competent consumers, and it is impossible to see them as one group of people. What is good for someone, is not the same for others, since the life situations differ. Toikko (2012, 113-118) also implies, that it is more beneficial to see the customers from a collective angle.

However, the benefits of segmenting customers into their own groups help to easily see their need of services, but also how to build, organize, and resource their own customer journeys, develop the knowledge and clarify leadership. When building up customer segments, it is important to keep in mind that customers' needs can change on the way, and they can move between segments. (Niemelä, 2020, 18.)

The concept of poverty has brought a new abstract, that constitutes being socially marginalized. Becoming socially marginalized is often a result of being long-term deprived. The characteristics of being socially marginalized can be bad living standards, poor well-being, missing social contacts, long-term unemployment, and being marginalized from the labor market. (Lindqvist, 2003, 9.) At times, being disadvantaged turns out to be multi-generational, leaping from one generation to another. As an example, the youth that are in after-care are receiving children themselves at an earlier age than usual. (Eriksson & Karppinen, 2016, 23.) These customers can be seen as the biggest concern, as this kind of multi-generational deprivation should be put to an end at an early stage. The disadvantaged youth should be noticed with special care when planning service models. (Yliruka et al., 2018. 37.)

2.2.2 Customers in need of special support

The Finnish Social Welfare Act (1301/2014, §3) implies, that the person or a customer in need of special support, stands for "a person with special difficulties to apply and get the needed social and health services, because of a cognitive or a physical injury or illness, or of a coincidental need for multiple benefits." Niemi et al. (2021, 205) summarize that the customers can therefore be in any life

situation and age. For example, the issues with the elderly often consist of accumulated problems: loneliness, feeling unsafe, and having social and economic issues. The elderly is only one example, as the customers can be anything between the youth without education or adults having cognitive illnesses that are causing economic and social problems.

Leppäkoski (2018, 3) has studied, that Kela's and the municipalities' customers that need special support have faced problems in apprehension or mental health, substance abuse and may have communication challenges, and difficulties in applying for services. The customers may also have an inability to apply for social security benefits and unpaid rents may often indicate the need for special support. Juntunen (2021) supplements, that this customer segment has often been needing the basic social income support for a longer period or have not been able to pay their rents and have got debt exposure. Also, the repetitive urgent need for benefits is a warning sign, that the customers are facing difficulties in controlling their lives.

Volanto and Zechner (2017, 25) explain that the most worrying groups of customers are the continuously raising amount of asylum seekers, the aging population, the youth, and people receiving the basic social allowance. These groups of customers have set long-term challenges and are a big workload in all social work. Auhonen et al. (2020, 16) argue that the present times in the social work are at a worrying state, as the COVID-19 has been affecting social services. Almost 75% of social workers addressed fears, that the epidemic has weakened the possibilities to receive help and has isolated the marginalized customer groups even more than before.

2.3 Service counselling

Mäkinen (2018, 23) suggests that services can be seen as intangible and value-creating processes, where the competence, knowledge, and know-how are used to benefit of other people. Services are formed in people's interactions, and there is always a promise of its value.

Service counselling was started in the United States, where the customer-oriented approach has been in use since the 1920s. Since then the service model has gradually transferred to the whole world and has been in use in Finland since the 1990', as the social security system was seen as complex. The original meaning was to minimize costs and increase efficiency. A service counsellor is taking care of the working methods, aims, support, and services. One of the most important objectives is to support the customer's independent life. (Hänninen, 2007, 11; Ristolainen et al., 2020, 247.)

Suominen (2020) has encapsulated the meaning of service counselling in a one-sentence: "It's not about correction, it's about connection". When connecting listening, and comprehending the customers, it is possible to make corrections that truly can help change their wellbeing. In a way, the customer not being the target for change and corrections, but their surroundings and circumstances that are concerning them.

Well-planned and intensive service counselling can be considered process-like working. The goal is to consolidate the customer's various services together. The service counsellor supports the customer individually by coordinating the customer process and making it possible for the customer to have different benefits from multiple aspects. The service may also be short-term counselling if the customer is not in need of more in-depth services. If the service counselling can be started at an early stage, customers' problems can be fixed before they escalate and get out of hand. Nowadays one of the most important aspects and elements of the service is the customer's and the service representant's true and genuine interaction with confidentiality. (Hänninen, 2007, 12; Mönkkönen, 2018, 145; Ristolainen, et al., 2020, 247.)



Figure 4. Concentrated model of service counselling (Modified from Heikkinen & Maksimainen 2014, 17).

Service counselling can be divided into three levels, as shown in figure 4. The most common service model is the information and guidance services. As the hierarchy goes upwards, the intensity of the guidance grows, and the number of customers decreases. At the highest level are the customers in need of intensive help. Even though there is only a handful of customers in need of intensive help, they should not be left unnoticed. (Heikkinen & Maksimainen 2014, 17.)

Figure 5 takes an ever deeper look at the dimensions of the service counselling. Niemelä (2020, 30) endorses the three-level-model. Hänninen (2007, 15) explains the first level, traditional service counselling, is where the customers' needs and service demand is examined, which is finally consolidated with different service providers. Then again, the asset-central service counselling is concentrating on enforcing customers' self-determination, and defending and supporting customers' rights, where the employee is in a way working as the guardian of interest, evoking trust. The last dimension, intensive service counselling is about a confidential relationship; motivating and supporting the customer in an intensive way, based on the customer's needs.

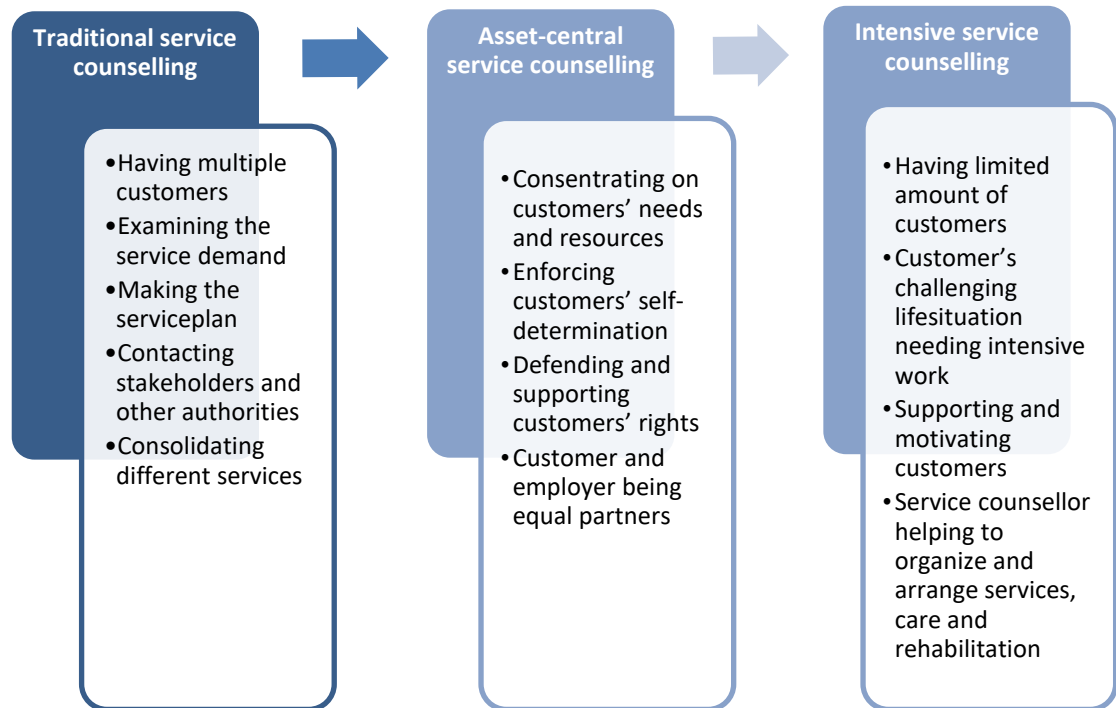


Figure 5. Dimensions of service counselling (Modified from Hänninen, 2007, 15).

Assessment of the need for services is one tool in service counselling. Mapping the customers' service needs gives valuable information of the customer and their actions. (Leppäkoski 2018, 18.) According to THL (2021), the assessment of the need for services consists of a summary of the customers' situation and the need for social services. It is also important to gather the customers' own opinion of their need for services and an estimate of the need for an own service counsellor.

2.3.1 Customer-oriented approach

People with a weak labor status are rarely taking part when planning the services. The experiences and feedback are collected, and the hopes are compiled in order to develop new services. Still, in many cases, the professionals are not listening to the customers enough and are just leaning on their role of being an authority. The customer-oriented approach is based on taking the customer involved in

planning their own services and truly listening to their needs. (Blomgren & Saikku, 2019, 4-5.)

In Finland, the customer-oriented approach has been the focus of the social industry, and it is highlighted in many law reforms such as the Social Welfare Act (1301/2014). In present times, the customer has been elevated as an equal partner in the interactions and conversations concerning social welfare and services. At its best, the customer-oriented approach initiates with the customer's own hopes and wishes. This way customers are no longer objects, but rather equal partners who take part in the decisions made that is concerning them. (Ristolainen, et al., 2020., 242-243.)

Customers with welfare issues are often in a crushing situation. Yliruka et al. (2018, 52) suggest, that when the customers need special support, interaction skills and the containment of the customer's overall situation can be seen as the most important aspects. The customer representative should have interaction skills, that are composed of creating a confidential relationship with a customer and having meetings that are present, assertive, and conciliatory. Keskinen et al. (2012, 9) reinforce the importance of interaction skills since customers become receptive when they are heard.

According to Ristolainen et al. (2020, 244), customer orientation can be drawn to three dimensions: comprehensive, cooperation, and individuality. This means, that the customers' well-being is taken into consideration in a comprehensive way. Cooperation suggests the equality mentioned before. The service should be based on an individual service's entirety, based on the customers' needs, hopes, and values.

Roivas (2019, 41) has added the fourth dimension to figure 6., which agrees with the indication, that the customer-oriented approach consists of individuality, comprehensiveness, cooperation, and finally integration and coordination of services. Kokko (2018, 123) proposes, that the foundation for the customer-approach is dignity, respect, self-determination, individuality, and consultive cooperation, which supplements the matrix's core idea.

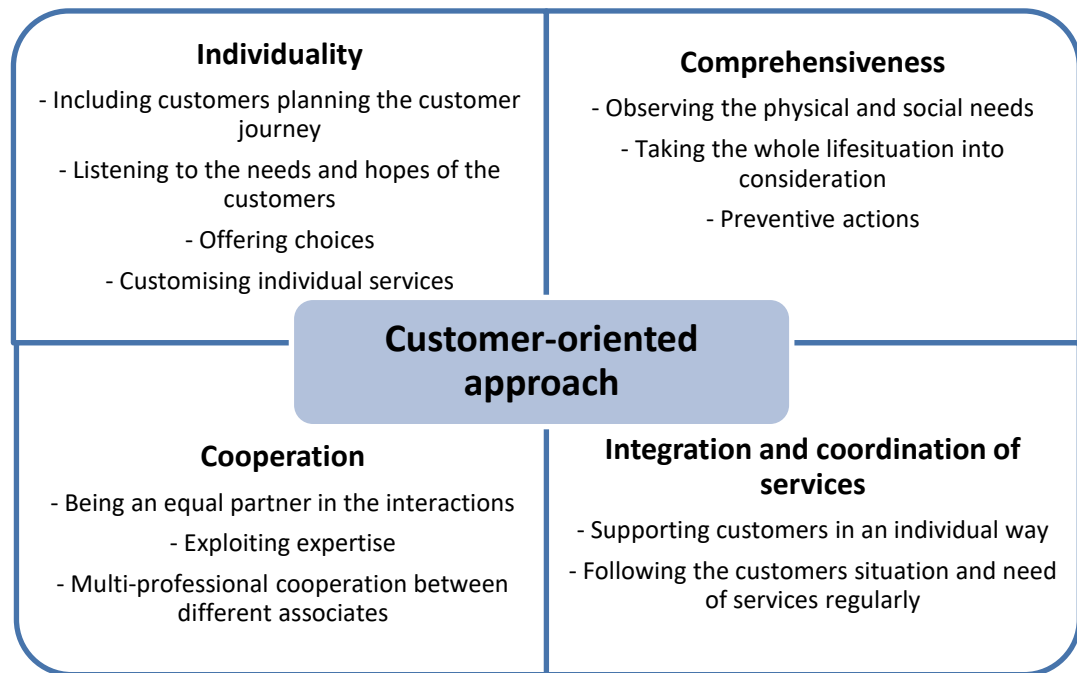


Figure 6. Customer-oriented approach (Modified from Roivas, 2019, 41).

Ristolainen et al. (2020, 251) discuss other obstacles to the customer-oriented approach. One of these is the customers' lack of motivation, unrealistic hopes, and the difficulties of them being involved in the process. One factor for the lack of motivation is, that the customer is frustrated to the system, which may be caused by the previous encounters. Yliruka et al, (2018, 52) complements the arguments. A customer representative should be able to work with different kinds of people. Some of the interactions may be challenging due to aggressive customers, or customers who are indicating a lack of confidence in the authorities, and a lack of motivation to take part in the services.

Carelessness and vagueness can only cause needless despair to the customers. Real, efficient encounters lead to increased understanding, which helps the people feel more in control. A key element of professionalism is to make sure that clients have the resources they need. (Keskinen et. al, 2012, 9.)

Keys to successful interactions with customers:

- Focus on first impression
- Deal with the important and more occupied issues first

- Listen to the customers unprejudiced and from their own point of view
- Avoid irrelevant advice and focus on real interaction professionally
- Confidential and open approach leads to empowerment

(Keskinen et al., 2012, 5-9; Suominen 2020; Raunio, 2011, 103.)

Ristolainen et al. (2020) argue, that one of the common blocks of the customer-oriented approach can be the employee's actions when making the analysis of the need for services. It can be difficult for the employee to notice the needs and hopes of the customers during the conversations. One reason for this can be the before-structured models for the service and restricted possibilities to organize the meetings with the customers. Then again, Mönkkönen (2018, 105) discusses the importance of the dialogue with the customer: the challenges in the interaction can be when either overanalyzing customers' sayings or passing important messages. In both cases, the customer will be left out of the needed support.

2.3.2 Multi-professional working

Compassionate and high-quality services require tight cooperation and joint quality control. Multi-professional working can be seen as bringing benefits, not only to the customers but also inside and outside the organization's borders, especially when renewing services. (Mönkkönen et al., 2019, 8-9.)

When a customer is facing more challenging life situations, the integration and multi-professional working within municipalities, housing, rehabilitation, employment office, and Kela is important and a step in the right direction. For the customer to get the best possible help, it's important that different authorities work multi-professionally. The significance of the co-operational work is emphasized when the customer is facing multiple problems and needs help from different authorities. (Mönkkönen, 2018, 137-138.) As an example, the world's health organization WHO emphasizes integrated and multi-professional education as a requirement when recruiting professionals. (Juvonen, 2019, 238-239.)

The customers should not be directed from one doorstep to another when it would be easier to join the forces and find solutions together with different authorities.

Customers, who are facing more difficult issues, are often the ones that benefit the most from the multi-professional service. The common factor for this customer segment is, that the service system has not been able to fulfill their needs. The challenges they are facing can be caused by for example illness, loneliness, housing problems, and intoxicants. (Mönkkönen, 2018, 137-138; Niemelä, 2020, 15.) Integrating services and working multi-professionally aim to reach individual service, decrease expenses, and have better outcomes for the customers. (Blomgren & Saikku, 2019, 2.)

Four cooperative skills contribute to successful cooperational working: resilience to withstand pressure, improving the multi-professional knowledge, interaction that elevates team spirit, and understanding of the individual's role in the working community. Successful leadership can lead to different operators' shared responsibility and effortless cooperation. The interaction and uniting knowledge give an overall view of the customer and help guide them to the best solutions. (Juvonen, 2019, 238-239.)

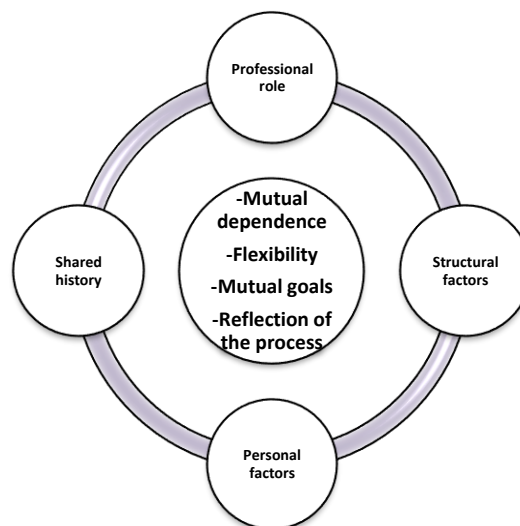


Figure 7. Enhancing factors of multi-professional working (Modified from Mönkkönen et al., 2019, 19).

