

How to make happier customers with quality e-service?

Case study “Improving Kela’s advice and discussion forum
for families online”

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<p>Abstract:</p> <p>In this Master Thesis the aim was to find the elements that create quality customer service online and improve Kela's (The Social Security Institution of Finland) discussion and advice forum, Kela-Kerttu, with the research findings as a case study. The research was carried out with a theoretical literature review and a questionnaire targeted to families using Kela-Kerttu service. Theories observed in the thesis were discussing e-service quality with key elements attached. Also service design methods and e-service quality conceptual model were introduced as frameworks for developing phase. The online questionnaire carried out in Suomi24.fi in spring 2013 gave 425 responses. The results showed that customers were giving feedback on the same elements that theory was pointing out. The customers valued the most reliable, detailed and personal responses which were provided fast enough. They valued professional service attached to a reliable brand. They were seeking a possibility to have personal one-to-one message service and were requiring better usability concerning information searching. The research findings were reflected to organization's strategy on developing e-services further and removing the service location from Suomi24.fi to kela.fi.</p>	
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1 INTRODUCTION

Digital services have become an essential part of customer service platforms in different business and public services. High quality e-services, such as company web site, social media platforms, customer service chats, online booking systems and web stores are strategically and commercially important to companies and should be constantly developed in order to increase customer engagement as well as company sales and process efficiency. E-service quality effects widely on companies' or organizations' customer satisfaction, brand loyalty, sales and marketing, company effectiveness and productivity. E-service can also be used as a tool to measure customer satisfaction, deepen customer insight and develop services using the information gathered from the users. All-in-all a quality e-service is a way to create and add value to both customers and organization.

This research studies the question how to create high quality customer service online in order to increase customer satisfaction and organization efficiency. The study is implementing theories of e-service quality and the role of e-service in overall customer satisfaction. Theoretical background is pointing out e-service quality elements. It is focusing on how quality e-service can create value to customers and increase organization efficiency at the same time. This study is also introducing frameworks of service design and conceptual model of e-service quality which can be used while evaluating how online service should be improved and how quality can be created with service design tools.

The research is a case study on an existing online customer service produced by The Social Security Institution of Finland (Kela). The service in question is a discussion and advice forum targeted to families and it was launched on Suomi24 website in March 2010 and has approximately 12 000 unique visitors per month and had approximately 40 000 monthly page views during the time of the research. This online customer service called Kela-Kerttu is aiming to provide professional information, feedback and advices regarding to family social security benefits which can be applied from Kela. Exact same service concept was not provided to other customer segments.

Kela's strategy is to provide quality e-services to the customers that prefer handling their affairs online. Kela provides customer service is also by phone and in hundreds of Kela offices and side offices all over the country. Kela's customer service needs to be wide and versatile as it serves every Finnish citizen and foreigners living and working in Finland. While some customer cases are most convenient to handle online some other life situations and benefits are more complex. In those situations customer's needs and rights are best solved rather face-to-face than online. Kela's strategy is to strengthen the customer engagement online so that when seeking information web services are the most used channel over phone service and office visits.

In order to handle affairs online Kela needs to develop the e-services it offers constantly. Kela-Kerttu service needed to be improved in order to meet the increasing needs of the customers. This Master's Thesis study was made as a part of the developing projects of Kela-Kerttu web service. Kela wanted to know whether the valuable response was coherence enough, whether the response time was meeting the needs and expectations of Kela's customers and could Kela remove the service from Suomi24 site and to add it to organization's own website and at the same time expand the service model to other life situations as well. Kela considered that removing the service was essential because Kela website receives over 21 million visits per year (Kela, 17.1.2014) by the customers. Suomi24.fi has far more visits, approximately 4 million visits per week (TNS), but from Kela's perspective every visitor using organization's web site belong to the target group, that is to say customers in need of information or benefits to apply, when Suomi24 is visited by other purposes. At the same time the vision of e-services is that the discussion forum can be expanded to other customer segments if necessary. The service model is preferred also because it creates organizational efficiency at the same time as it enhances customer satisfaction. (e.g. Parasuraman, 2002.)

The case study was carried out with a research questionnaire in which quantitative and qualitative data was gathered. The aim of the study was to understand the factors which customers value in a high quality online service and to recognize their needs to improve the service.

2 RESEARCH AND METHODOLOGY

This Master Thesis study started in spring 2013 as I was planning the development project of Kela-Kerttu service related to my contemporary workplace. Kela wanted to recognize valuable elements of Kela-Kerttu and test the customer review on service location in Suomi24.fi. The aim was to move the service from Suomi24.fi to Kela's website and the strategy needed to be assessed against the customer opinion before making the final decision. Similar research was not produced previously and Kela was lacking the knowledge on customer review on quality customer service online.

2.1 Research Question and Approach

The research question is how to create quality customer service online. The aim of the research is to find out the elements that make the online service quality service and how the quality service influences the customer satisfaction and engagement. With the research Kela wanted also to find out whether the customers would prefer online services in information and advice seeking over other customer service channels like phone service or service face-to-face at the office.

Questionnaire as a research approach was chosen on basis of several reasons. With a questionnaire it was possible to gather a mass of data and analyze it quite quickly with quantitative methods. The schedule for the questionnaire was tight and did set another demand on the research. With a questionnaire the research can be done in a tight schedule and it is easily manageable (Hirsjärvi yms, 1997; 182). A questionnaire gives a possibility to receive reliable customer insight by using qualitative data with open questions. Respondents were easy to approach via internet with anonymous questionnaire blanket as social benefits are seen personal issues. Questionnaires are also one of the most widely used ways of collecting data, and often used in business and management by professionals that do not work as researchers (Rowley, 2014).

A questionnaire can be used as a method when there is a need to profile the sample in terms of numbers or count the frequency of existence of opinions, attitudes, experiences, processes, behaviors, or predictions. The sample size is usually quite large; between 100 and 1000. This sample may represent larger population (Rowley, 2014; 309-310).

In this study, the sample group size was 425 and it was representing the organization's segment group of families (see chapter 4.5).

2.2 The Design of the Questionnaire

The questions in the questionnaire are designed in a way that they can produce data which is needed to answer the research questions (Rowley, 2014; 312). In this study research target group was families both mothers and fathers and also others interested in subject regarding their life situation or for example work.