According to Mönkkönen et al. (2019, 18-19) world-famous researcher in social work, Laura Bronsten, has studied what kind of multi-professional work would be

the most beneficial, as explained in figure 7. Mutual dependence and goals create trust and flexibility, which eases working together and when absorbing roles in the cooperation. In the end, reflecting the process of the customer journeys to gather new insights for the future. Juvonen (2019, 238-239) even expresses, that learning multi-professional working already at the studying phase of the career would be beneficial for the students already to get an experience of joint problem solving.

When working in cooperation with colleagues from other organizations, having their own professional role and identity is essential. Structural factors, such as the organization's culture and leadership have an effect on how the multi-professional work actualizes. It is important to also consider the personal factors, for example, attitude and interactional skills, and shared history with the working community, which all can have an effect on the input. (Mönkkönen et al., 2019, 20.)

There are multiple challenges of multi-professional working over organizational borders in Kela. Firstly, recognizing the customers in need of special services can be difficult, and finding the right partners is often challenging. Then again, handling customer data with secured access is restricted by the law and can also cause challenges in the cooperation process. Even if the challenges are diverse, there are multiple benefits of multi-professional working. These are not only time and money for the organization but inflicting trust and enhancing the quality of life for the customers. (Turunen, 2021, 8-15.)

2.4 Trends and challenges

Social, political, and economic development have changed the background of social work. Moving to individual services is challenging the industry to develop social services and find new research strategies. (Muurinen & Lovio, 2015, 205.) According to Adolfsen (2021b.) taking care of social care needs more cooperation in the future, since it is impossible to take care of a person who is in a difficult situation. The Finnish social security system is complex, and the needs of the

customers should be noticed more carefully in the future. Not all can handle their benefits online and have the same resources to take care of their issues as the others.

The current Finnish government is pursuing to develop the social and health industry, since the population is aging, and the individuals are in need of more equal services. The integration process is trying to combine different services as fluent entireties for the customers. One goal of the process is to find financial benefits, which can be seen as a challenge since it may compromise the aims of the customer-oriented approach. (Ristolainen, et al., 2020, 246.) One extensive change in the social service field will be the modification in January 2023, when the Social and Health reform will enter into force, as the municipal level will be merged and managed by 22 well-being regions. (Oikeusministeriö, 2022.)

Sitra (2020) has aligned megatrends for 2020, that are also going to affect the next decade. The ones that could be concerning the social service industry can be seen as the aging of the population, the technology that is merging altogether, and the economic system that is looking still for direction. Koskinen (2021) has analysed that artificial intelligence may be the solution when making the assessment for the need of services: proactive use of data could help to find the customers, that cannot otherwise find the suitable benefits and services they need.

The current epidemic situation has caused challenges for the disadvantaged. The epidemic has brought layoffs, economic issues, a need for food aid, and more demand for the basic social assistance. It seems, that COVID-19 weakened the situation of persons and families, that were already having economic issues before the epidemic. The epidemic has not only caused economic issues, as the mental health issues have been growing during the last two years. For example, the youth has been increasingly needing help in a mental health crisis, and only a fifth was able to get help. (THL 2020, 4.; Suomen mielenterveys ry, 2021)

As the epidemic situation has caused issues and challenges for the disadvantaged, the war between Russia and Ukraine has led to even more

uncertainty in the economic situation. One example is gasoline and food expenses, which are constantly rising and creating insecurity in the Finnish economy. (Hiilamo & Mäntylä, 2022.)

3 Refining special customer support service

Design thinking in itself is the organization's ability to act creatively and proactively, adapt its operations to change, and provide tools for change management. With design thinking, organizations can produce new content, develop the business, and can carry out development across organizational boundaries. It can enable problem-solving activities, but also take advantage of the expertise, using creative visual and concretizing methods. (Miettinen, 2014, 11.)

Service design has been often used when creating and regenerating social services, for example the research Muurinen & Lovio (2015) has made about developing social services. Applying service design in the social sector is a highly valuable activity and improves the user experience, strengthens the brand, can save time and money, and most importantly increase innovation in the organization. Service design improves the experiences of all the people involved in the service, not only the user and employees but also the stakeholders. (Catalanotto, 2018; Bradshaw, 2020.)

Service design is known for using visual representations and in this way, designers can create and analyse new solutions in an innovative way. Tools such as the customer journey and the stakeholder map are useful in representing a given concept or service experience. The purpose of the design tools is to communicate and work as conversation facilitators, to trigger discussion in a design process. The heart of service design is in designing spaces, and instructions, finding solutions to problems, and visualizing the multiple aspects of services. Service design originates from the customers, their needs hopes, dreams, and know-how. The needs are a constantly changing factor, that needs to be considered in the design process. (Mäkinen 2018, 35-39; Giordano et al., 2018, 584.)

The thesis is based on both qualitative and quantitative research methods. Wade (2017) suggests, that using both methods is the most effective way of conducting

research. Choosing the correct methods to conduct research is made based on the research questions and research problem. Choosing the correct method is also influenced by the available resources, such as time and devices. (Vilkka 2007, 66-68.)

Table 4. Connections of the research methods.

Research questions	Methods and tools	Data collection
1. How to improve the concept of special customer support service?	<ul style="list-style-type: none"> - Benchmarking - Internal survey - Customer journey map - Customer personas - Customer value proposition - Future user journey 	<p>Primary data: The internal survey gathered answers with a 59 % response rate, enabling the use of service design tools to develop the service.</p> <p>Secondary data: Benchmarking based on articles, websites, and databases.</p>
2. How to engage the stakeholders in the service? How to improve accessibility?	<ul style="list-style-type: none"> - Literature research - Stakeholder map - Stakeholder survey - Stakeholder personas 	<p>Primary data: The stakeholder survey gathered answers with a 14% response rate.</p> <p>Secondary data: Literature research.</p>

The mixed methods were chosen to support the answering of the research questions. Table 4 indicates how all the research methods and service design tools were linked to the research questions and the supportive question. The empirical part begins with benchmarking, with the goal to find out ways in developing the customer experience. The internal survey for the employees was conducted to receive insights about the key stakeholders and to examine the customer journey using the tools that are commonly used in service design, like

customer journey mapping and creating personas of the employees and end-users.

The internal survey was conducted as well to gather answers about how to develop the service and the customer experience to a better level. When insights from the employees were summoned, it was possible to conduct a survey for the key stakeholders. The main goal of the stakeholder survey was to find out answers to the research questions, and how to connect them to the service and in multi-professional co-operations.

The empirical research ends with an overlook of the future user journey, where the gathered data was utilized, and the development ideas have been added to the original customer journey.

3.1 Benchmarking

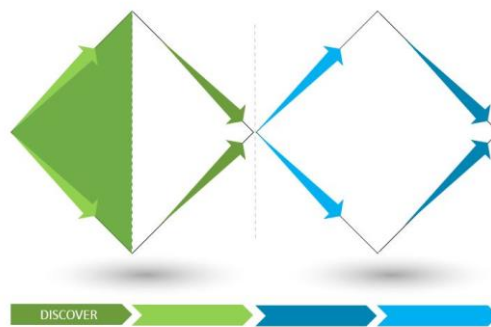


Figure 8. Discovering insights (Modified from Design council, 2022).

The first step of the diamond helped to understand the research problem by communicating visually and inclusively, as the discovering stage was all about gathering data and info about the challenge at hand. Knowing how to manage and organize the gathered info was crucial. Iterating helped to spot errors at an early stage, avoiding risk and building confidence in the ideas. (Costa, 2018; Design council, 2022).

The double diamond process began with the literature review and was followed by benchmarking, moving to the empirical part of the research. Ojasalo et.al., (2015, 187) implicate that benchmarking is often used to observe successful organizations and in learning the reasons of their prosperity. Mäkinen (2018, 107) complements the idea, that benchmarking is an essential way to familiarize with the other service providers.

Tuominen (2021, 8-9) has explained the benchmarking process in two parts. The first part is deciding what is the aim of the research and finding out organizations where the research aim is working better compared to the target organization. The second part is all about comparing the processes, that have led to the result in the target organization and the benchmarked organization. Mäkinen (2018, 107) adds, that the focus could be for example the processes, actions, strategic options, prices, educational supplies, and public relations.

Benchmarking was used as one method to find out how customers with special needs are handled in other Nordic countries' social welfare institutions. The first step was to find out how social security functions in each country and to seek information about the Nordic institutions. As successful benchmarking often requires accuracy and resources, the research was not about finding the processes of how the organizations have ended up with the wanted result. The benchmarking was made in a more extrinsic way, looking at what kind of services the organizations are providing and absorbing if there are better regimes to be utilized.

The benchmarked organizations were Försäkringskassan (Social Insurance institution in Sweden), NAV (The Norwegian Labour and Welfare Administration) and the Ministeriet for børn, ligestilling, integration og sociale forhold (Ministry of children, gender equality, integration, and social affairs in Denmark).

The data was collected through literature research on each organization's web pages and from personal communications with the Norwegian Ministry of Labour and Social Inclusion's specialist director Øyvind Opland in January 2022. Personal communications with Øyvind Opland eventually lead to finding out a

Mutual Information System On Social Protection (MISSOC), where it was possible to conduct a database search, and to find more information about the organizations and their services.

The social benefits and services in each Nordic country are distinct from each other. Table 5 shows, how each country is handing out benefits to different customer segments, such as the unemployed, families, students, etc. When comparing the countries to each other, Denmark seems to differ with the given-out benefits, as they also have multiple different organizations handing out the benefits, when compared to the other countries.

The second sector of the table shows what kind of strategies each social insurance institution has. When comparing the data, it was possible to read between the lines that the social insurance institutions share a common goal: to have more of the population active working, and fewer people on social welfare benefits. This signifies, that all of the population should be noticed when planning the services, including the disadvantaged in need of special help.

Table 5. Benchmarking the Nordic social insurance institutions.

Organization	KELA (The Finnish social insurance institution)	FÖRSÄKRINGSKASSAN (Social Swedish social insurance institution)	NAV (The Norwegian Labor and Welfare Administration)	MINISTERIET FOR BØRN, LIGESTILLING, INTEGRATION OG SOCIALE FORHOLD (Ministry of children, gender equality, integration, and social affairs in Denmark)
Social benefits	Benefits for families, students, unemployed, housing, pensions, sickness, health care, rehabilitation, disability, basic social assistance, self-employed (Kela, 2021f.)	Benefits for families, students, unemployed, housing, sickness, health care, disability, employers, job seekers (Försäkringskassan, 2022a.)	Benefits for families, unemployed, temporary accommodation (emergency), pensions, sickness, health care, financial assistance, employment schemes (NAV, 2022a.)	Benefits for the families, disadvantaged children, socially excluded adults, voluntary working, disabled. (Ministry of social affairs and senior citizens, 2022.)
Strategy	<ul style="list-style-type: none"> - To embrace trust and cooperation, to improve customer experiences, use of data flow and information - To improve population wellbeing, to create strong organization with a unified purpose, and enhance the functioning society. (Kela, 2021d.) 	<ul style="list-style-type: none"> -Mission is to provide the right compensation to the right person through a legally secure and efficient handling. - The long-term goal is that as few people as possible should have to be away from their work due to illness. (Försäkringskassan, 2022b.) 	<ul style="list-style-type: none"> - More people active and in work, fewer people on benefits - Provide the right services and benefits at the right time - To provide good services tailored to the users' needs and circumstances. (NAV, 2022b.) 	<ul style="list-style-type: none"> - More people in labor force - More people receiving support for social problems or mental disorders to enter education and employment - Fewer marginalized people - Fewer disadvantaged - Fewer homeless (Ministry of social affairs and the interior, 2016.)

<p>Customers in need of special support</p>	<p>No single long-term scheme, provided through general social welfare and health care legislation which is supplemented by special legislation. Municipalities are responsible for arranging social and health services. (MISSOC, 2022.)</p> <p>A smaller share of the customers is in need of special services in Kela. Kela provides these customers their own service representative, that will help through a challenging life situation. After the service, Kela is making sure, the customer is able to use the other services independently. (Kela, 2021e.)</p>	<p>No separate system for long-term care. Long-term care is provided as a part of the social care and health care-system. Municipalities have the main responsibility, therefore, services provided can vary locally. (MISSOC, 2022.)</p> <p>In Sweden the service counsellor is seen as one kind of a personal trainer. The background of the Swedish model is based on profound and truly intensive counselling, since the risk of 'falling in between' is bigger and the social and health services are more far away from each other from the administrative point of view. (Koponen, 2017.)</p>	<p>Municipal responsibility. Not covered by specific legislation, provided mainly through health care legislation. Benefits in kind prevail, as a A specific cash benefit is provided for informal caregivers. (MISSOC, 2022.)</p>	<p>Separate universal, residence-based scheme, providing in-kind and cash benefits. Residents are entitled to in-kind, personal, and practical assistance if unable to perform the basic personal and practical activities autonomously. The responsibility for the provision of personal and practical assistance and necessary accommodation rests with the local authorities. (MISSOC, 2022.)</p> <p>Socially excluded adults are seen as a customer segment, which includes adults with social problems or in danger of developing social problems. The target group is often affected by a number of social problems, as drug abuse, or mental illness. The support may be practical help in one's own home or temporary accommodation at shelters. The municipalities are responsible for preventive measures and for providing needed support. (Ministry of social affairs and the interior, 2016; Ministry of social affairs and senior citizens, 2022.)</p>
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The third sector of table 5 covers how each organization is handling the customers with special needs. The first chapter expresses the basic principles of how each social institute looks after the factors of long-term care. These can be seen as benefits provided for people who have mental or physical disabilities or have a reduced degree of functional capacity and are consequently dependent on help to perform the basic activities of daily living over a longer period. (MISSOC, 2022.) All countries have a similar starting point, that the main responsibility is in the hands of the municipalities. Finland is changing the strategy in 2023 when the Social and Health reform will enter into force, as the municipal level will be merged and managed by 22 well-being regions. (Oikeusministeriö, 2022.)

Another notable factor is the Swedish model, which has started to offer more profound services to its customers in need of help. In Sweden, the service provider is seen as a personal trainer since the risk of becoming marginalized is bigger as the social and health services are far away from each other from the administrative point of view. The service counsellor in Sweden searches for all the suitable services for the customer and can act as a coordinator of the network. (Koponen, 2017; Suominen, 2021, 5.) The Danish system is also looking at the socially excluded adults from a different angle, as they are supporting them personally at their homes or accommodation shelters. (Ministry of social affairs and the interior, 2016; Ministry of social affairs and senior citizens, 2022.)

Making a table and comparing the countries indicated how services in each country's organizations operate. The Swedish model of service counselling gave the best insights to be considered when developing a service, as the other countries' models were harder to utilize. The most important factor was to explore, how the different countries are handling the most vulnerable people. The social services are often determined to be in the hands of the municipalities. As Kela is handling the same socially excluded customers as the municipalities, joining forces, and working multi-professionally with different service providers could be the answer to help the customers from falling in between services.

3.2 Internal survey

A survey is a method used to collect data, where the questions are standardized in a way, that all respondents will get the same questions in the same order. A survey often examines opinions, attitudes, or behaviors. The survey can be conducted either by mail or online. (Vilkka, 2007, 28)

The survey was conducted as a qualitative research method. Qualitative research uncovers in-depth info and can be considered effective, when making research for a smaller group of respondents, to express themselves in a versatile way. Qualitative research uncovers feelings, motivations, and preferences. Then again, quantitative research can be seen as more efficient, when the goal is to gather high volume and measurable data with close-ended questions. If possible, the combination of both qualitative and quantitative research is the best option when conducting the research. (Wade, 2017.)

An internal survey was composed for the service representatives behind the special customer support service in the Province of Southwest Finland. The aim of the questionnaire was to find out in-depth info about the employees behind the service, to create a picture of the users, and visualize the current customer journey. One approach was also to gather insights in developing the service, eventually creating a future user journey with development ideas to the current journey. Information about the key partners was also gathered, to find out whom to include in the next step of the research.