The questionnaire included both open and structured questions and the questions were presented and answered in Finnish. In the structured questions scaled questions were used in which the respondents chose one or more options to describe their current situations. Also Likert scale questions were used to find out how strongly the respondents agreed with arguments presented in the questionnaire. With the open questions were asked more in-depth points of views of the service quality and needs and expectations of the respondents. (e.g. Rowley, 2014).

The questions were designed with the terms and language that was familiar to the respondents. The questions also were designed to be short, understandable, non-leading, not double negative and asking only one question at the time. The questions were organized so that the questionnaire started with questions regarding easy background information. The questions were clustered under certain themes. (Rowley, 2014; 315).

There were altogether 14 questions in the questionnaire with multi-choice and open answers. People were asked:

1. where they received the information about Kela-Kerttu service,
2. how often they visited the site,
3. why did they come to the site,
4. did they participate in conversation,
5. what did they value the most in the site,
6. did the forum meet those expectations,
7. was the information given in the site useful,

8. did they need to ask the same question in another channel,
9. were they likely to use online service as their primary channel when searching service and information,
10. would they appreciate same kind of forum in other subjects as well and
11. did they have any another feedback in order to develop forum further.

The questionnaire can be assessed against the Klaus theory (2013) of different dimensions of sub-dimensional. The questionnaire studied product presence with questions 1 and 2, communication and context familiarity was studied with question 7, social presence and interactivity with questions 3 and 4, trust was studied with questions 5 and 6 as the hypothesis was that this was the appreciated value. Value for money was a dimension that was not covered because of the non-profit nature of the service. It was modified so that customers were asked the preference of the channel with the questions 10 and 9. The channel usage has a high impact on customer service costs online service being most cost-effective channel to Kela and face-to-face service at the office the most expensive way to produce the same outcome for the customers.

The most relevant questions for the study were questions number 5-7 while they were revealing insight on customer satisfaction and whether the service was fulfilling the customer expectations. These elements in a questionnaire of receiving useful information, meeting the customer expectations and value perceived by the customer are also stressed in the theoretical review (e.g. Ojasalo, 2010, Carlson and O'Cass, 2010). On the other hand questions 8 and 9 were revealing important information when evaluating organization efficiency (e.g. Parasuraman, 2002).

The data collection took place 7.5.-7.8.2013 in suomi24.fi/kelakerttu web site. The questionnaire was published so that it opened in a pop up window for each visitor. Visitors could also answer the questionnaire through a link published on the site. The questionnaire was published and data was collected by Suomi24. The collected questionnaire data was delivered to Kela after the collection phase.



Figure 1. A print screen capture of the discussion forum during the research with questionnaire

2.3 Sample Group

The sample group was formed with a convenience method. This means that all of the respondents were users of Kela-Kerttu discussion (Rowley, 2014). A sample group size was 425 (N). The gender of the respondents was not limited to match the population because in customer service we have found out previously that mothers tend to manage children's social security affairs far more often than fathers generally do. Considering this fact it is fair to assume that that in general mothers will more likely use Kela-Kerttu service more often than fathers do. Gender was not considered as essential and relevant factor for the outcome since the Kela-Kerttu service is planned to benefit both genders equally.

2.4 Validity, Reliability and Limitations

Some quality researchers (e.g. Hirsjärvi etc., 1997, 182) criticize that in general questionnaires may have validity problems as they offer only a limited point of view to the subject studied. This thesis realizes that it is difficult to confirm reliably how sincere and committed the respondents did answer to the questionnaire. It is also possible that the questionnaires multi-choice options may not correlate on respondent's state of mind and opinions. (Hirsjärvi etc., 1997; 182). There is always a possibility that the respondent has not understood the questions nor has answered it accurately in which case the study is not providing necessary data. It is also recognized that other factors such as respondent's lack of time, interest and knowledge may result in false data. It may also be the case that respondents don't actually have strong opinions on the matters they are asked about. (e.g. Rowley, 2014).

Never-the-less this research questionnaire was considered to be the best and most effective way to collect data that Kela needed for developing the Kela-Kerttu service further. By conducting the research Kela was able to find out the most relevant elements in a cost-effective way by using both open and structured questions. The challenges mentioned by Hirsjärvi (1997) and Rowley (2014) were minimised with careful design of the questionnaire's surface, planning the actual questions carefully and by targeting the questionnaire to address a limited target group. If the Kela-Kerttu development project needs to be taken further a qualitative research including interviews might deliver more innovative and wider insight into the matter.

Even though the sample group was decided to be chosen with convenience method it may have an effect on validity of the study. In this research female respondents were over-represented. This may effect on results as male respondents could value different service factors than the female respondents. This is why in further research male respondents should be included to the research sample group.

3 THEORETICAL REVIEW ON HOW TO IMPROVE THE QUALITY OF E-SERVICES

In this research the theoretical review is focusing on e-service quality and trends, like service design and knowledge searching and sharing, attached to it. I have looked through mostly theories represented in journals concerning services marketing, knowledge management, marketing, service quality management and operations & production management. Theories have been complemented with service design model which represents more like a framework. When talking about service design especially Moritz (2005) was chosen as references. Ojasalo (2010) on the other hand has put different e-service quality theories together and created conceptual model which can be used to increase the service quality.

The theoretical review starts by taking a look of the usage of internet and social media. Its focus is on the role of information seeking, which is one of the most important reasons to consume digital content in general. In this research the focus is strongly leaning on service quality which has a huge impact on how people experience the service. The quality is studied through several aspects such as engagement, loyalty, efficiency and satisfaction, and the thesis claims that the quality is the key element affecting all of these elements. The thesis is discussing on how the online service quality can have an influence on customer satisfaction, engagement and loyalty. Service quality is also affecting not only customers but also organization's efficiency. In order to develop the service quality also service design theories are implemented.