The goal and the available resources defined, what type of research method was the most beneficial to use. The questions in the survey were tried to be kept clear, avoiding unnecessary information to be gathered. (Wade, 2017; Leimu, 2009, 79.) The survey was built on open-ended questions, as the number of respondents was small.

The questionnaire was conducted with the help of Kela's data collection team, which organized the questions in the Questback – research platform and helped to send out the survey to the chosen respondents. Kela's designer appointed the

contact information of the 12 respondents, who are working in the SCSS in the Province of Southwest Finland. After receiving the contact info, the questionnaire was sent in mid-February 2022 to a total of 12 customer representatives.

Table 6. Timetable

15.1.-31.1.2022	Planning of the survey with Kela's data collection team
10.2.2022	Sending out the survey
24.2.2022	Sending out a reminder
3.3.2022	Needed number of replies received
4.3.2022	Data received from data collection team to be analyzed

The respondents had 3 weeks' time to answer the questionnaire, and the ones who had not replied in 2 weeks got a reminder to respond 3rd of March at the latest. (Table 6.) Kela's data collection team gave a possibility to see live reports of the results and if the extra time to answer was needed to be given. Eventually, 7 employees answered the survey, which signified a response rate of 59%.

The background of the questions for the internal survey was based on the literature research. Table 7 explains the characteristics and basis of each question, and how the questions are connected to the literature research. The last column of the table represents the connections of the questions to the chosen service design tools. The detailed survey questions can be found in Appendix 1.

The first part of the survey was focusing on the employees' backgrounds. Here the main idea for the questions was to find out in-depth to build a picture of a typical employee persona working in the service. The second part of the questionnaire focused on gathering information to create a customer value proposition and user personas, that are involved in the service.

Table 7. Background for the internal survey questions.

Area	Description	Question nr.	Service design methods & tools
Background information		1, 2, 3, 9, 11, 12, 14	Employee persona
Customers in need of special support	The assessment of the need for services	4-8, 15	Customer personas, customer value proposition
Service counselling	Guidance and intensive counselling	7, 9-12	Customer journey map, customer value proposition
Customer-oriented approach	Encountering the customers, building trust	8, 9, 10, 11	Customer journey map, customer value proposition
Multi-professional working	Collaboration inside and outside the organizational borders	12-14	Customer journey map, customer value proposition, insights for the stakeholder survey
Service development	Gathering insights	20-23	Future user journey

The third part of the survey was constructed of questions about the customer journey: what happens before, during, and after the service. The customer journey is where the service counselling and the customer-oriented approach are also evaluated by different questions. The last part of the questionnaire inquired about information of developing the service, as what can be seen as efficient and what should be changed, to meet the customers' needs, and what would be the ideal customer journey in the future.

The data of the survey were analyzed with the methods of content analysis and the results were utilized with service design tools. According to Vuori (2022), the goal of content analysis is to create a verbal and clear description of the phenomenon at hand. The analysis sorts out the data in a tight format without losing the information. The content analysis follows basic level transcription, where part of the direct quotations was written down in the research, allowing more rich and in-depth use of the data. (Finnish social science data archive, 2022a.) The goal of analyzing the data was to find out important insights for the research and to see what differs and what can be combined in the answers, building an integrated report of the results.

3.2.1 Employee and customer personas

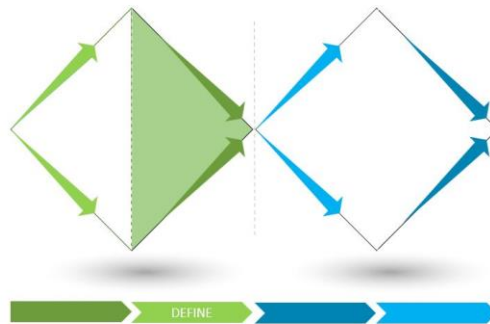


Figure 9. Exploring and defining (Modified from Design council, 2022).

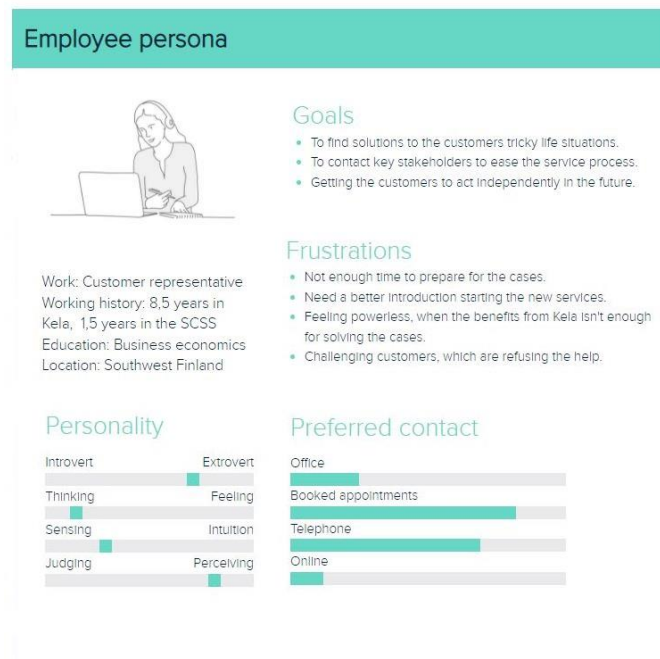
The second step of the double diamond method is to define and gather insights, which helps to define the challenge in a diverse way. After the data has been gathered from the first step, the definition stage is about filtering through all the information and elaborating on it. (Costa, 2018; Design council, 2022).

Employee persona

Personas are fictional characters, which are created to represent the different user types, that are connected to the service. Creating personas helps to

understand for example the needs, frustrations, and goals. Using personas is one method to help designers move from the defining phase to the ideation phase. Creating personas is a way to help the designers to design solutions and brainstorm in the ideation sessions. (Dam & Siang, 2021.)

The service representatives are in the heart of the service, and therefore were considered an important part to scope, when developing the service. The internal survey gathered data about the employees in the survey questions 1-3, 9, 11-12, and 14. (Appendix 1). The results indicated how the employees are experiencing service counselling, customer-oriented approach, and multi-professional working in their everyday line of work: The gathered data enabled to create an employee persona. (Figure 10.)



A typical employee in Kela's special services is educated in business economics and has been working 8,5 years in Kela, and around 1,5 years in the new service form. The employee's goal is to find solutions to the customers challenging life situations and to enable the customers to act independently after the service has ended.

Figure 10. Employee persona (Modified from Xtensio, 2022).

The survey results indicated that the employees had faced several frustrations related to the SCSS. Not being able to have enough time to prepare or take care of the cases is a common frustration amongst the employees. When the employees are introduced to the services for the first time, a better familiarization with the services and its approaches was hoped to be received. This is how the employees had experienced some of the cases:

“At times I’m feeling powerless when the Kela’s benefits are not enough for the customers.”

“The customers’ negative experiences towards Kela and other authorities are causing issues in the service.”

“If the customers’ ability to run errands is challenging, motivation to solve the issues is hard to find.”

As one of the citations indicated, many of the customers are having preconceptions about Kela, which leads to a lack of motivation to solve the issues, and ultimately the customer may refuse to take any help from Kela or other authorities. This can be seen as an obstacle, causing difficulties to pursue the service as planned.

The service staff has received only mainly positive feedback of the service from the customers, as the service was seen as more personal compared to the other service channels. Finding a suitable cure for the frustrations of the employees is crucial, for the service to function better. Having good work motivation not only benefits the employees but also the vulnerable customers. One suggestion from the employees was to segment the customers into different groups, for example unemployed, families, and students. This way the employees would be able to train only certain benefit areas to a better level, being the experts of a specific customer segment.

Customer personas

The second step of the survey was about building user personas of typical customers involved in the service. When the basic income support was transferred to be managed by Kela in 2017, new customers came in that needed more concrete and profound help. The common factor among the customers is, that they are not able to take care of their own or of their family’s maintenance. Concerns have been expressed about the most vulnerable people, who have not

only economic difficulties but also insecurity and inability to take care of themselves. (VTV, 2020, 5; Korpela, et al., 2020, 116.)

Customer personas were created to visualize the customers involved in the service. One important factor is to answer the question, who are the customers and why are they taking part in the services. Creating a customer persona can be seen as an effective way to improve the services, as it can help to uncover different ways people search for and use products. This can focus the efforts on improving the experience for real customers. (Mäkinen, 2018, 111; Grenier, 2021.)

Understanding the users of the product and services is essential. Knowing the audience will help influence the features and design the elements and this way make the service more useful. It is critical to find out answers to questions as who the ideal customer is, what are their needs and goals, and what issues or pain-points they face. Understanding the needs is vital in developing a successful service. Well-defined customer personas help to identify and communicate the needs, helping the designer to focus efforts on building empathy. The more designers can focus on the real feelings of the customers, the more they become real personas, leading to fully expressing the desires, needs, and habits of users. (Veal, 2021; Service design tools, 2022.)

Three customer personas were created based on the internal survey of the employees. Questions 4-8 in the survey (Appendix 1) were created in order to gather insights about the typical customers that are exploiting the services. The results from the employees enabled the creation of the following personas. The names of the personas are imaginative and the stories behind the personas are narrated in a way that the customers are not recognized.

The first created user persona is a middle-aged man Matti, that has been released from imprisonment period and needs help with getting back to his feet. After the release, the customer was forced to move in with her parents, find an apartment, and get back studying. The criminal sanction agency's representative was in touch with Kela's customer service, which transferred the customer to the

special services. In this case, the customer representative was in collaboration with the criminal sanction agency, to get a better picture of the customer's situation maximizing the help.

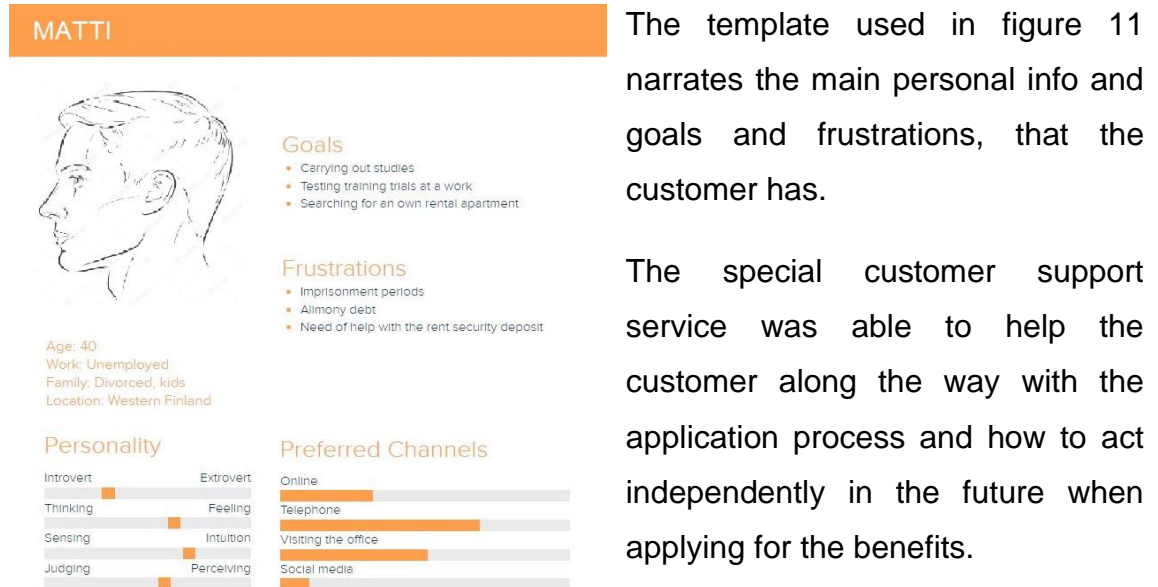
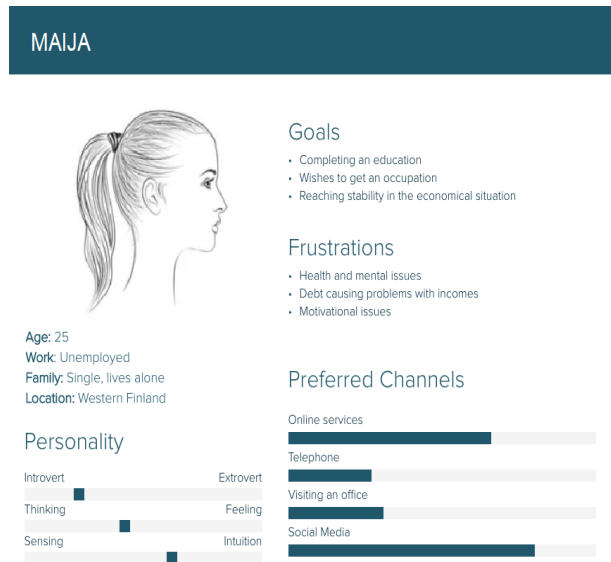


Figure 11. Customer persona 1 (Modified from Xtensio, 2022).

“A middle-aged man having multiple imprisonment periods. The customer was appointed to the SCSS by the criminal sanction agency. I supported the customer to apply independently online, and helped to apply for the rental deposit, housing allowance, and alimony debt release. After the life situation got stabilized, he was able to move from his parents to his own apartment and begin work try-outs.”

Figure 12 gives an overlook of the second user persona Maija, that can be seen as a common customer persona exploiting the services. Maija is a woman in his mid-twenties, trying to reach stability in the economic situation and complete an education. According to Näsi (2020), main challenges with the youth are often the mental issues, having minor social relationships, and being at risk of becoming marginalized.

The primary research data showed that the described customer personas were often the younger people, having problems with their incomes and studies. Kela's special services, in this case, could help Maija to apply different benefits suitable to her life situation and to help her to understand her decisions.



Maija contacted Kela when she was unable to understand what benefits to apply in her situation, without an education or work, having also trouble with mental issues. The customer service saw in this case, that Maija could benefit from an own worker inside Kela, helping her out within a longer timeframe.

Figure 12. Customer persona 2 (Modified from Xtensio, 2022).

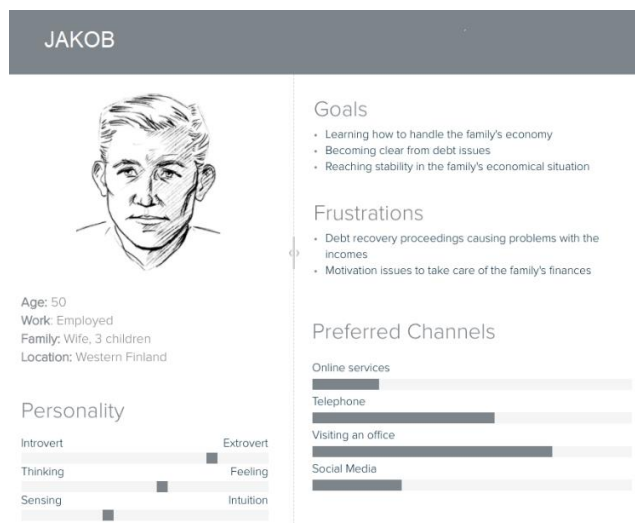
As Maija was appointed to the SCSS, she was able to apply for the correct benefits one at a time and knows how to apply independently in the future. The customer representative guided Maija to be in contact with detached youth work and get into rehabilitation, which was able to continue the help finding the correct path for the future.

“The example customer is a 25-year-old woman living alone, who got suspended from school, which means she has no vocational examination. The background consists of mental issues and temporary employment. The solution was found with solving the issues: benefits one at a time, and later getting a new career through rehabilitation. ”

Näsi (2020) explains, that exercising, sleeping properly, having a regular weekday rhythm, and having meaningful hobbies are something that helps to motivate this customer segment to brace and for example try to get an education.

Having personal service is essential and this customer segment is delighted to have help nearby when needed.

The third created customer persona is a middle-aged man Jakob, whose family has recently received a residence permit. (Figure 13.) This has caused changes in the family's benefits, which must be renewed. Motivational and debt issues are a continuous frustration for Jakob, which causes troubles when conducting the services.



As the Jakob was transferred to the SCSS from Kela's customer service, he got the needed help to fix the benefits to the right state and can take care of the benefits himself in the future. Tight collaboration with the social office in this case was also helpful and eased the customer journey.

Figure 13. Customer persona 3 (Modified from Xtensio, 2022).