3.1 Used terms and definitions

The research addresses especially e-services. The term "service" in this research is used to describe meaning any actions that are provided for customers order to deliver outcomes that are beneficial to people (Wikipedia, 2014). The meaning of the term "service" needs to be defined in a bit deeper sense in order to understand the theoretical background of the term. Service can also be seen through a description which defines that services 1) are not tangible, 2) are not separable from consumption, 3) cannot be stored, 4) cannot be owned, 5) are complex experiences (Moritz, 2005; 15). In Moritz's

(2005; 15) definition there is also a sixth element that defines service as hard to measure. This element is excluded from definition, because this research is focusing on e-services which can and should be measured analytic software.

Traditional service distinguishes from e-service to some extent. For example traditional service can be used within a certain place and opening hours and can be experienced by using all senses. (Ojasalo, 2010). Ojasalo separates also self-service and e-service by saying that “in self-service operations, the customer has to go to ICT centre, for example cash point, to receive the service”. Then again Kela has e-services in which customer can apply benefits with their banking ID and in some cases even gain automatic decision and payment concerning the benefits they have applied online. In this service customers can use e-service similar to a self-service concept and therefore these e-services can and will be referred as self-service against Ojasalo’s definition.

The concept of e-service has been used increasingly by researchers and practitioners from the beginning of 2000 (Ojasalo, 2010). In this research the term “e-services” is used to describe any service provided online. It is used as a synonym for online service or web-based service. It could also be defined to be a digital service as online services can now-a-days be used in multiple devices such as computer, iPad or other mobile device. E-services (simple or complex) allow people to interact and gain access to information through a certain interface provided by the service provider (e.g. Technopedia, Webopedia, 2014). In general the term e-service can be used to refer to only online service provider or the technical definition e.g. the way of communication between two electronic devices over a network (e.g. Wikipedia, The Free Dictionary, 2014). Nevertheless I chose to use the term because it is commonly used in public sector and theories presented in this thesis.

Ojasalo (2010) has compared multiple theories and found out different key elements for e-services shown in figure below. Some theories highlight service-based elements while another concentrates on the customer’s point of view. In this research while speaking about e-service elements the focus is on the customer (response value, user experience and usability sec.).

Grönroos, Heinonen, Isoniemi & Lindholm, 2000	Rust & Lemon, 2001	Van Riel, Liljander & Jurriëns, 2001	Boyer, Hallowell & Roth, 2001	Heinonen, 2006	Essen & Conrick, 2008
<ul style="list-style-type: none"> ● Core service ● Augmented Internet offering with service concept, customer participation, and communication 	<ul style="list-style-type: none"> ● Situation-specific, personalized communication ● Real-time adjustment of the firm's offering ● Collaborative product development ● Opportunity to develop customers 	<ul style="list-style-type: none"> ● Core services ● Facilitating services, ● Supporting services ● Complementary services ● User interface 	<ul style="list-style-type: none"> ● Increased options for service delivery ● New services can be offered more economically with greater geographic reach and product variety 	<ul style="list-style-type: none"> ● Value as a function of benefit and sacrifice ● Value dimensions: technical, functional, temporal, spatial 	<ul style="list-style-type: none"> ● Concept innovation ● Service system innovation ● Service process innovation

Figure 2: Characteristics of e-services. (Ojasalo, 2010).

The term “advice and discussion forum” is used in this research as a synonym for an internet forum or message board. The term is referring to an online discussion website where people can hold conversations in the form of posted messages but not real time as in chat rooms (Wikipedia, 2014). Because the online service Kela-Kerttu is not only a discussion forum but also a service providing advices by Kela the term “advice” is closely connected to the term. Kela-Kerttu service could be also seen as a social media service because the forum is a two-way platform and gives customers a chance to interact and discuss. It is also the valuable to the brand to discuss whether the organization or company is in social media or not. In public sector the social media presence is growing trend and social media services are still seen as pioneer work while in business companies is more like prerequisite.

Social media is defined by Wikipedia as “the interaction among people in which they create, share or exchange information and ideas in virtual communities and networks.” (Wikipedia, 2014). As Kela-Kerttu is less interaction between users and more like wo-way communication between users and Kela, the definition by Whiting and Williams (2013) is better in place. They are defining social media by its usage pointing out ten ways to use and get value out of social media: 1) social interaction, 2) information seeking, 3) pass time, 4) entertainment, 5) relaxation, 6) communicatory utility, 7) convenience utility, 8) expression of opinion, 9) information sharing, and 10) surveil-

lance/knowledge about others. This definition is describing well also Kela's customer service online because several of these elements come up in the findings of case study. In this thesis it is also essential to stress social media's role as search engine because in Kela-Kerttu service people tend to find information. According to Kyung-Sun et al (2013) social media is used as a mass media in general. This means that it is used for information seeking, personal identity, social interaction & integration, and entertainment. This point of view is introduced more extensively in chapter of Information Seeking Online.

3.2 Internet Usage in Information Seeking

The internet is a common source for seeking information and people tend to search for the needed information through search engines. Besides search engines it has become more and more popular to pose a question to social media and person's own network. (Morris et al., 2010). Also Kyung-Sun et al (2013) have found that for example academic students use mostly Wikis and Social Q&A forums for quick fact checking.

Whiting and Williams (2013) found out that 80 % of respondents reported using social media to e.g. 1) find information about sales, deals, or products, 2) find information on events, birthdays, and parties, and 3) look for information about businesses. The respondents stated that social media was also used to get how-to-instruction, to get help with math and to learn new things. Information seeking was second most important factor after social interaction (88 %). 40 % of the respondents mentioned also information sharing, but this meant mainly sharing information about self and not in general.

Morris et al. (2010) compared information seeking by studying different cases where the same question was searched through search engines and Facebook. People tend to seek information in a search engine before social media but social media adds value when opinions or recommendations are needed. Social media created also ideas how to search information elsewhere. Over half of respondents (58 %) found the information from social media before search engine.

Instead of information sharing Crane (2012) on the other hand is talking about knowledge sharing with a theoretical background of Knowledge management (KM). She claims that KM practitioners build identities as an expert in an online discussion forum by sharing knowledge. In order to have users, a discussion forum needs to ensure that users can find information that is valuable for them. On the other hand discussion forum adds value only when people are seeking information and find the information worth of re-use. There is no value in information sharing itself if there are no people with need of it. (Crane, 2012; 454).

3.3 E-service Quality

There are several meanings for word ‘quality, and Reeves and Bednar even said that there isn’t any universal definition of quality but instead, different definitions are appropriate under different circumstances (Ojasalo, 2010). According to Ojasalo (2010) service quality is “often understood as subjective customer perception. Customer perceived service quality is usually understood to result from how well customer expectations are met by the actual experiences/performance”.

Also in this research the term of ‘service quality’ means an evaluation or comparison on how well a delivered service meets the expectations of the customer. (Wikipedia, BusinessDictionary). As this theoretical review shows ‘quality’ or ‘e-service quality’ can’t be defined by only one way, but e-service quality seems to build up by different elements verifying along the theory. Ojasalo (2010) came up with the same conclusion while comparing different theories concerning e-service quality.

The challenge in this definition is that it requires measurement models to find out whether the e-service is meeting customer expectations. As Yang, Jun and Peterson (2004) studied online customer service quality, they found out that commercial online service quality has been evaluated a lot by customers (Rubino, 2000), but companies do not deeply understand how to measure the quality of their service. As online services develops rapidly along with technology so does the customer expectations. The challenge seems to be how to improve the service constantly to create value to the customers.

In this research ten quality services attributes are used as a bases of quality e-service (Parasuraman et. al., 1985; 45):

“1) **Reliability** involves consistency of performance and dependability. It means that the firm performs the service right the first time. It also means that the firm honors its promises. Specifically, it involves accuracy in billing, keeping records correctly, and performing the service at the designated time.

2) **Responsiveness** concerns the willingness or readiness of employees to provide service. It involves timeliness of service, for example mailing a transaction slip immediately, calling the customer back quickly, and giving prompt service and setting up appointments quickly.

3) **Competence** means possession of the required skills and knowledge to perform the service. It involves knowledge and skill of the contact personnel, knowledge and skill of operational support personnel, and research capability of the organization, for example in a securities brokerage firm.

4) **Access** involves approachability and ease of contact. It means that the service is easily accessible by telephone, waiting time to receive service is not extensive, hours of operation are convenient, and the location of service facility is convenient.

5) **Courtesy** involves politeness, respect, consideration, and friendliness of contact personnel (including receptionists, telephone operators, etc.). It includes consideration for the consumer's property as well as clean and neat appearance of public contact personnel.

6) **Communication** means keeping customers informed in language they can understand and listening to them. It may mean that the company has to adjust its language for different consumers - increasing the level of sophistication with a well-educated customer and speaking simply and plainly with a novice. It involves explaining the service itself, explaining how much the service will cost, explaining the trade-offs between service and cost, and assuring the consumer that a problem will be handled.

7) **Credibility** involves trustworthiness, believability, and honesty. It involves having the customer's best interests at heart. Contributors to credibility are com-

pany name, company reputation, personal characteristics of the contact personnel, and the degree of hard sell involved in interactions with the customer.

8) **Security** is the freedom from danger, risk, or doubt. It involves physical safety (Will I get mugged at the automatic teller machine?), financial security (Does the company know where my stock certificate is?), and confidentiality (Are my dealings with the company private?).

9) **Understanding/knowing the customer** involves making the effort to understand the customer's needs. It involves learning the customer's specific requirements, providing individualized attention, and recognizing the regular customer.

10) **Tangibles** include the physical evidence of the service, such as physical facilities, appearance of personnel, tools or equipment used to provide the service, physical representations of the service, such as a plastic credit card or a bank statement, and other customers in the service facility.”

On the other hand Parasuraman (2002) sees that service quality is not only adding value to the customer but is also boosting productivity of the service and is there for adding value to the organizations as well. The figure below shows that it is essential how (and not only how much) the company allocates its service inputs because it has strong influence on productivity in customer's point of view.

Then again Cronin, and Taylor (1992) claims that even though service quality correlates with customer satisfaction, the quality leads to purchasing less than customer satisfaction. This indicates that customer satisfaction is the key element that needs to be raised. Service quality is less meaningful if customer satisfaction can be created by other elements.

Ojasalo (2010) has compared several theories that define e-service quality elements. He has analyzed the most descriptive dimensions of e-service quality in a table represented below.

Barnes and Vidgen, 2002	Santos, 2003	Wolfenbarger and Gilly, 2003	Ribbink, van Riel, Liljander and Straukens, 2004	Lee and Lin, 2005	Parasuraman, Zeithaml and Malhotra, 2005	Raman, Stephaus, Alam and Kuppusamy, 2008	Swaid and Wigand, 2009
<ul style="list-style-type: none"> ● Usability ● Design ● Information ● Trust ● Empathy 	<ul style="list-style-type: none"> ● Ease of use ● Appearance ● Linkage ● Structure and layout ● Content ● Reliability ● Efficiency ● Support ● Communication ● Security ● Incentive 	<ul style="list-style-type: none"> ● Fulfillment /reliability ● Website design ● Customer service ● Security /privacy 	<ul style="list-style-type: none"> ● Ease of use ● E-scape (i.e. web site design) ● Customization ● Responsiveness ● Assurance 	<ul style="list-style-type: none"> ● Website design ● Reliability ● Responsiveness ● Trust ● Personalization 	Web site's entire customer base: <ul style="list-style-type: none"> ● Efficiency ● Fulfillment ● System availability ● Privacy For customers with nonroutine encounters: <ul style="list-style-type: none"> ● Responsiveness ● Compensation ● Contact 	<ul style="list-style-type: none"> ● Ease of use ● Appearance ● Reliability ● Customization ● Communication ● Incentive 	<ul style="list-style-type: none"> ● Website usability ● Information quality ● Reliability ● Responsiveness ● Assurance ● Personalization

Figure 3: E-service Quality Dimensions (Ojasalo, 2010).

3.3.1 The Service Quality Created with Content

Carlson and O'Cass (2010) found out that e-service quality affected on consumer satisfaction and attitudes towards the content-driven web site. Content-driven websites can be seen as web sites which are based on rich information about a brand and organization and valuable functions and not only sales channels (Carlson and O'Cass, 2010; 113). I state that the findings and the model of study by Carlson and O'Cass can be used in all content-driven web sites as long as the content is targeted to the right audience.