“A family of five, who have recently moved into Finland, with hopes for a better life. They have got food obligations from the social office for a long period and got appointed to the SCSS, as things weren't moving forward. The father got employed, which helped the case but as the other family members are not insured by the Finnish social security, things are still complicated. ”

What can be summarized from the user personas, is that they all are in a very different life situations, facing diverse issues in their health, economy, or family situations. All customers with special needs are distinct from each other and all have different issues and problems they are facing. The customer needs varied from challenging life situations to need help with motivational problems, filling out

forms, getting help with rental debt issues and having language barriers, and not understanding what to apply and how. There is no single answer to the customers' various and complex issues, as each of them needs to be handled with care, professionalism, and with the tight collaboration of the stakeholders.

3.2.2 Customer journey

The pandemic has caused an increased need of the SCSS, as the number of customers and challenging life situations are in a constant ascent. The pandemic has caused for example unemployment and mental issues, and as knowledge of the new service has been increased, the quantity of the customers is rising.

The customers with special needs in Kela are appointed to SCSS normally from Kela's customer service. Besides the customer service staff, Kela has hired social service experts, who are helping to recognize the endangered situations, to guide the customers to the correct services. The social service experts are also working as service representatives, who are helping the customers with special needs. If Kela's customer representative is worried about the customers' well-being, they also have a right to inform the social administration to assess the need for their services. (Adolfson, 2021a.; Juntunen, 2021.)

Creating a customer journey map is a way to examine interactions from the customers' point of view, as they visually illustrate the processes, needs, and perceptions. The first step to mapping the customer journey is all about collecting internal insights. At this point of the research, the stakeholders should be included in all functions and channels. One way is to use existing customer research data and identify if there are any gaps to be filled. (Temkin, 2010, 2-5.)

The second step in figure 14, is to develop initial hypotheses, such as developing assumed journey maps, to document internal insights and prototyping research-based maps. After this stage, the organization should broaden the research to capture insights from the customers' perspectives. Analyzing the customer

research is the last step, before mapping the customer journey. Using build-up customer personas in the journeys helps to successfully design experiences, that support the needs of different customer segments. (Temkin, 2010, 2-5.)

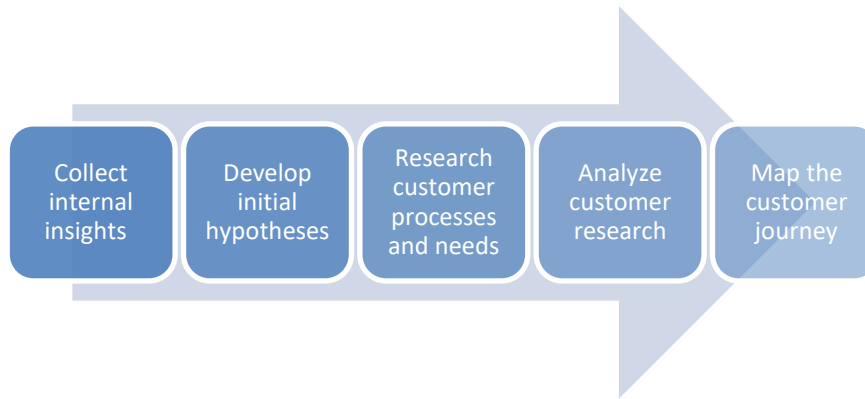


Figure 14. Mapping the customer journey (Modified from Temkin, 2010, 5).

The different phases of the service can be divided in three sections, what happens before, during, and after the service. The preliminary stage covers the consideration process when the customer is deliberating whether to take part in the service. Generation and transactions are naturally taking place during the service. After the service has unfolded, the aftermath consists of word of mouth the customers are telling the other people, advertisements, and the developing of the service further on. (Mäkinen, 2018, 97)

The customer journey was mapped by gathering insights from the internal interview. Questions 7-19 in the survey was focusing on the customer journey steps and the created user personas were utilized in mapping the journey. (Figure 15.)

The lanes in the created customer journey are phases, steps, mood, stakeholder connections, and customer touchpoints. Kaplan (2016) suggests that journey maps need to have touchpoints and channels in alignment. Touchpoints occur when the users have interactions with the business or organization. According to Stickdorn et al., (2018, 50) custom lanes can be added concerning specific content to a project. Examples of custom lanes are lanes for key performance

indicators (KPIs), and references to other documents or responsibilities. According to Pearson (2021), KPIs can be seen as a measure of performance, which the author has decided to be important. KPIs are commonly used in tracking the progress towards the wanted goals. Stakeholder connections were seen as an important lane to add to the journey, as one goal was to study how to engage the associates in the service.

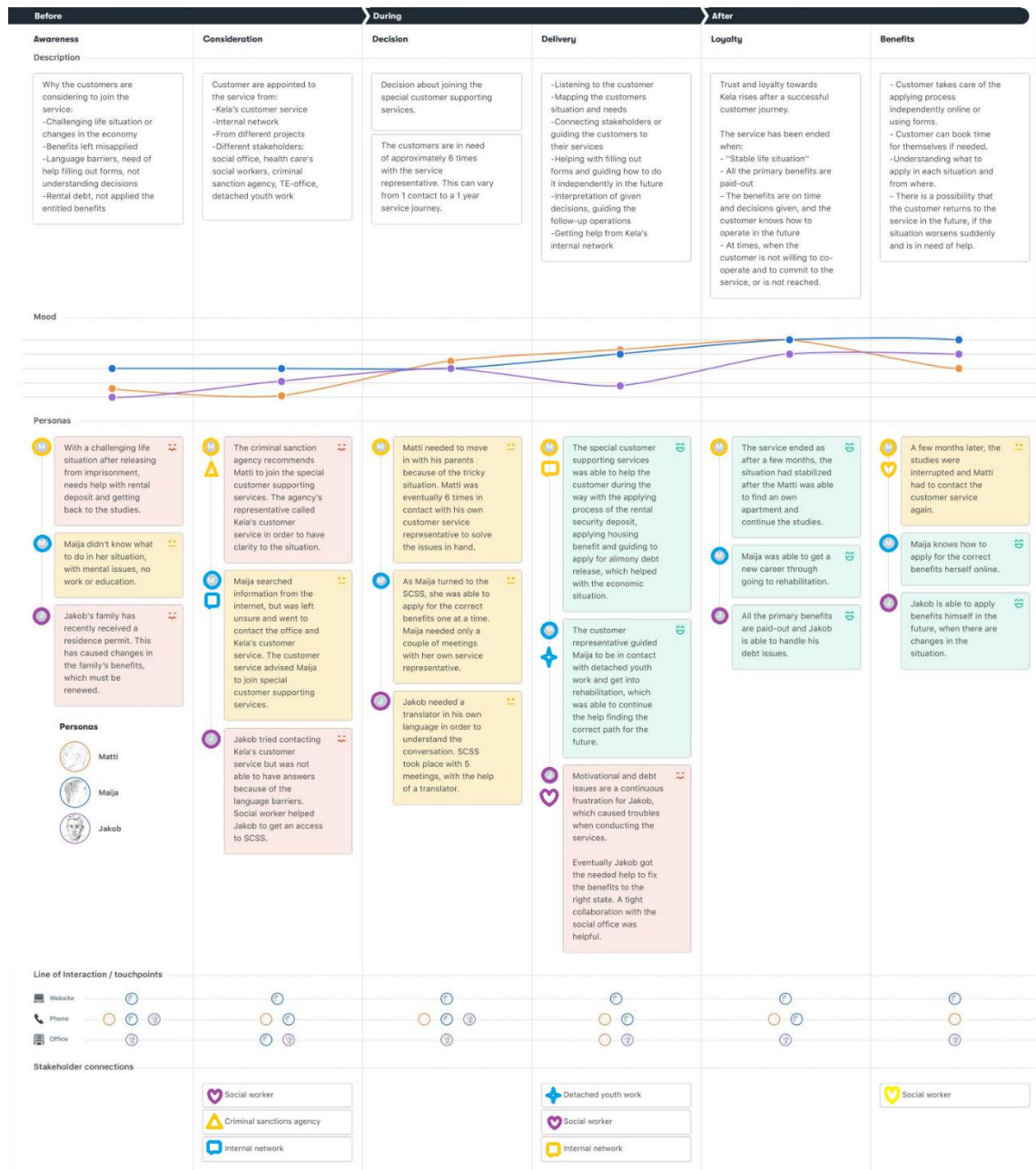


Figure 15. Customer journey map (Modified from Theydo, 2022).

Before the service

The first two columns of figure 15 describe what occurs before the service. The description boxes below the phases express the interactions in an overall view. The middle section shows how the customer personas Maija, Matti, and Jakob are feeling and what they are experiencing each step of the way, as their mood also changes through the linear function. The line of interactions shows the touchpoints, and how the customers are in contact with Kela. The last row, stakeholder connections, externalizes the touchpoints when the key associates have been in touch with the service.

According to Kela (2021h.) stakeholders can appoint customers to the SCSS, by calling the authorities' own line to book a time. The customers are appointed to the SCSS also from Kela's customer service if the customer service representative has noticed a need for the service.

The internal survey indicated that customers were appointed to the service also from Kela's internal network and from different ongoing projects such as "Kela in the hospital" (Kela, 2022c.) The most common stakeholders, which had appointed the customers to the service were the social service, the detached youth work, the criminal sanctions agency, and the health care social workers.

The main reasons, why the customers are joining the service was seen to be the challenging life situation or changes in the economy, benefits that have been left unapplied, need of help with filling out forms or not understanding the decisions. The customers are also joining the service because of health problems, which may have caused the reasons for not having applied the entitled benefits, that has caused rental or other debt issues. At times also issues, as hard language barriers can be the reason, the customer needs the service.

The colors of the personas are changing based on the customer's mood - from red where the customer can be seen in an uncomfortable situation, yellow being neutral, and green where they are in a more convenient position in life. These same colors are utilized also in the following figures of customer journeys.

It is usual that in the consideration phase, the customer's mood is in a red or yellow level, expressing the anxiety about the difficult life situation the customer has. For example, Maija is unsure what to do in her situation, without work or education. When suffering from mental issues, searching for information about anything is challenging. Maija decides to contact the customer service, which suggests her to join the special customer support service, and after this concern start to unravel.

During the service

The survey pointed out that the duration of the customer journey can vary from 1 phone call to being in contact with the customer for over a year. This underlines how the cases differ from each other. Therefore, it is almost impossible to define the precise length of the journey. However, two of the customer representatives had estimated that the service representatives contact the customers approximately 6 times, before ending the service.

According to Kela (2021h.), the SCSS service process goes as the following:

- Agreeing with the customer about starting the service and its goals.
- Mapping the customer's situation and needs.
- Being in contact with the customer regularly by phone or in the office.
- Contacting the associates with the permission of the customer.
- Encouraging the customer to act to meet the goals.

The internal survey gave similar ideas when the employees were inquired about what happens during the customer journey. Most of the encounters seem to be called by phone, as only a few booked appointments are taking place face to face, the pandemic being one reason for the remote interactions.

According to Kela's employees, what occurs during the customer journey differs depending on the customer. Listening to the customer and mapping the customer's integrated situation and needs is essential in the beginning of the journey. None of the employees mentioned clarifying the goals with the customer,

which differed from Kela's instructions for the service. Here, the design of the question could have had an impact on the answers, as more a personal interview might have given also more detailed answers.

After the service is launched, Kela's service representatives help to fill out the needed forms and guide how things advance and how they should act independently in the future after their situation has unfolded. As different benefits are applied at different times of the month and in various occasions, it is essential to guide, how the customers can act independently in the future. At times, the customer representatives are in contact with Kela's own multi-professional network, which helps to solve the customer's benefits, allowing a smooth service experience. This was experienced being a great way to solve the more complicated cases together.

Not all service processes turn the customers' moods to a green level, as shown in the drawn customer journey. For example, Jakob has had motivational issues to continue the service, as debt issues are a continuous problem. As the language barriers are also complicating for him to understand the issues, with the help of a translator, things can be turned to a better level. At this point, some customers with severe motivational issues may even interrupt the journey.

Easing the journey, stakeholder connections as detached youth work and the social office was seen as a great addition to the service. Employees expressed that the customers are connected to the stakeholders by guiding them to their services. This is worrying, as it would be more convenient to solve the cases joint with the stakeholders and not bounce the customers from one doorstep to another. Quite a few of the employees had not been even in contact with the stakeholders at all. This is for sure one angle, that needs to be fixed in the service.

"So far, I've only been in contact only with Kela's benefit handlers."

"I've been working only with the internal network."

"I have not contacted anyone yet."

After the service

According to Kela (2021h.), when the service ends, the service representatives are taking care, that the customer is moving to use Kela's other service channels or the services of the associates. The service representatives expressed, that the SCSS has been ended when the customer has a stable life situation, all the primary benefits are paid out, and the customer know how to operate in the future.

The customers' situations were not always solved. Four of the employees expressed, that the journeys had been unfinished for various reasons. At times, the customers are not willing to cooperate and commit to the service, which makes it hard to continue. Sometimes, the customers are not reached at all, which after a while has forced to end the service prematurely.

“Sometimes I’m facing customers, who are in a continuous need of the service, for example, because of an illness. Then again, it’s not possible to continue the service forever, so the service needs to end, as long as the benefits are somewhat in order, even if the customer hopes to continue the service. Sometimes there are situations, where the customers don’t act as guided, and even with several attempts, the customers are not acting independently. ”

One possibility is that the customer is forced to return to the service if the life situation worsens after a while, and the customer would benefit from joining the SCSS again. For example, Matti was forced to return to the service, as his studies were interrupted. After the service has ended, customers may continue to apply benefits to supplement their financial situation from stakeholders such as the social office.

3.2.3 Customer value proposition

Before it is possible to start improving any service, it is essential to know the organization's shared goal and vision. According to SoteNavi (2020), the best

results are achieved, when the values and objectives are worked through with the whole organization, beginning with the vision. This way, the personnel are committed to the objectives from the very beginning and are carrying out the values in their own work. The vision should be planned in a way, that everyone in the organization knows where they are heading.

Kela (2022b.) implies that service design has been used as one method for defining Kela's strategy. The strategy was developed with tight collaboration with the whole organization and stakeholders, which is an eminent baseline for the development. The strategy of Kela consists of three objectives that tie up to each other:

1. Trust and strengthening the collaboration
2. Developing the customer experience
3. Exploitation of movability of knowledge (Kela, 2022b.)

Planning a value proposition canvas is an essential part when planning new services. The canvas is divided into six parts: customer jobs, products and services, gains and gain creators, pains, and pain relievers. (Liikkanen, 2018.) Customer jobs can be considered as the needs of the customers, for example in the different issues that they are searching for a solution. Products and services are the amenities that are solving the customers' issues. Gains in the canvas are the aims and objectives of the customers, which the services bring. Then again, pains are the fears, risks, and barriers, that the customers can be worried about. These are solved with the pain relievers, which are the answers to the factors that are adding the barriers. Here the organization should figure out, what are the factors that are reducing or deleting the barriers from the customers. The last part, gain creators, are the factors that bring added value for the customers. (Thomson, 2020.)

The customer value proposition was created based on the insights from the internal survey and from Kela's recent strategy's point of view. Figure 16 gives an overall picture of the created value proposition canvas. Based on the results,

the customer jobs were specified to be needs wanting help with applying for correct benefits, suitable in each life situation, entitled benefits that have been left unapplied, need of support in challenging life situations and challenges in understanding the decisions. To match the needs, Kela has services and benefits for families, students, unemployment, housing, pensions, sickness, rehabilitation, disability, and social assistance, just to mention a fragment of them. Customer service in several service channels and special customer support services are appointed to the ones in need. (Kela, 2021f.)

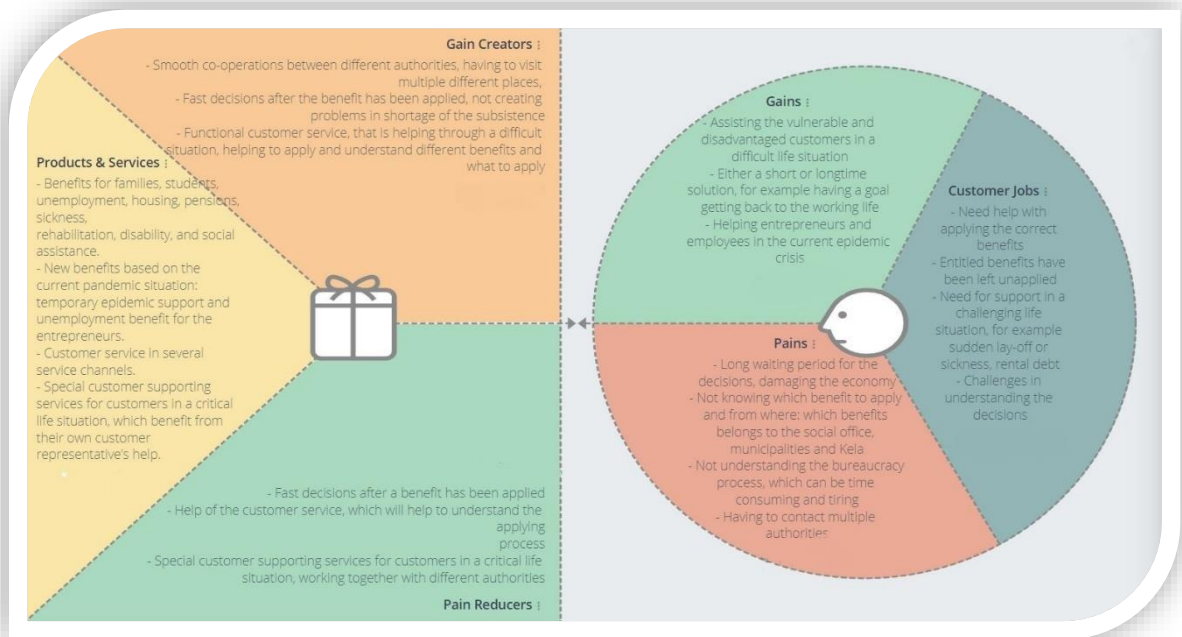


Figure 16. Customer value proposition (Modified from Strategyzer, 2022).

The gains concerning Kela's services are obvious. Assisting the disadvantaged people in diverse life situations, either as a short or longtime solution brings help and relief to the customers. Recognizing all customer segments, for example, the entrepreneurs in the epidemic crisis are important. Gain creators was seen to be the smooth cooperation with different authorities, which helps to the overall process. Having a functional customer service is helping to understand the sometimes bureaucratic application process and decisions. Having fast decisions helps the shortage of subsistence and brings a relief to any situation.

Then again, the pains are experienced to be the long waiting periods for the decisions, which may damage the customers' economic situations. Also, not knowing what to apply and from which authority is an abominable pain, and not understanding the whole process, which is at times time-consuming and tiring. Relievers for these displeasures are expressed to be fast decisions after the benefits have been applied, the help of the customer service, which assists to apply and understand the decisions, and finally the special customer support service, which can help the customers in a more critical life situation.

A customer value proposition was built to define, what kind of value the organization can create for its customers. If the special customer support service will start to be more acknowledged by the stakeholders, it will for sure bring unique value, as new customers will get involved in the service. It was essential to note, that all vulnerable customers should be noticed and brought to the service, to decrease the amount of the marginalized people.

3.2.4 Stakeholder map

Stakeholders are people, groups, or individuals, who are affected by the organization or whose actions are affecting the organization to varying degrees. These groups or individuals can be divided to internal and external stakeholders. The internal stakeholders can be for instance employers, owners, customers, and leaders. The external stakeholders are all the other groups or individuals who influence the organization's actions externally, such as the competitors or the government. In service design, drafting a stakeholder map is a necessary first step to outlining people involved and influenced both internally and externally. (Dam & Siang, 2020; Arzagani, 2021.)

A stakeholder map is a representation of aiming and clarifying the roles and relationships of all the stakeholders involved in the project. Depending on the need, the map can be created as a complex matrix or as a more simplified version with levels of influence and engagement in the process. (Dam & Siang, 2020; Giordano et al, 2018, 584; Morelli et al, 2021, 28.)

The stakeholder map can be seen as one of the intrinsic service design tools which give an overview of the network relations. It is vital to identify the involved stakeholders and map them visually and analyse their relationships, to understand the service better and identify potential issues and challenges. Service designers should identify, map, and engage the stakeholders, who will be part of the value co-creation process. This kind of engagement can lead to the involvement of key stakeholders in a co-design process for the definition of new solutions. (Dam & Siang, 2020; Giordano et al, 2018, 584; Morelli et al, 2021, 28.)

The stakeholder map was visualized from the base of the internal survey that gave insights into who are connected to Kela's special customer support service. The employees gave insights that the key stakeholders are the social workers, who are mainly in contact with the service representatives. This was quite predictable, as the special service was founded to take care of the customers that were transferred from the social offices to Kela, all in need of basic social assistance. The survey indicated that other important stakeholders that have the same customer base were the One-stop guidance centers and detached youth work.



Figure 17. Stakeholder map.

The created stakeholder map proposes how the stakeholders are connected to the service. (Figure 17.) The orange-colored circle points out the internal

stakeholders, which were seen to be the benefit handlers, customers, managers, and co-workers in the special service. As Kela also has its own internal network working multi-professionally within the organization, it was counted also as an internal stakeholder.

The outer yellow circle of the map indicates all the external stakeholders, which were seen to be the associates as the unemployment office, one-stop guidance centers, and the detached youth work. A one-stop guidance center is a place, where people under 30 years old can get guidance regarding work or education. The detached youth work has a similar mission, where the aim is to find and guide the youth to the services they need, simultaneously helping their growth and independence. The detached youth work is often led by the municipalities. (Ohjaamo, 2022; Aluehallintovirasto 2022.)

Municipalities and the social offices can be seen as one of the most important external stakeholders, as the internal survey pointed out. Government and legislation are also important factors to consider since all of Kela's work is affected by the rules from the legislation managed by the government. All these stakeholders have a common factor of influencing the service externally.

The stakeholder map was a visual tool to clarify the main stakeholders and the complex network, that are connected to the service. It also facilitated continuing to the next step of the research, surveying the key stakeholders.

3.3 Stakeholder survey

The definition of composing a survey has been explained in the 3.2. The stakeholder survey was made as a quantitative research method. Quantitative research examines the data with numbers, as most of the questions are close ended. The goal is to interpret and explain the relevant figures and to find out how different data is connected or differs from the other. It is recommended that in quantitative surveys, the number of respondents are at least 100 people. (Vilkka, 2007, 14; Wade, 2017.)

Quantitative research is often conducted with a Likert scale, which is a popular model. The main idea is that from the center of the scale, like-minded thinking increases to the other end as the disagreement decreases to the other end. The scale can be modified from four to nine steps. The verbal scales can often be difficult to conduct as the meanings can mean different things to different people. It is important to explain the questions thoroughly to avoid misunderstandings. (Vilkka, 2007, 45-46.) Most of the questions of the survey were framed as close-ended questions with a Likert scale, as the distribution of the questionnaire was 198 participants. The Likert scale was used having steps from 1-5, using agreement notes as strongly agree, agree, undecided, disagree, or strongly disagree.

The stakeholder survey was conducted with the help of Kela's data collection team, which organized the questions in the Questback – research platform and helped to send out the survey to the chosen respondents. The questionnaire was sent at the end of February 2022 to a total of 198 stakeholders working in the social offices, unemployment offices, one-stop guidance centers, and detached youth work in Southwest Finland.

The contact information of the stakeholders was collected from the municipalities and the organizations' own websites. The unemployment office was not brought up, when gathering insights about the key stakeholders from the internal survey but was still seen as an important associate who should be involved in the stakeholder survey.

Table 8. Stakeholder survey schedule.

1.2.-24.2.2022	Planning of the survey with Kela's data collection team
24.2.2022	Sending out the survey to 198 respondents
3.3.2022	Sending out a reminder
10.3.2022	Extending the answering time, 2. reminder
17.3.2022	Survey closed for answering
11.3.2022	Data received from data collection team to be analyzed

The respondents had 3 weeks to answer the questionnaire, and the ones who had not replied in 2 weeks got a reminder to respond. (Table 8.) After 3 weeks, the response rate was only 12%, which is why the answering time was extended by one week and the stakeholders got a second reminder. Eventually, 28 key stakeholders answered the survey, which signified a response rate of 14%.

In order to analyze quantitative data, basic knowledge of statistics and quantitative methods is needed, and the results should be analyzed in suitable software. (Finnish social science data archive, 2022b.) SPSS – statistical analysis software and Questback - software were used in analyzing the gathered data from the survey. Part of the data was cross-tabulated, in order to find out more in-depth info about the answers. As a part of the questions in the survey were open-ended in order to specify the answers in more detail, the qualitative data were analyzed with similar methods as in the internal survey, which is explained more thoroughly in chapter 3.2.



Figure 18. Mind map.

The main idea behind the stakeholder survey was to find out how Kela's special customer support service is known within the stakeholders and how to engage them in the multi-professional cooperation. A mind map is often used as a tool for visualizing connections between ideas. (Figure 18.) Before the survey questions were created, a mind map was used in the process to clarify the goals of the

questionnaire. Visualizing the ideas was helpful when figuring out the goals and finding out valuable questions.

The main headline for the questionnaire became how Kela's new service is known by the stakeholders, and what is the state of the accessibility to the service, based on the main research questions. Experiences about former collaborations, and how to tighten the multi-professional working in the future were also gathered. These were seen as the most important factors when engaging the key partners in the multi-professional collaboration.

Table 9. Background for the stakeholder survey questions.

Area	Description	Question nr.
Background information	Creating a stakeholder persona	1-3, 4-10, 15-19
Customers in need of special support	The assessment of the need for services	4-10
Special customer support service	Accessibility and conspicuousness	11-14
Multi-professional cooperation	Experiences of the collaboration with different organizations	15-19
Service development	Future user journey	14

The background information of the stakeholders was collected in order to build a stakeholder persona. Table 9 explains the background of each of the questions, as the detailed survey questions can be found in Appendix 3. Insights were collected about customers in need of special support and about exploiting multi-professional working. Collecting insights about developing the service was seen as useful to gather also from the outer perspective, and in building a future user journey with development ideas for the current customer journey.

At the time of the answering, 82,1 % of the respondents were working in the social office, 10,7 % in the detached youth work, and 7,1% in the unemployment office, having a total of 28 respondents. (Table 10.)

Table 10. Distribution of respondents.

I'm currently working in:		Frequency	Percent	Valid Percent
Valid	Social office	23	82,1	82,1
	Detached youth work	3	10,7	10,7
	TE-office	2	7,1	7,1
	Total	28	100,0	100,0

Asking the precise location of the respondents was left out of the survey questions since it would have caused issues with privacy protection. In some cases, there can be working only one subordinate in the municipalities, and this would have enabled to connect the name of the authority to the answers.

3.3.1 Stakeholder persona

Defining stakeholder personas encourages the organization to develop long-term relationships with stakeholders and allows to get to know the stakeholders, building a detailed picture of how they are working. It also enables to help communicate with them in an appropriately and convincingly. Creating a stakeholder persona allows also to discover their needs, and also look into their barriers and what could prevent the cooperation. (Wowk, 2021.) A stakeholder persona was created based on the stakeholder survey's questions 1-3, 4-10, 15-19, which were gathering insights about the main associates' background, their customers, how they are experiencing the multi-professional working between organizations, and what frustrations they have faced in their work. (Appendix 3.)

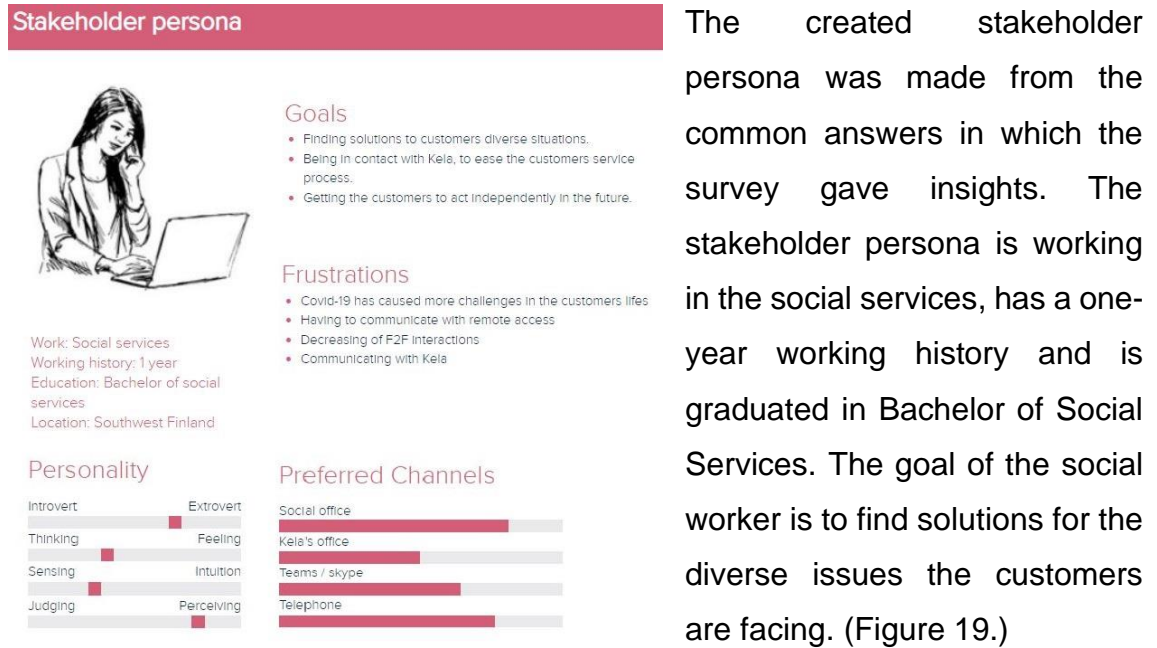


Figure 19. Stakeholder persona (Modified from Xtensio, 2022).

The social workers' experiences, that working multi-professionally with Kela and other authorities will ease the customers' service process. Covid-19 has brought challenges to the daily working, as the amount of the customers is rising and, in the meanwhile, the communication face-to-face is decreasing. Looking at the multi-professional cooperation, the social worker prefers to communicate by phone but is open to having meetings online or also in the social office. Communications with Kela is bringing frustrations at times to the work, as queuing in the authorities' own connection line takes a lot of working time.

3.3.2 Customers in need of special support

To begin with, one goal of the survey was to figure out if there is a mutual customer base. The meaning of customers in need of special support was explained to the stakeholders through the Finnish Social Welfare Act (1301/2014, §3) which has been explained in chapter 2.2.2.

92,9% of the respondents replied, that they are meeting customers with special needs on a regular basis. This means, that only one respondent does not have

mutual customers, that could be involved in Kela’s special customer support service. As most of the associates were dealing with customers with special needs, 66,6% expressed that they are meeting the customers daily, 85% weekly, and 92,9% monthly.

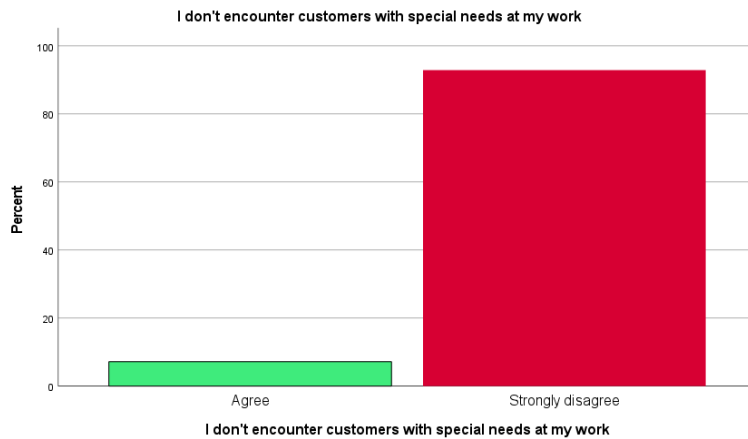


Figure 20. Encountering customers with the need for special support.

The answers were cross-tabulated, in order to find out which stakeholders are not encountering customers with special needs. The results showed that the respondent was a social worker. (Table 11.)

Table 11. Crosstabulation.

I don't encounter customers with special needs at my work * I'm currently working in: Crosstabulation

Count		I'm currently working in:		Total
		Social office	Detached youth work	
I don't encounter customers with special needs at my work	Agree	1	0	1
	Strongly disagree	11	2	13
Total		12	2	14

This may be an erroneous answer or an answer from a manager who does not encounter customers, as the social workers are most likely to encounter customers with special needs on a regular basis. Also, not everyone had answered to the question. Either way, the strong plurality of the answers (92,9%) indicates a mutual customer base with a majority of the stakeholders.

Question number 5 (Appendix 3.) in the survey was a query about the duration of the typical customer service processes. The associates shared similar ideas as the Kela's service representatives about the duration of the service with this customer segment. The duration varies from a few appointments to a customer relationship lasting for years, depending on their life situation and needs.

"The issues are usually complicated and have been tied in a hard knot for a long period, which takes a longer time to resolve."