Several studies have concentrated on understanding the various attributes of service quality that create consumer satisfaction and associated consumer behavior outcomes. (Carlson and O'Cass, 2010; 113). Carlson and O'Cass (2010) have designed a concept model based on theoretical principles for the quality but they have proposed relationships for different quality attributes. In the model is shown how the web site can influence the level of consumer satisfaction and its influence on consumer attitudes towards the web site, which again influences behavioral intentions. These influences are shown through negative or positive impacts.

As Yang, Jun and Peterson (2004) also Carlson and O'Cass (2010) see that e-service quality has a significant positive influence on consumer's satisfaction. The other outcome is that consumers assess "e-service quality based on the specific attributes of the web site interface because of the limited human interaction with the service provider in the delivery of e-services." (Carlson and O'Cass, 2010; 113).

According to Carlson and O'Cass (2010; 114) there are three attributes that customers are evaluating when considering the web site quality: entertainment, informativeness, and organization. Informativeness was one of the most appreciated factors in a service. The organization implicated that the information was coming from a trustful source and the information provided was professional. The entertainment element is a factor that non-profit organizations often consider less important to the customers nor to the brand. Klaus (2013) divides quality elements to different levels. He claims that customers evaluate the online customer service experience on a general level but also with 1) dimensional level which consists of constituting functionality and psychological factors, and on 2) a sub-dimensional level, which is covering nine dimensions. Those dimensions are namely usability, product presence, communication, social presence, interactivity, context familiarity, trust, and value for money.

3.3.2 Quality E-service Created with Flexibility

E-service flexibility is one of the most important elements that Jin and Oriaku (2012) find essential e-service development and design. They have studied business-to-consumer (B2C) e-services with a customer activity cycle (CAC) and a theoretical model. Jin and Oriaku (2012) state that flexibility gives e-services a chance to be developed with low-costs and tight time frame. Business environment changes so rapidly that flexibility is the key factor to keep up with the demands online. Flexibility is not only needed in an e-service but also in the whole company's culture of development.

The research of Jin and Oriaku (2012) draws the conclusion that e-service flexibility is needed in each CAC stage. They define CAC stages according to Vandermerwe's theory (1993) in three different stages: pre-purchase, purchase, and post-purchase activities

(Jin & Oriaku, 2012; 1124). According to a Jin and Oriaku (2012) “(...) a customer purchase process includes information gathering and decision-making (pre-purchase), the purchasing transaction (purchase), and after-purchase customer support (post-purchase) (Vandermerwe, 1993).”

According to Jin and Oriaku (2012; 1127-1128) e-service flexibility needs to be developed with three aspects, corresponding to the three stages of the CAC. In the pre-purchase stage information flexibility is needed since 72 % of customers search information before making a decision. Flexibility in information means that the organization needs to ready to offer the particular information that customers are looking for. This means constant adaptation to customers’ needs, readiness to develop e-services and optimizing the structure and terms used in the site. In purchase stage on the other hand the most valuable thing is to offer customization possibility for customers. In the post-purchase stage Jin and Oriaku (2012; 1128) find customer support flexibility to be the most important element of flexibility. They state that today this means multi-channel customer monitoring also in social media.

Flexibility within organization processes is a key factor when improving e-services (Jin and Oriaku, 2012; 1130-1131). This idea is also taken account is service design methodology and service concepts can also be developed with flexible methods (Moritz, 2005).

3.4 Frameworks for Quality Improving

This research review is pointing out few ideas which are putting e-service quality theory into practical developing models. The frameworks offer some models that Kela can use later-on when improving Kela-Kerttu service quality. In this research the models are not used for the goal of this research is to find the elements that Kela’s customer value in Kela-Kerttu service and gain improvement ideas. These research findings offer valuable customer feedback, usability information and theoretical review for Kela to use in organization’s development project concerning Kela-Kerttu service.

3.4.1 Service Design in Developing Process

Service design is defined as “the activity of planning and organizing people, infrastructure, communication and material components of a service in order to improve its quality and the interaction between service provider and customers. The purpose of service design methodologies is to design according to the needs of customers or participants, so that the service is user-friendly, competitive and relevant to the customers.” (Wikipedia, 2014). Moritz (2005) defines service design as a new holistic, multi-disciplinary, integrative field which helps to either innovate or improve services to make them more useful, usable, desirable for clients, as well as more efficient and effective for organizations. Moritz’s service design element of effectiveness is more or less same thinking than Parasuramann’s (2002) theory that quality service creates efficiency to the organization.

Even though service design is more of a framework than theoretical background, it is presented in this research. This research result proves that customer service quality needs to improve not only with theoretical models but also by using practical framework. Service design thinking is brought in to back up theoretical background on the thesis and add new aspects to it. Service design combines different areas of expertise so it can be used understand customers’ experienced service quality. (Moritz, 2005).

According to Moritz (2005) service design was erased in the middle on 90’s and has been used ever since to develop service widely in different business areas. Moritz thinks that companies need to focus on service design order to success. Good service differentiates them. A good product doesn’t make business anymore, because market is nowadays full of good products. Developing technologies can provide services but technique can’t do service design that takes individual needs into consideration. (Moritz, 2005).

In order to develop service quality it is essential to understand the basics of design thinking. According to Moritz (2005; 33) designing has four levels: 1) Design of features (product, service or space), 2) Design of client experience, 3) Design of processes and systems, and 4) Design of strategy, philosophy, policy or ideology. Moritz (2005;

35) claims that companies that can not only implement but to integrate design into action are more successful.

When using service design in developing, it must be understood that service Design is not a project but a process that includes stages like discovery, definition, development and delivering. As Moritz (2005; 39) says “It is about understanding client, organization & market, develop ideas, translate them into feasible solutions and to help implementing them.”

3.4.2 E-service Quality Conceptual Model

Besides the service design model there are other frameworks as well trying to offer a concept and tools for increasing e-service quality. Ojasalo (2010) claims that despite the fact that e-service quality has been trendy topic since 21th century; the existing research in this area is mostly focused on identifying quality dimensions of e-services but could not offer any conceptual model for it. Therefore he has put together different theoretical e-service quality elements and created a conceptual model for e-service quality improvement.

According to Ojasalo (2010) interaction between a customer and a service provider is critical in both e-services and traditional services. Also, they both include core services, facilitating services, supporting services, and complementary services. When improving the e-service quality, one must remember that the experienced quality needs to meet with the expectations of the customer. If customer expectations are unrealistic, the experienced quality will be low no matter what. Therefore service cannot be evaluated by its functionality or process alone. (Ojasalo, 2010).

Ojasalo (2010) points out multiple elements that create a quality e-service: 1) easy-to-remember URL address, 2) well-organized, easy in site navigability, 3) concise and understandable contents, 4) terms and conditions, 5) attractive web site design and appearance, 6) well-organized web site, 7) personalized service according to the user’s needs, 8) quality and suitability of the information, 8) responsiveness meaning quick feedback on requests and suggestion for improvements. (Ojasalo, 2010).

4 KELA DISCUSSION FORUM

Kela-Kerttu is provided by The State. The organization behind it is The Social Security Institution of Finland, Kela (Kansaneläkelaitos) which is responsible for providing basic social security benefits for all persons resident in Finland through the different stages of their lives. Kela also provides statistical and research information about subjects concerning social security. Kela's mission is to secure the income and promote the health of the entire nation and to support the capacity of individual citizens to take care of themselves. Kela operates under the supervision of The Finnish Parliament. The administration and operations of Kela are supervised by 12 trustees appointed by the Parliament and 8 auditors chosen by the trustees. Kela has a 10-member Board of Directors that manages and develops its operations. (Kela.fi, 2014).

4.1 Kela-Kerttu Advice and Discussion Forum

Kela launched an advice and discussion forum on Suomi24 website in March 2010 as a pilot service. The aim was to serve customers online in a location where the discussions already existed naturally. In Suomi24 portal there were 3.3 million visitors per month and discussions with wide range of subjects. The portal was also nationally used when some of the discussion forums are used mainly by people living in Helsinki region. Kela wanted a platform that could be used anonymously because the subject of the discussion could be delicate and for example Facebook was left out for that reason. Kela-Kerttu was launched in Facebook in later stage to support the discussion forum. The existing service in Suomi24 platform made possible a quicker launch than the use of an own technical platform which would have required more time and resources to develop, create technically and test the platform. Suomi24 platform was suitable for question and answering (Q&A) purposes and made advertising possible.

Kela wanted that the Kela-Kerttu service was tested with a limited target group before the actual launch of the service. For that reason the pilot service Kela-Kerttu was targeted to families with children. The target group was selected because of the customer volume and profile. Families with children are proven to be active in online shopping, using social media, using services in general to handle their daily affairs etc. Families are

also the most active group to use Kela online services: 90 000 visits per month in the family pages in Kela.fi and 58 % of maternal, paternal and parental allowances are applied online.

Families were chosen as a target group also because they represent a wide customer segment for Kela. Approximately 160 000 customers are receiving maternity, paternity and parental allowances (vanhempainpäiväraha) yearly and 150 000 customers receiving home care allowances (kotihoitotuki) yearly. There are also approximately 0.5 million families receiving child benefit (lapsilisä) yearly.

During the time this research was made, Kela-Kerttu advice and discussion forum had approximately 12 000 unique visitors per month and approximately 40 000 monthly page views. At the time this Master Thesis is published Kela-Kerttu service has been removed and published in organization's website.

4.2 The Aim of the Kela-Kerttu Service

As a part of its strategy Kela is aiming to serve its customers online with high quality e-services. Kela has a wide website to deliver information, online calculators which customers can use in order to find out their benefit amount beforehand, e-services where customers can apply for social security benefits and two advice and discussion forums for families and students. Besides online services Kela offers several other service channels such as local offices, phone service and service by mail.

Kela's customers typically want to know which benefits they are entitled to in different life situations, how much they can receive benefits and what do they need to do in order to apply one. Customers want to get reliable answers in a way that is the most convenient for them. For some people it is a web site or discussion forum for some else a phone call or a visit to Kela. According to Kela's strategy customer can choose the channel that is most convenient to her/him (Kelan strategia 2013-2016). Therefore all these service channels are developed simultaneously and constantly. This Master Thesis and study was made order to receive a better understanding on what customers value in Kela-Kerttu service, how they see valuable response and time, and what developments

they would suggest order to improve the quality of the service. The study was an important phase when Kela was considering of moving the service to their website and expanding the service also for other customer segments.

With the advice and discussion service Kela is able to produce customer service online in a way that any one answer produced is actually helping multiple clients in same situation. With online forum Kela aims to improve efficiency by decreasing the amount contacts in call center and offices. In the answers Kela can refer customers to apply benefits online, which is one of the most important strategic messages. Forums are a cost-effective way to produce online customer service. Online Kela can answer about 10-20 questions per hour while in phone service and in office service the amount of answers is less. When easiest questions can be managed in web, phone and office services can be reserved to more complicated situations.

Forum is needed because numerous customers tend to seek information online and therefore it is essential to offer them advice in same platform. People are discussing Kela-related questions in other forums in which Kela is not present. Because Kela has not enough resources to be present and reply in every forum, people may possibly receive false advice from their peers. Kela needs therefore to offer a reliable and service-oriented discussion forum in organization website.

The aim is that forum concept can be multiplied to several different customer groups. Customer groups are now divided according to their life situations and these situations are the basis of Kela's website concept. The aim is to provide well-targeted advice and a discussion forum in every life situation. In this concept life situations include nine different situations: 1) Families, 2) Students, 3) Unemployment, 4) Pensions, 5) Housing benefits, 6) Sickness, Disability and Rehabilitation, 9) Moving to or from Finland. First forums are targeted to Families and Students since these groups use Kela website the most and have already usually used to discuss in web forums.

5 THE FINDINGS OF QUANTITATIVE DATA

After the research period the data was constructed in Excel. The quantitative data was analyzed and compared to theoretical background of service quality elements. The quantitative data reveals how customers have found the service, how they tend to use it and what do they value the most. With the open question the research aims to reveal the needs of improvement regarding the service.

The findings repeat findings in Yang, Jun and Peterson's (2004) theory on online service quality dimensions: tangible, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding the customer and access. According to Carlson and O'Cass (2010; 114) there are three attributes that customers are evaluating when considering the web site quality: entertainment, informativeness, and organization. Two of these can also be found while exploring the responses of the questionnaire. In my conclusion informativeness factor was pointed out when respondents were indicating the need of receiving the information from trustful source and consist professional data.