"It takes time to get on top of the challenges, as it takes time to 'put out fires' first and then stable the situation and think about the follow-up plans."

"The customers come and go, depending on the situation. If the situation is settled for example by paying out the rental debt, the service process ends and 6 months later the customer may be in the same situation and needs help again."

One interesting comment was that the need for special support rarely disappears, as only moving to another municipality can end the customer journey within the social services. The comments followed the same insights gathered from the internal survey of the employees. There is basically no exact answer to the duration of the service processes, as the customers' situation and specific challenges determine the duration.

82,1% of the key associates had guided their customers in need of special services to Kela's services, while the rest disagreed. What was worrying to see from the results was, that 65,3% of the respondents expressed, that their

customers are difficult to guide in Kela's services, answering disagree or strongly disagree with the statement. (Figure 21.)



Figure 21. Experiences in guiding customers to Kela's services.

"At times I get so bizarre guidance from Kela, that I'm unsure what to do myself. The customers get lost as people are being bounced from one service to another."

"The customers should get mutual meetings so that they don't feel bounced around. Kela, TE-office, health and rehabilitation services, social services – and they all make their own assessment of the need for services."

"Getting your own customer representative from Kela to a customer could occur for example by calling a certain contact line or e-mail in Kela."

"Kela should be in contact with the municipalities if they detect that the customer needs special help. Our possibilities to have influence is really low in these matters. Kela doesn't take advantage of the customers network, which would be useful."

The stakeholders expressed their concerns about the customers' cases, that the customer segment may get fast frustrated if they are not heard or understood in their complicated situations. As the customers are at times unable to read Kela's decisions and terms, the associates can experience the same frustrations. Concerns were expressed also about customers, who are living far away from the nearest Kela offices and need face-to-face interactions and may be left as inbetweeners.

3.3.3 Special customer support service

Question numbers 11-14 in the survey (Appendix 3) were figuring out how Kela's special customer support service is known to the stakeholders and at what level is the accessibility to the services.

Personal communications in December 2021 with Kela's designer indicated, that Kela has not been advertising the SCSS to the stakeholders or other associates, as Kela's web pages are the only platform, where it is possible to find information about the new service. Kela has been giving information and instructional material about the special customer support service only in collaboration events with the associates.

It turned out, 57,1% of the respondents knew about the service before answering the survey. (Figure 22.) The answers were cross-tabulated with the SPSS-software, in order to find out which authorities had been aware of the service. The results of the crosstabulation showed that TE-office and approximately half of the social workers had heard about the service before, while the detached youth work was unfamiliar with the service.

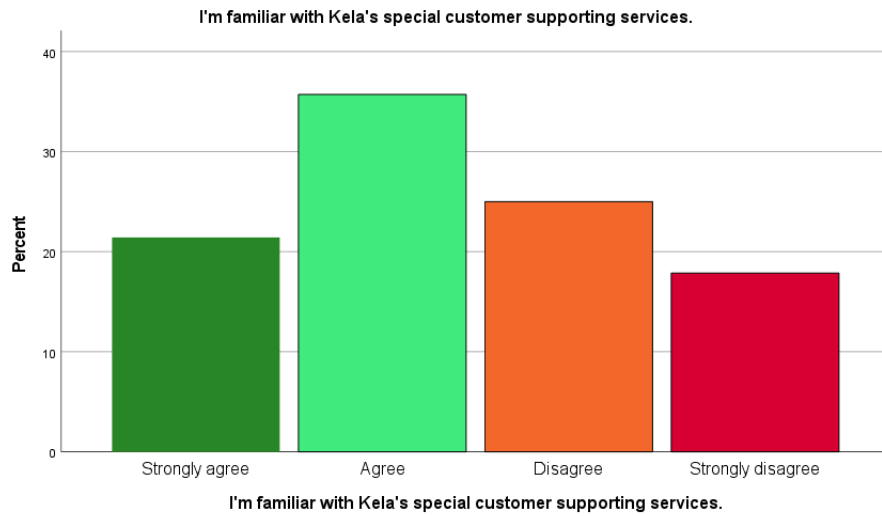


Figure 22. The conspicuousness of the services.

The stakeholders have been given directions to guide their customers to Kela's special services through their own connection line, or by booking a time in Kela. (Kela, 2021e.) 42,8% of the respondents replied, that they had guided their customers to Kela's special services through their own connection line or by booking a time. (Figure 23.)

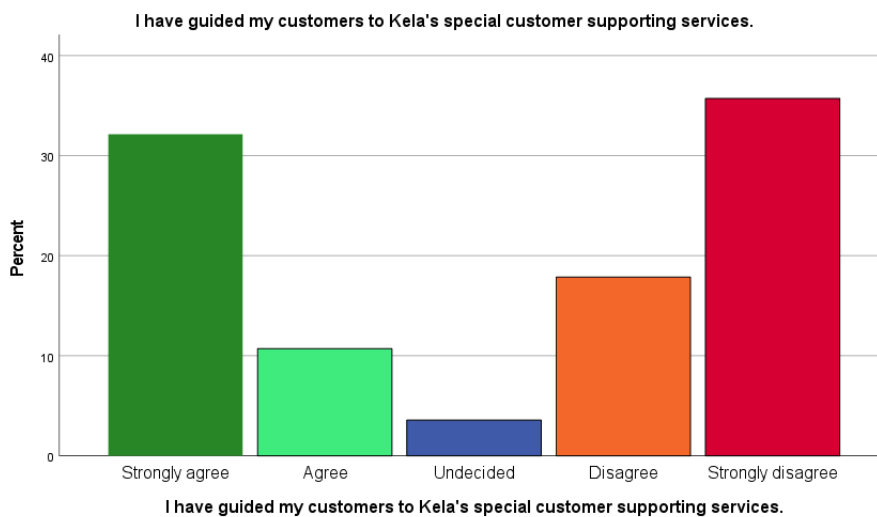


Figure 23. Guiding customers to special customer support service.

“I didn’t know that this kind of service exists. Now that I know that there is a special service for the customers with special needs, I can handle the case myself with Kela, and not ask only the customer to be in contact.”

“I have only recently got information about the subject and guided two of my customers to the service. It’s challenging to get through the authorities’ own connection line, and I’ve e-mailed Kela, but have not received a mail back about things are proceeding. There has whatsoever been no cooperation with Kela, even though I’ve expressed my desire to cooperate. I do not know, who I should be reaching.”

“Kela’s phone services should know about this service, and it shouldn’t take multiple contacts to be in part in the services. I’m suggesting to have one number, where the authorities could connect, when the customer needs to take apart in the services. ”

There was a lot of dispersion in the answers, when the respondents were asked about, how they had gotten acquainted with the service. 28% had received information about the service from Kela’s own websites, 52% had heard about the service from Kela’s representative, and 36% from collaborative events. 13% of the respondents had received information about the service from their own customers, as 54,2% had heard about the service from their own colleagues. The persons who had not heard about the service beforehand expressed, that they heard about the service for the first time in this survey’s covering letter.

3.3.4 Multi-professional cooperations

The meaning of multi-professional working was composed based on the literature review and was described in the survey for the respondents as the following: “Multi-professional working means a group of people having various educations, that are working together inside or outside the organizations’ borders. The

cooperation opens up new ways to solve customers' issues, which are too difficult to solve using only one profession's viewpoint. "

The results indicated that all of the respondents had worked multi-professionally in and outside their organizations. 64,3% of the respondents had been even working together with Kela's customer representative.

In order to enforce the multi-professional working with Kela and the associates, question 17 (Appendix 3.) handled how the key associates would prefer to take care of the customer cases in joint operations. Analyzing the answers, the popularity of the answers went as the following:

1. Booked appointments in the associates' office (92,3%)
2. Booked appointments by phone (78,6%)
3. Booked appointments in teams /skype (71,5%)
4. Booked appointments in Kela's office (65,3%)

"What's okay with the customer, is fine by me."

"Being in Kela's office would clarify to the customer, that Kela is responsible of the customer's service process. Being in the social office and contacting Kela via skype would mean other things. "

"I would prefer a contact person, who I could contact by e-mail, when needed."

The last question in the survey was presented open-ended, in order to find out insights from the stakeholders, on how to improve the cooperation and multi-professional working to a better level.

Kela's own connection line to the authorities got many comments, as queuing in the connection line by phone spends their working time, and requests about adding resources were expressed. Hopes about the training of the personnel were also described. When the authorities are connecting Kela by phone, the person answering can be located in the other end of Finland, having no knowledge of the local matters.

Suggestions about opening a chat service and other connection possibilities to the authorities were proposed to be investigated. The results indicated also, that booking times for the customers have become more troublesome, as the system needs nowadays a strong identification from the customer, which has changed from the past.

What was seen as challenging in the cooperation was that a customer's consent is needed in order to change information between different associates. The social workers would prefer a mutual database for Kela and the social office, which would help the customer cases. As the social office may have a more comprehensive picture of the customer's life situation, it would benefit also Kela to have the information available.

The SCSS received multiple improvement suggestions. The associates expressed concerns, that Kela should spread awareness of informing about the new service, as it is impossible to guide the customers in the service if they have no knowledge about the processes. At the beginning of the customer journey, the person should be contacted who has suggested the customer join the service. This would engage the stakeholders in the service from the very beginning, ease the joint appointments, and have better awareness of how the case is proceeding.

“When Kela has been informed about the customer's need to have special support, could the person who made the notification be informed? I have made notifications to Kela about the support, but I have been left without info, on how the situation has proceeded. I don't know who to contact and how to improve my customer's situation, and the customer is left without the needed support.”

“What we need is better accessibility and communications and having a direct contact to the people working in the special customer support service.”

“Could Kela's experts dismount to the social office?”

Other suggestions were to advance the occupational knowledge in the service position and to have more resources working, as there are plenty of customers in need of the support. As Kela's services are often structured in a way, that the personnel is only able to help on behalf of one benefit, having a better knowledge of the entireties is wished. Also, knowledge of social services is needed to guide the more severe and difficult entireties of the customers' life situations.

Not all the answers were only about improvement suggestions, as two of the associates expressed that the current cooperation have been adequate and that Kela's services have already improved enormously when compared to the past.

3.4 Future customer journey

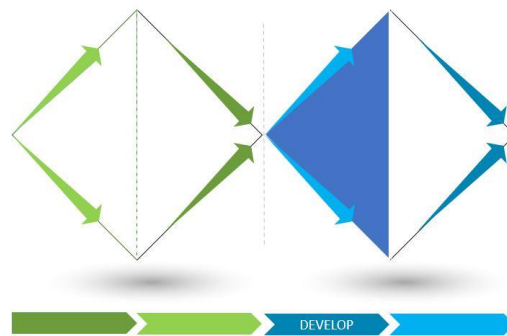


Figure 24. Ideating and developing (Modified from Design council, 2022).

The developing stage is the third step of the design progress, marking the start of the actual design process and involving a lot of multi-disciplinary work and problem-solving. The future journey mapping provides a more wide-angle and visual representation of the end-to-end steps the customers will take before, during, and after delivery of the concept. The futuristic mapping allows to build a collective understanding of the touchpoints, activities, and highlights of the journey and can be seen as an important tool to understand the final service solution. (Costa, 2018; SocialUp, 2022.)

The future customer journey was created to show situations in which the users can encounter the service in the future. The cases show the typical user journeys

of the same user types, described in the customer journey. The journey was created to visualize the development of the multi-professional working, as insights about the ideas were gathered in the internal and stakeholder surveys.



Figure 25. Future customer journey (Modified from Theydo, 2022).

The columns have the same aspects as in the customer journey, as improvements were made to the descriptions of the steps, user journeys, line of interactions, and stakeholder connections. As the journeys are describing future states, the customer emotions have been only estimated. The main focus in creating the future journey was on the cooperation with the stakeholders. (Figure 25.)

Many of the comments from the stakeholders were concentrating on the challenges of contacting Kela, as the authorities' own connection line is difficult to reach as the queuing takes a lot of valuable time.

"Getting your own customer representative from Kela to a customer could occur for example by calling a certain contact line or e-mail in Kela."

"The contact should be made easier, and knowledge of the service should be brought also inside the organization, so I don't have to argue with the service representative, if the service exists or not. "

The user journeys of Matti and Jakob were changed in the journey, so that the stakeholders are contacting the special customer support service directly, by phone or e-mail, easing the journey on everyone's behalf. Awareness of the service should be brought up also inside the organization, as the results suggested. One valuable insight was gathered from a social worker, as contacting the customers should be reconsidered.

"I have heard that, if the customers are not contacted, the service has not been started, which is unacceptable."

"Kela's special services often end fast, as the attendant hasn't contacted the customer by phone. My own customers are young, whose daytime rhythm can be reversible, and they rarely pick up their phones. I myself contact them 99% from Whatsup, so Kela should consider new ways to contact these customers. It's not about their laziness, but rather an inability to have life containment."

Exploiting the customers' own network is an important aspect of the customer journey, that should be needed to take into consideration in the delivery phase. When mapping the customer's needs, the network could be thoroughly investigated and contacted if needed.

"Kela should be in contact with the municipalities if they detect that the customer needs special help. Our possibilities to have influence is really low in these matters. Kela doesn't take advantage of the customers' network, which would be useful."

An adjustment to the customer journey was made on behalf of the informing and contacting the associate who had made the initial contact of the customer joining the services. This would be excellent service, in order for the stakeholders also to know, how the customer's case is proceeding. When informing the associate, the possible future meetings could be also agreed upon.

"In my point of view, Kela's special services has been fixed term to about 3 months. Kela may have ended the service process when the issues had been solved at that time, but from the social office's point of view, the situation hasn't looked any better. Kela doesn't take notice of customers, which have commitment issues and whose ability to run errands is weak from one month to another."

This could be fixed, in terms of communicating with the designated stakeholder when the service in Kela is about to come to an end. The length of the service should be adjusted in a way, that there is no rush to determine the end of the journey, as some of the associates had commented their customers have not been in the Kela's service long enough to receive the needed help. If in these cases the social services or other associates are engaged in the services, it would help to receive insights from the stakeholders too, when the service is appropriate to end.

4 Concept ideation

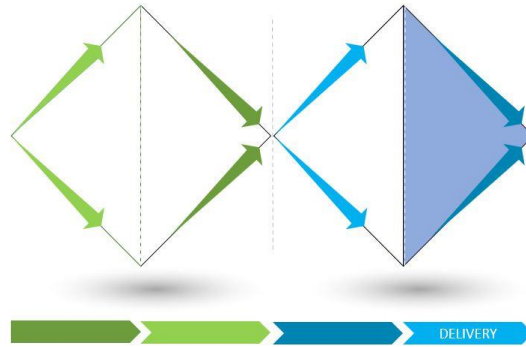


Figure 26. Delivering and prototyping (Modified from Design council, 2022).

The last part of the design process and the double diamond model is delivering the solutions to the concept. The delivery phase enables to reject the solutions that are not working and improve the ones that are. Concepts of the service can be created and validated with the stakeholders. (Stickdorn and Schneider 2013, 186, 192; Design council, 2022.)

In the last stage of the design process, the results from the empirical part of the study were gathered and further analyzed, in order to create a service concept based on the results. The main goal of the research was to find out ways, how to engage the stakeholders in the new service, which Kela provides for its most vulnerable customers that need special support when conducting the services.

The concept ideation was refined with the help of an affinity diagram, which helped to organize the ideas into clusters. After the affinity diagram was conducted, the service blueprint was created in order to specify the well-defined concept based on the findings of the results. At the end of the concept ideation, the results were evaluated, the research questions were answered, and the process was examined from different angles, as validation of the entire process.

4.1 Affinity diagram

The affinity diagram is a method used for analysing the research outcomes. The idea is to write down relevant notes and to organize them on the wall, which enables the identification of relevant themes and important insights that can be visualized from the results. (Service design tools, 2022.)

As the empirical part of the research gathered a large amount of data, organizing them into groups and themes helped with the brainstorming and gathering of the most important ideas together. The process started with coding the text from the results to a canvas, in order to gather similar ideas eventually into clusters. The next step was to headline the clusters and evaluate them according to the priorities of the research questions.

The created clusters were service concept, line of interactions, SCSS service personnel, multi-professional working, and engaging stakeholders. (Figure 27.)