5.1.1 Organization Web Site as a Source

Most of the people (54 %) found out about the service by seeing a link in the Kela website (Question 4). This indicates that people know Kela as a brand better than the online service. People tend to come first to organization's website rather than find online service elsewhere. This result is supporting the decision to move forum into organization's website. When comparing the result to the theory of ten service quality elements by Parasuraman's et. al. (1985; 45), the ease of access is not at high level. The service is not located to organization's website nor does it have familiar URL address. In fact people found the service by accident and through wide range of sources.

In addition to organization's website respondents found the service from Google's organic links (14 %) and Suomi24-site (16 %). Also Kela's brochures and magazine were one source (7 %) to receive the information. Advertising hadn't reached that many people since only 3 % mentioned it as information source. There is a correlation between

the open questions as advertising of the service was pointed out when asking ways to improve the service. Kela has advertised the service with some extent in brochures, in the organization's customer magazine delivered to every home, with advertisement in "Vauvakino" movies targeted to families, in maternity clinics with posters and stickers, in exhibitions (Lapsimessut) and in Facebook, but no large marketing campaigns were made. 6 % of the responses stated that the information was received from a different source. Most common sources were Facebook and maternity clinic. Kela-Kerttu has a Facebook site and posts few times a week. The posts are usually also shared by the likers of the Facebook site.

5.1.2 Reliable and Understandable Content to Information Seekers

According to the results (Question 6), people visited the service because they required answers to their current questions (57 %) and wanted to specifically ask advice from Kela specialist (42 %). 35 % of the respondents wanted to read questions and answers. The other respondents stated the reason to visit the service was pure coincidence, curiosity or a need to check whether there were changes made within the family benefits.

This result shows that that social media creates value to the customer when she/he is searching for information with a personal point of view and explaining (Morris's et al, 2010). While Kela website is offering the same information and these contents are well search engine optimized and can be found from organic search results, people prefer to ask Kela-Kerttu whether they have implicated the information correctly. Although Kela-Kerttu service relies more on asking and answer receiving the channel is strongly related also to information seeking and sharing. This observation differs from Morris' (2010) theory of information seeking being opposite to knowledge sharing. The lack of information as a reason to visit the site reflects also to Parasuraman's et. al. (1985; 45) theory of service element 'communication'. Kela-Kerttu service is seen as an information source that can keep customer informed with communication level that suits for target group.

According to the results (Question 7), people tend not to participate in conversation. 21 % of the respondents were participating every now and then. 43 % hadn't participated

yet but they felt that they might participate in the future. 27 % thought they would probably not participate in the conversation and 7 % were totally against participating in the conversation. This indicates that the service is used for information seeking rather than social platform and knowledge sharing.

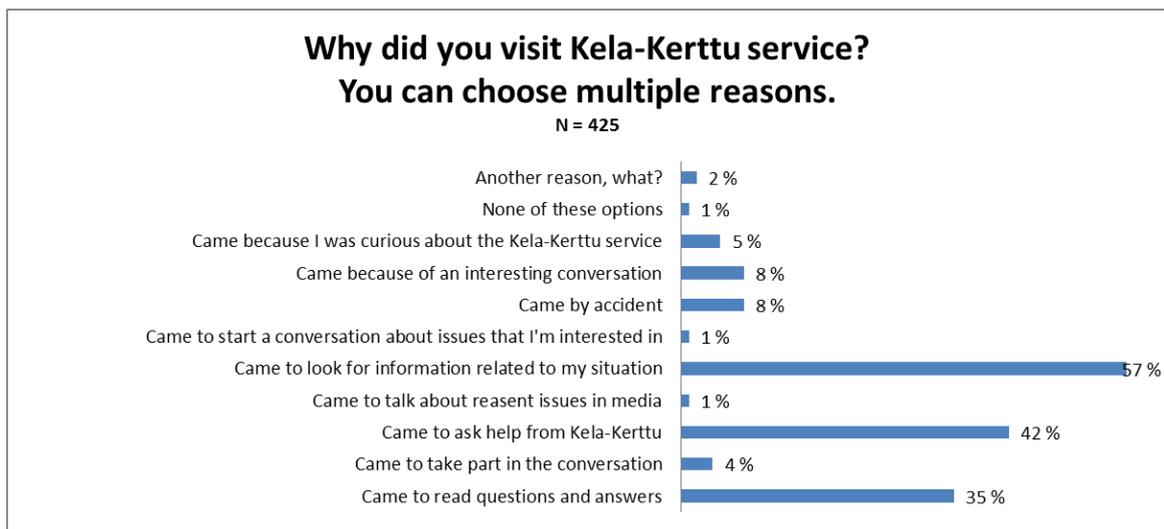


Figure 4. A chart of respondents' reasons to visit Kela-Kerttu discussion forum (Question 6).

People valued the most the fact that the answers given were reliable (70 %), the answers were understandable (54 %), answers came quickly (43 %) and there were not obsolete information in the service (25 %) (Question 8). Also good search engine was appreciated (22 %) as was the friendly tone in conversation (14 %). There is a clear correspondence between the results found and with service quality theories (e.g. Parasuraman et al., 1985; 45, Yang, Jun and Peterson's, 2004). As Parasuraman et. al. (1985; 45) indicate that reliability is more connected to consistency in this research reliability is more connected to competence which is also one of the quality elements in theory by Parasuraman et. al. (1985; 45). The factors customers value in Kela-Kerttu the most are repeating the elements of competence, communication and responsiveness (Parasuraman et. al., 1985; 45).

When the answers are reliable, professional and understandable the service offers valuable content to people seeking for information. This result corresponds also with the theory by Carlson and O'Cass (2010; 113) as they claim that the quality is built by con-

tent-driven and information-rich service. These two elements were also the ones that create customer loyalty and engagement. Without well- targeted, updated and essential content, the service would not be attractive to the customers. Customer satisfaction has been studied more according to retail business and pricing but according to my conclusion content-driven web site can be as engaging to the customers as retail service. This is shown in the study when customers responded that Kela-Kerttu online service is perceived as a quality service for its relevant and professional information.