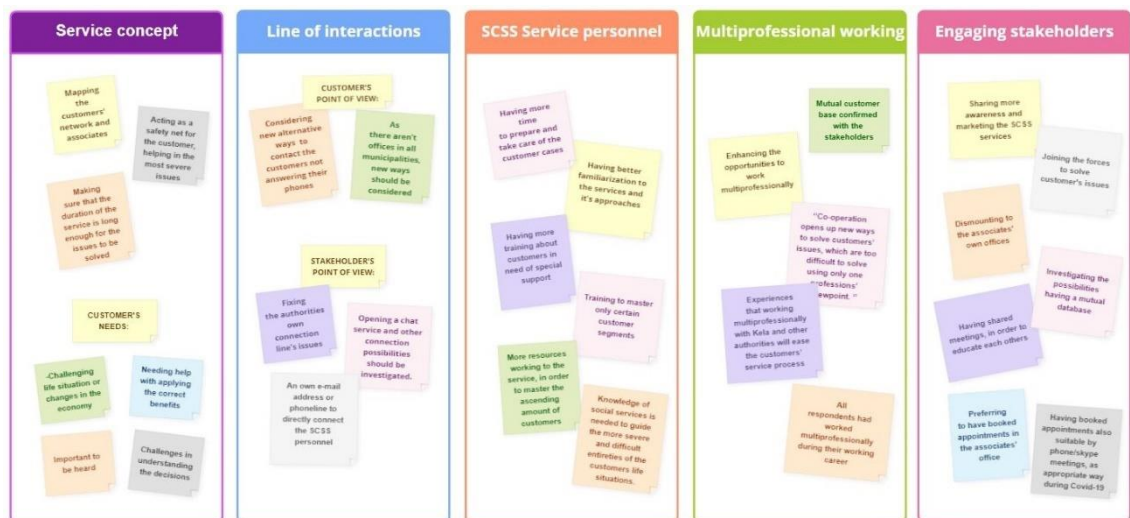


Figure 27. Affinity diagram (Modified from Moqups, 2022).

The first cluster, the service concept, has been ideated more carefully to the service blueprint in the following chapter 4.2. For the service concept cluster, it was useful to gather together the customers' needs and insights, which are at the heart of the service.

An idea about the concept came clear, for the service to act as a safety net for the most vulnerable customers in need of help, utilizing the customer's own network and associates to be involved in the service. The duration of the service has to be ensured to be long enough in order for the customer to get the help needed. Another addition to the concept was to involve the key associates in every step of the customer journey if the customer's situation needs more comprehensive help.

As the results indicated from the surveys, the line of interaction with the stakeholders became an important factor to be improved in the service, as the stakeholder's own connection line's issues should be fixed and new connection ways to be created. Also, new ways of contacting the customers should be considered, as the ones who are not contacted, will be left out of the service.

The SCSS service personnel should be considered when thinking about improving the service concept. A lot of improvement suggestions around the service personnel were suggested in the results. The most important aspects to make improvements were to have more time to prepare and handle the customer journeys and to accumulate knowledge about customers with special needs, as well as knowledge about social services.

In moving to the 'multi-professional working' cluster, the most important insight was seen to be to enhance the opportunities to work multi-professionally. As insights were gathered from the stakeholders, they had experienced their desire to work together, only without any positive response from Kela. This was experienced as a worrying response and should be fixed in the service concept.

Engaging stakeholders begins with sharing awareness of Kela's SCSS, dismounting to the associates' offices, having shared meetings, and booking appointments, eventually fixing the customers' issues with joint forces. The stakeholders preferred to have meetings in their own offices' but were open to other contact ideas.

Creating an affinity diagram helped to visualize the main insights from the results into clear groups, which was useful in creating the final concept in a blueprint.

4.2 Service blueprint

The service blueprint is a tool used for identifying the overlapping and crucial areas of service, and it can be produced in collaboration with the stakeholders and customers. The blueprint can encourage co-creation, bringing together people from different parts of the organization. Service blueprint helps to understand cross-functional relationships and see how the frontstage and backstage processes operate. The diagram displays the process of the service delivery, listing all the activities and highlighting the actions that are visible and the ones happening in the back office. (Stickdorn and Schneider 2013, 204-205; Service design tools, 2022.)

A service blueprint was created in order to specify a well-defined concept based on the findings of the results. The created future user journey from chapter 3.4. was used as a basis for the template, as it was created from the improvement suggestions of the survey results. As the customer journey and the future customer journey, the service blueprint also benefits from KPIs, that were seen as important adding to the template. The line of interaction has been improved from the future customer journey, as the results implied that adjustments should be made. Besides the front- and back-stage actions, there is a diagram process supporting the concept. Stakeholder connections have been coded with their own signs, which are connected to the different interactions in each step of the journey. (Figure 28.)

Improving the service concept is not only about developing the actions that are shown to the customers. It seemed that based on the results, most of the improvement suggestions was focusing on the back-office actions and support processes, which is why the blueprint is also focusing more on these actions. As the focus of the research was building stakeholder connections, the line of interaction points out new ways, in how the stakeholders could be connected during the service process.

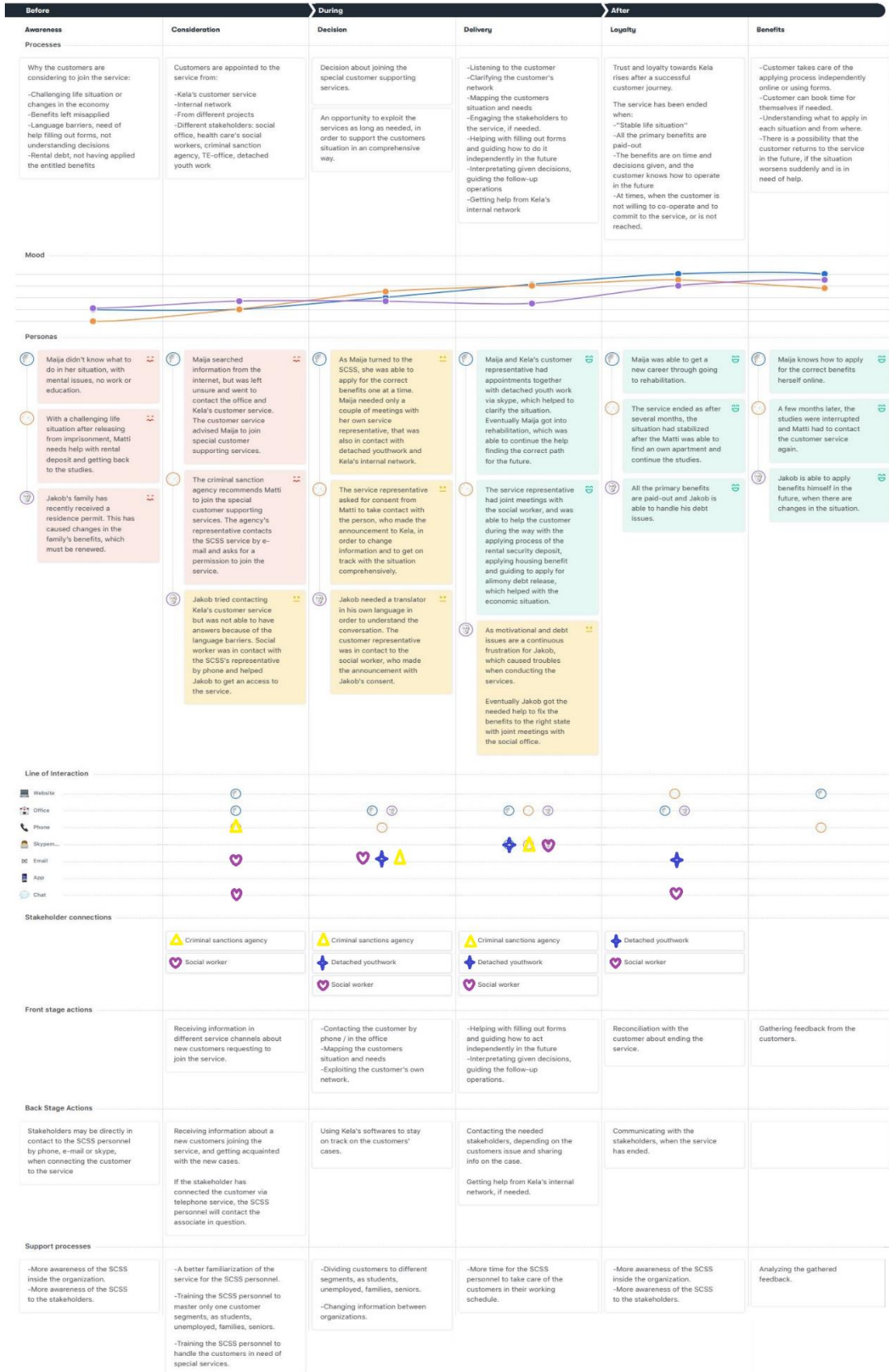


Figure 28. Service blueprint (Modified from Theydo, 2022).

The created service blueprint visualizes how Kela's special customer support service works as the last resort to the customer in need for special support. Acting as a safety net, Kela will provide excellent service to its most vulnerable customers, utilizing the customer's own network, engaging key associates to the service, and solving the issues in joint forces.

Before the service

Bringing awareness of the new service is essential in and outside the organization. As only half of the stakeholders were aware of the new service Kela provides, bringing more knowledge to the associates is crucial, in order for them to be able to guide their customers to the service. As insights were gathered, that not even everyone in Kela was aware of the service, it would be advisable to spread information better inside the organization. These steps could be considered to be throughout the service since it is important to bring awareness continuously, and not only at the beginning of the service journey.

Bringing better contact lines for the stakeholders is another crucial factor to be improved. If the stakeholder has been in contact with Kela through phone service, SCSS personnel should contact the person who has made the request of the customer transmitting to the service. This would be an excellent service, showing the stakeholders that Kela has been taking over the case and changing information between organizations about the situation if needed.

As question 8 (Appendix 3.) in the stakeholder survey about contacting Kela brought mainly negative insights, developing the associates' own contact line would be considered useful. Also, if the stakeholders could be in contact directly with the SCSS personnel, this would ease everyone's workload. The contact could occur by having their own e-mail address or phone contact directly with the SCSS personnel. This could also take a few steps away from the customer getting access to the service. Suggestions about opening a chat service or other contact lines were also proposed to be investigated. In these cases, privacy protection can often be an obstacle, but will still leave room for more investigation.

When the employees are introduced to the services for the first time, a better familiarization with the services and its approaches was hoped to be received. Also training the staff's knowledge to a better level was wished both in the internal survey and the stakeholder survey. One way to achieve this could be training the personnel to master only one customer segment, such as the students, unemployed, families, or seniors. Training the personnel in the service to handle the customers with special needs will for sure lead to better customer experiences, as the customer segment of the most vulnerable people needs more attention and knowledge base.

During the service

The customers were recommended to be divided into different segments, which would help the personnel to master the customer journey more easily in the future. The internal survey indicated that the personnel wished also more time to handle the customer cases. This could eventually lead to better customer experiences, as the personnel would have more time to prepare for the cases and handle the cases with not being rushed during their work.

Exploiting the customer's network and associates was considered as a valuable action. What was seen as challenging in the cooperation was that a customer's consent is needed in order to change information between different associates. According to Kela (2022d.), consent from the customer is mandatory since the Finnish legal system requires it. The social workers would prefer a mutual database for Kela and the social office, which would help the customer cases. As the social office may have a more comprehensive picture of the customers' life situation, it would benefit also Kela to have the information available.

Compassionate and high-quality services require tight cooperation and joint quality control. Multi-professional working can be seen as bringing benefits, not only to the customers but also inside and outside the organizations' borders, especially when renewing services. (Mönkkönen et al., 2019, 8-9.) As the employees expressed in the survey, only a few of them had been in contact with

the stakeholders and the stakeholders desired to have better cooperation. This was one important angle that was fixed in the concept, as the stakeholders should be contacted if the customer's case is complex.

After the service

When the service has been ended with the customers, this should be communicated also to the stakeholder involved in the service. Collecting feedback and analyzing the improvement suggestions is an important step to remember, in order to continue to thrive the customer experience to a better level.

Additional suggestions in engaging the stakeholders and adding multi-professional working:

- Having local meetings and events, where it is possible to share ideas and information. For example, a meeting where the social office teaches how to handle the more challenging customers in need of special support, and in return Kela explains about their services and processes.
- Kela begins to spread more information about the SCSS to the key associates, for example through e-mail or other communication lines.
- Having information about the special customer support services in the stakeholders' information channels, giving the service more recognizability.

4.3 Evaluation of the results

The goal of the research was to find out ways how to develop the service concept and how to engage stakeholders in the service. Using service design as the method of developing the service concept was a visual way to bring a new perspective to the subject, looking at the service from different angles.

The internal and stakeholder surveys brought insights about developing the communication lines for the customers and the stakeholders. Another factor was

to bring awareness of the service inside the organization, as still, not everyone was familiar with the service. As the service blueprint indicated, familiarization, training of the staff, and having more working time should be noticed, when planning the support processes behind the service. Segmenting the customers with special needs is one option, for the staff to master the customers better in the future. (Table 12.)

Table 12. Answers to research question 1.

<u>Research question:</u>	<u>Methods and tools:</u>	<u>Solution proposition</u>
1. How to improve the concept of special customer support service?	<ul style="list-style-type: none"> - Benchmarking - Internal survey - Customer journey map - Customer survey - User personas - Customer value proposition - Future user journey 	<ul style="list-style-type: none"> ✓ Developing the contact lines for the customers ✓ More awareness of the service inside the organization ✓ Familiarization, training, and more working time for the staff ✓ Segmenting the customers, for the staff to master only certain segments

When thinking about engaging the stakeholder in the service, the process started with creating a stakeholder map, that was gathered from the insights of the internal survey. After the stakeholders were visualized, the next step was to figure out, at what stage is the awareness about the new service.

The results of the survey indicated that the stakeholders experienced, that working multi-professionally with Kela and other authorities will ease the customers' service process. This confirms the literature review, that working multi-professionally benefits everyone in question.

The stakeholders should be granted their own connection line directly to the SCSS personnel, which would ease the customer journey with a few steps. As went through, engaging the multi-professional working could thrive from dismounting to the associates' offices, having more shared meetings and events to share knowledge, and figuring out, if a mutual database could be established. (Table 13.)

Table 13. Answers to research question 2.

<u>Research question:</u>	<u>Methods and tools:</u>	<u>Solution proposition</u>
2. How to engage the stakeholders in the service?	<ul style="list-style-type: none"> - Literature research - Stakeholder map - Stakeholder survey - Stakeholder personas 	<ul style="list-style-type: none"> ✓ Developing the communication lines with the stakeholders, direct line to the SCSS ✓ Sharing awareness to the stakeholders ✓ Dismounting to the stakeholders' offices ✓ Sharing a mutual database ✓ Having more mutual meetings and events, sharing knowledge

As comments came through from the surveys, stakeholders had expressed their desire to cooperate without a positive response. The stakeholders showed great interest in working multi-professionally in the future, which should be recognized and noticed in the service concept.

As shown, Kela's strategy (2022b.) is based on building trust and strengthening the collaboration and exploitation of the movability of knowledge. The results of the research indicated that exploiting knowledge sharing and having more

collaboration with the key stakeholders would benefit the built strategy, as it is built on the same foundations.

SWOT analysis

SWOT analysis is commonly used in compiling the organization's strengths, weaknesses, opportunities, and threats. As the primary objective is to help gain full awareness about all the factors when developing any new ideas. (Schooley, 2021.) SWOT analysis was utilized, in order to examine the created service concept and processes from versatile angles.

Table 14. SWOT analysis.

<p><u>Strengths</u></p> <ul style="list-style-type: none"> -Duration of the service is as long as there is a need -Mainly positive feedback from the customers -As the disadvantaged customers has been considered, this can be seen as a great service to deliver 	<p><u>Weaknesses</u></p> <ul style="list-style-type: none"> -The service staff does not have enough working time and taking care of the customers with special needs -Familiarization, when beginning to work in the service -Communication inside and outside the organization -Not enough multi-professional working leads to bouncing the customer's around
<p><u>Opportunities</u></p> <ul style="list-style-type: none"> - Creating awareness of the service could elevate Kela's public image - Training the customer representatives to master certain customer segments and developing their skills in handling the more challenging customers -Exploiting the multi-professional working and associates' knowledge 	<p><u>Threats</u></p> <ul style="list-style-type: none"> -Covid-19, and other ongoing crises as a threat in the future -Continuing increase in the amount of the customers -Creating awareness of the service leads to more customers -Privacy protection

As the strengths and weaknesses are considering the current state of the service concept, the strengths of the concept were seen to be the duration and service

concept in itself. Customers have been giving mainly positive feedback about the services. Taking into account the most vulnerable customers, the concept can be seen as valuable from all angles and should be marketed to create awareness.

Several pain points were found out when conducting the surveys, which were seen as the weaknesses of the service concept. The service staff needs more working time, familiarization, and communication inside and outside the organization and should be committed to having more multi-professional working between different organizations.

Communicating the service to Kela's associates and customers creates awareness about the service and could lead to elevating Kela's public image, as the service is handing out exceptional personal service. Another opportunity is to exploit the multi-professional working and associate's knowledge in the service. Having more meetings and mutual events with the stakeholders can lead the service representatives to develop their skills in handling the more challenging customers.

As the customer amounts have been in continuous increase to this point, creating awareness of the service leads to having more customers in the service. Here a possible threat is if the resources will be enough to sustain the customers. The ongoing crisis, such as Covid-19 and the Ukrainian war should be considered a constant threat, causing more workload for the service staff. As the results indicated, privacy protection is often an obstacle at some step of the service. This was seen also as a threat, that can have an effect on the service.

4.4 Validity and reliability

Scientific research is based on reliable information, choosing justified and correct decisions in the different phases of the process. (Kananen 2015, 125, 342-343). During the thesis process, good scientific procedures have been utilized, like honesty, caution, and accuracy when handling the collected data and analyzing the results. The references were analyzed with critical thinking, searching for in-

depth info, critically analyzing the origins, and searching only for appreciated authors' articles and writings.

Both of the surveys utilized a General Data Protection Regulation (GDPR) - practice. The GDPR enables to give privacy to the gathered personal data, enabling the usage of good practices in the research. (Tietosuojavaltuutetun toimisto, 2022.)

The trustworthiness of research can be measured from two concepts: validity, and reliability. The purpose of validity is to examine the extent to which the research findings accurately represent what is happening in the situation and whether the data collected represents a true picture of what is studied. Reliability is the constancy of the results, meaning if the research would be repeated, would the same results be gained. (Kananen 2015, 343)

92,9% of the respondents of the stakeholder survey replied, that they are meeting customers with special needs on a regular basis. This confirmed that the survey had made the correct target group, validating the results from the internal survey. The results from both of the surveys have been gathered in written text and are thus trustworthy data.

Validity in scientific research decreases if the questions have been understood erroneously. (Kananen 2015, 345-346.) It is hard to measure if the respondents have understood the questions correctly. The internal survey was based on open-ended questions, as the stakeholder survey had both close-ended and open-ended questions. Misunderstandings were tried to be prevented by explaining the terms and concepts as multi-professional working and customers in need of special support clearly, before diving into the questions.

The respondents had answered all of the open-ended questions and the answers gave the impression, that the questions had been understood. The open-ended answers were repeated with similar answers both from the internal survey and the stakeholder survey, indicating saturation and strengthening the validity of the research.

As there were 12 customer service representatives working in the service, a workshop or a personal interview would have been a beneficial option to conduct research and gathering insights inside the organization. As the response rate was high when conducting the internal survey, the results were reliable to analyze.

A low answering percentage for the stakeholder survey was a troublesome obstacle when conducting the research. The answering percentage could have been raised with different measures, such as verifying the length of the survey and handing out rewards. (Kananen, 2015, 279) A low answering percentage may have originated from the pandemic causing more urgent matters and a bigger working load for the authorities, which may have influenced the answering. Even though the answering percentage was left small, the respondents got new insights and information about Kela's special services, since almost 200 key stakeholders were able to see the e-mail with information about the service. (Appendix 4.)

As the subject was triangulated using different methods, it can be seen that a valid result was gathered. The development suggestions are viable to be utilized in the service concept.

5 Summary

The goal of the thesis was to develop the service concept of Kela's special customer support service and to find out ways how to engage stakeholders in the service. The research questions were approached with the methods of service design. The final chapter summarizes the conclusions and evaluates the learning process, results from the thesis, and has gathered ideas for future research.

Conclusions of the research

The project started with defining the research problem and research questions. The research questions were how to improve Kela's special customer support service concept and how to engage the stakeholders in the service? A supportive question was how to improve the accessibility to the special customer support service. The preliminary idea was to make research only about engaging the stakeholders in Kela's new special service, but soon it became clear that developing the concept can be done on the side, service design being an efficient tool in visualizing development ideas.

The pandemic has caused an increased need for Kela's new special service, as the number of customers and challenging life situations are in a constant ascent. What was seen as important, was to create a safety net for the most vulnerable customers in need of special support, utilizing the customer's own network, engaging key associates in the service, and solving the issues in joint forces.

The research confirmed that the research problem had many challenges. However, many possibilities were also recognized. Bringing awareness of the new service inside and outside Kela was one important factor in developing the service. As only half of the stakeholders were aware of the new service Kela provides, bringing more knowledge of the service to the associates is crucial, in order for them to be able to guide their customers to the service and join forces in solving the customers' issues. As insights were gathered, not even everyone

in Kela was aware of the service, it would be advisable to spread information also inside the organization.

The customers were recommended to be divided into different segments, as the personnel could be able to master the customer journey more easily in the future. The internal survey indicated that the personnel wished also more time to handle the customer cases. This could eventually lead to better customer experiences, as the personnel would have more time to prepare for the cases and handle the cases with not being rushed during their work. Another improvement proposition was to have a better familiarization with the service and its approaches when the employees are introduced to the services for the first time.

Exploiting the customer's network and associates was considered as a valuable action. The social workers would prefer a mutual database for Kela and the social office, which would help the customer cases. As the social office may have a more comprehensive picture of the customers' life situation, it would benefit also Kela to have the information available.

Another development proposal was to investigate improving the connection lines for the stakeholders, by creating a direct contact line for the service's personnel. The stakeholder survey indicated, that contacting Kela was troublesome, as the associate's own contact line is hard to reach. This could take a few steps away from the customer getting access to the service. Suggestions about opening a chat service or other contact lines were also proposed to be investigated.

As the literature review proposed, when renewing services compassionate and high-quality services require tight cooperation, bringing benefits not only to the customers but also inside and outside the organizations' borders. A big share of the employees in the service had not contacted the stakeholders during their work. As the stakeholders desired to have better cooperation, this was one of the most important angles to be fixed in the concept. It became clear, that the stakeholders should be contacted if the customer's case is complex.

Additional suggestions in engaging the stakeholders and adding multi-professional working were to create local meetings and events, where it is

possible to share ideas and exchange knowledge. For example, a meeting where the social office teaches how to handle the more challenging customers in need of special support, and in return Kela explains about their services and processes.

The visualizations of the process and the finalized concept will provide the commissioner guidance in developing the service. All in all, the thesis covered a wide range of issues, as the surveys gathered large amounts of data, and there were multiple aspects to consider. It can be concluded that the research fulfilled its goal of sharing improvement ideas for developing the whole concept and finding ideas on how to engage the stakeholders in the service. The improvement ideas are functional and can be utilized in enhancing the service concept to a better level.

Reflection of the results

Using design thinking was truly a creative process, enabling the development of the service concept visually, and bringing a new perspective to the problem at hand. Also, going beyond rational thinking, visualizing, going back and forth through the design phases, and unleashing the full creative energies was a fresh way of working.

The process was examined, in order to determine how successfully the research was able to reach its goals. The profound literature research and benchmarking of the Nordic organizations at the beginning of the process gave a good foundation for the work itself. Using several research methods and utilizing service design tools was productive in multiple aspects of the work, as it was seen to be rewarding from the learning perspective and gave more reliability for the research to succeed.

Conducting the surveys preoccupied most of the time, conducting the research. An interview or a workshop would have been chosen as a substitutive method if there would not have been time challenges. An interview or a workshop would have brought more deep insights from the service staff when the questions could

have been explained more profoundly and follow-up questions could have been inquired in order to gain more knowledge of the subject.

As the internal survey brought a good knowledge base of the key associates, it was effortless to move on to the stakeholder survey. Conducting the surveys itself was a great learning experience, from the planning stage to the analyzing of the results with SPSS software.

Examining the results with service design tools was a visual way to implement the creative process into pictures and diagrams. Uncertainty about implementing the tools of service design correctly was present at times. Elaborate literature research of the methods brought more assurance when composing the research.

As one goal of the research was to engage stakeholders in the service, the survey itself brought awareness among the key associates. The next step will be presenting the ideas to the commissioner and seeing what parts of the results could be utilized in developing the service concept and deepening the relationship with the stakeholders.

Prospects for future research

As the results indicated, the customers' situations were not always solved. Four of the employees expressed, that the journeys had been unfinished for various reasons. At times, the customers are not willing to cooperate and commit to the service, which makes it hard to continue. Many of the customers are having preconceptions about Kela, which leads to a lack of motivation to solve the issues, and ultimately the customer may refuse to take any help from Kela or other authorities. This is one angle, that could be studied further, how to commit the customers and receive most of the service by continuing it to the end.

One angle is to make a study about the communication lines, which should be further developed. As there are customers, who are not contacted when conducting the services, finding ways how to reach them is an important angle to consider. When a need has been expressed for a customer to join the service, it

is essential to reach the customer. As one of the answers from the stakeholders implied, the youth is hard to connect with calling, as the social workers often contact them via WhatsApp or other connection lines, that Kela has not been using.

Another viewpoint for the future is also from the customer's point of view. As the research was made only from gathering insights inside Kela's organization and from the stakeholders, the customers could be interviewed more closely, in order to additionally develop the customer journey.

The research was only a scratch on the surface in engaging the stakeholders in the service, further research about stakeholder marketing and how to raise the awareness of the associates could be studied as well.

Finally

The thesis process has been a great journey for occupational growth, gathering knowledge of the subject in versatile ways. The process allowed to examine the research problem profoundly, as the research questions, methods and tools were explored, and changed on the way several times. Finding answers to the research questions was inspirational and was an excellent learning experience.

Developing this kind of service is essential in terms of noticing the disadvantaged customers and handing out help to the ones in need. Acting as a safety net, Kela will provide excellent service to its most vulnerable customers, utilizing the customer's own network, while engaging key associates with the service. The utilization of multi-professional work will benefit everyone involved in the process, and the author wishes that the commissioner will exploit the opportunities the results have brought.

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Internal survey questions

Warm-up

1. How long have you been working in Kela?

2. How long have you been working in the special customer support service?

3. My educational background:

Customer journey. *To begin with, let's describe the customer journey. What kind of situations have you encountered in your work? You can list several situations.*

4. What kind of customer segments have you encountered? (For example, unemployed, customers receiving basic social assistance)

5. What kind of challenges the customers have faced?

6. Describe one example of a customer on a general level (for example, age, gender, why have they started the service, what kind of solution was fixed)

Appendix 1

Before the service

7. How have the customers been appointed to the service?

8. What kind of needs have does the customers have? (For example, difficult life situation, need of help applying for benefits)

During the service

9. How have you taken care of the customer cases? (For example in the office /by phone or with the stakeholders)

10. What kind of situations have you encountered during the service? (For example, helping with applying for benefits)

11. What kind of situations has been challenging? (For example, the customer hasn't received the help needed)

12. Have you been in cooperation with Kela's stakeholders? Who?

13. Which stakeholders have directed their customers to Kela's special services?

Appendix 1

14. Have you had cooperation with Kela's internal team? How has it succeeded?

15. How long does the customer journey last?

After the service

16. In what kind of situations has the service been ended?

17. Has the customer's situation always received a solution? What kind of situations hasn't been solved?

18. What occurs after the service has ended? (For example, the customer moves to other service channels, etc.)

19. What kind of feedback have you received from the service?

Future customer journey

20. Has the pandemic situation had an effect on the service, amount of customers, or their needs?

Appendix 1

21. What is functioning well in the service at the moment?

22. What could be done better, what could be abandoned?

23. How do you see the service in the future, for it to meet the customers' need's in the best possible way?

Covering letter and consent

Dear respondent,

I'm currently studying for a master's degree at Turku University of applied sciences, where the studies include a master's thesis. The goal of my master's thesis is to find out development possibilities in the special customer support service in the Province of Southwest Finland and to study how the customers are appointed to the services through different stakeholders, and how to tighten the multi-professional working between the organizations.

I have been granted a study permit from Kela and from Turku University of Applied Sciences. Answering the survey is voluntary and takes only a few minutes. By answering, you will assist in the succeeding of the thesis and in developing the service concept to act better in the future. The data will be analyzed with confidentiality so that your personal data will not be revealed in any part of the research. After the thesis is completed, the data will be demolished appropriately. I'm requesting a reply by the latest 3.3.2022.

In case you wish to receive additional information about the thesis, you can send an e-mail. I'm happy to assist with questions, that are concerning the thesis process. Thank you in advance for your response!

Sincerely, Iida Taivassalo

e-mail: iida.taivassalo@edu.turkuamk.fi

Appendix 2

Consent

I have received information about the thesis and read the note letter, with an explanation of the mission, character, and the research methods used in the thesis. I have been granted an opportunity to send questions to the author about the survey and to receive answers to my questions concerning the process. I have a right to withdraw my consent if needed.

I have been assured that the collected data will be analyzed trustfully. The personal information of the respondents will not be revealed in any part of the research. I'm taking part in the survey voluntarily and grant permission to be a part of the survey and to utilize the gathered information in the thesis.

Place and time, signature

Stakeholder survey questions

Warm up

1. I'm currently working in:

- The social office
- TE-office
- One-stop guidance center
- Detached youth work
- Other, where?

2. I have been working in this field:

- 0-1 years
- 2-5 years
- 5-9 years
- 10+ years

3. My education:

Appendix 3

Customer in need of special support

The social welfare act (1301/2014 §3) defines the customers in need of special support as a person with difficulties to applying and receiving the needed social and health benefits, because of a cognitive or a physical injury or illness, use of intoxicants, or other similar reasons.

4. I'm meeting customers with special needs at work

Daily:

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Weekly:

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Monthly:

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Not at all:

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.
(If answered strongly agree /agree -> moved to question 11.)

5. How long does it take to take care of customers with special needs?

6. What factors influence the duration of the customer journey?

Appendix 3

7. I have guided customers in need of special support to Kela's services.

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

(If answered strongly disagree /disagree -> moved to question 11.)

8. I have experienced, that the customers in need of special support are easy to guide to Kela's services.

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

9. If the answer was negative, how do you feel the customers could be guided more easily?

10. Has the pandemic had an influence on taking care of the customers?

Kela's special customer support service

Kela's special customer support service is meant for customers, who need more assistance when taking care of the benefits. During the special customer support service, the customers will receive their own service representative for a set period of time, who will assist in taking care of the matters with Kela. If Kela's associates experience, that their customers could benefit from the special service, the associate can be in contact with Kela by booking a time or through the contact line for authorities. You can read more about the special services here: <https://www.kela.fi/yhteistyokumppanit-asiakaspalvelu-erityispalvelut>.

11. I'm already familiar with Kela's special customer support service.

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Appendix 3

12. I have guided my customers to Kela's special customer support services.

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

13. I have received information about Kela's special customer support service from:

www.kela.fi – webpages

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

From Kela's representative

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

From a customer

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

From a colleague

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

In a cooperation event with Kela

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Elsewhere, where?

14. What could be developed in Kela's special customer support service?

Appendix 3

Multi-professional cooperation

Multi-professional cooperation stands for a group of people, having different educational backgrounds, that are working together in a working community or over organizational borders. The cooperation solves customers' issues, that are too challenging from a single occupation's point of view.

15. I'm familiar with multi-professional cooperation

In my own organization

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Over organizational borders

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

16. I have worked together with Kela's representative to solve my customer's case.

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

17. I would like to handle customer cases together with Kela most preferably:

Having a booked appointment in my own office

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Having a booked appointment in Kela's office

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Having a booked appointment by phone

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

Appendix 3

Having a booked appointment on skype/teams

- 1. strongly agree 2. agree 3. undecided 4. disagree 5. strongly disagree.

In other ways, how?

18. How could the multi-professional cooperation with Kela be developed?

Covering letter and consent

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I'm currently studying for a master's degree at Turku University of applied sciences, where the studies include a master's thesis. The goal of my master's thesis is to find out development possibilities in Kela's special customer support service in the Province of Southwest Finland and to study how the customers are appointed to the services through different stakeholders, and how to tighten the multi-professional working between the organizations.

Kela's special customer support service is meant for customers that are in need of special support. During the special customer support service, the customers will receive their own service representative for a set period of time, who will assist in taking care of the matters with Kela. If Kela's associates experience, that their customers could benefit from the special service, the associate can be in contact with Kela by booking a time or through the contact line for authorities. You can read more about the special services here:

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Place and time, signature