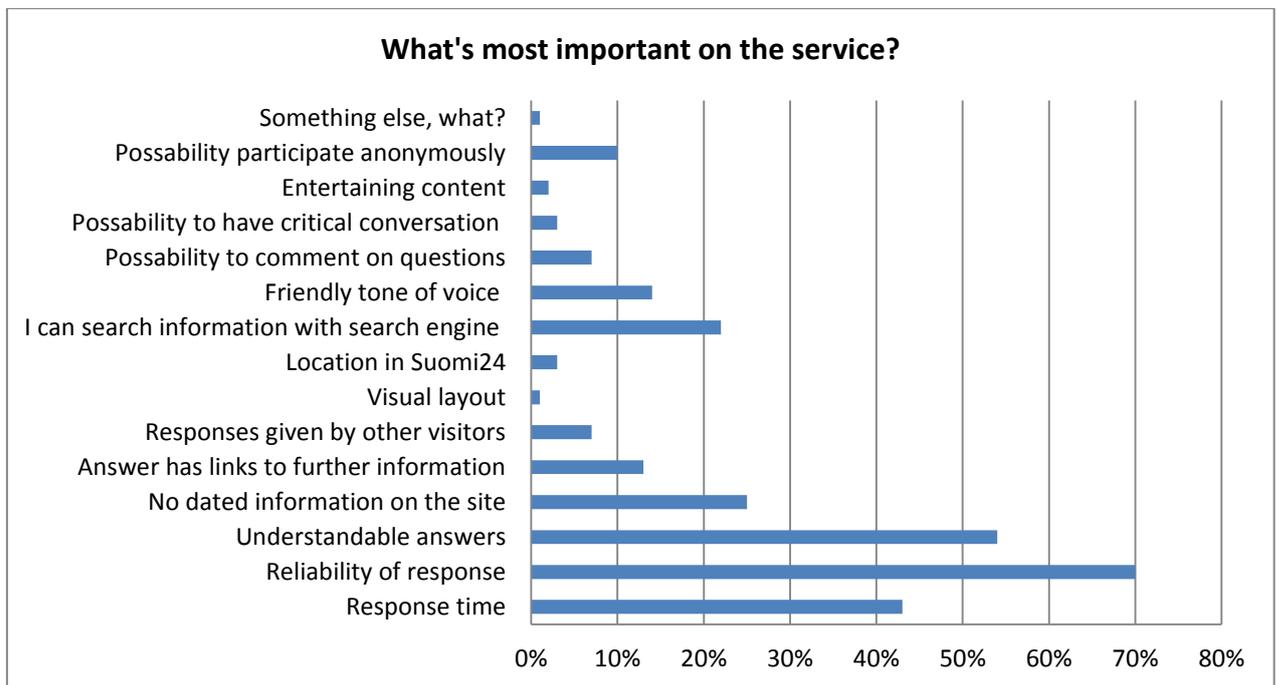


Figure 5. A chart of respondents' views on most important features of the Kela-Kerttu service (Question 8).

After asked what was important in the site respondents were asked whether they were pleased with the same features than they valued the most (Question 9). The aim was to find out whether the service was currently meeting those expectations. The most relevant distinction between the expectations and the actual situation was concerning reliability. When reviewing all results 52 % of the respondents thought that answers were in fact reliable even though up to 70 % evaluated it to be most important feature of the service. Never-the less those respondents that stated the reliability as one of the most important features also felt it to be at a good level (68 %). The need of improving reliability of the answers came up also in the open question and that indicates strongly that

Kela needs to make sure that the quality of the answers does not vary very much between the answers.

44 % of respondents thought the answers were understandable while 54 % stated it to be one of the most important features of the service. Those who valued it the most were more pleased to the actual situation than in general (68 %). 36 % of respondents thought that the answers came fast enough. Those who stated that fast answering process was one of the most valuable features were quite satisfied with current situation (63 %).

As experienced service quality is firmly connected to customer expectations (Ojasalo, 2010) these results are very important to recognize. If the service fails to meet the customer expectations the customer can easily find other service channels to use and prefer in the future.

5.1.3 Present Service seen Useful and Helpful

The respondents were asked to evaluate different elements of Kela-Kerttu service with a scale of 1 to 5 meaning totally agreeing to disagreeing (question 10). While evaluating the usefulness of the answers by Kela professionals, most of the respondent agreed or almost agreed with the claim (74 %). Only 3 % of the respondents thought that answers were not useful. Most of the respondents found that the answers were helpful (67 %) and only 3 % thought that the answers did not assist them. In the open question responses the respondents stated that some of the answers were not detailed or personal enough. The result is emphasizing the fact that information seeking is one of the main reasons to visit the service and that people want to use a service that can provide them with actual value concerning the information they are lacking at the moment.

Usefulness is a factor that is hard to match any service quality element represented in Parasuraman's et. al. theory (1985; 45). It may indicate to competence but on the other hand the answer and the service may be professional without being useful for the customer. It seems that usefulness of the service is created with several elements such as competence, understanding the customer, reliability and communication. Never-the-less usefulness is a factor that I find strongly connected to value and customer satisfaction.

In Parasuraman's et. al. (1985; 45) theory responsiveness is effecting on service quality and is relating to willingness or readiness to provide service. In this research half of the respondents (51 %) thought that Kela-Kerttu was responsive enough that is to say answered fast enough. This result was showing variation among respondents. 20 % of the respondents were thinking that the answers were not posted quick enough. Then again those respondents which said that the speed of the answer was the most important feature of the service were more satisfied with it (63 %). Kela-Kerttu answers the question approximately within one day during working days. This may indicate that the demand of fast and real-time service is required in social media even with government services. On the other hand the result could have been more critical. One day response time can be seen as a long time to wait in digital world.

Moderating, in other words pre-or post-editing the posted context, was something that people couldn't estimate that well: 40 % chose neutral answer or could not say. Usually moderating is something that happens behind the scenes and visitors may not even notice it. Neutral result can be something that organization is actually aiming at. If people would feel that moderating is too visible and strong it could indicate that organization is removing unpleasant posts that thread the brand. Too sloppy moderating could cause situations where offensive posts are not being moved and the discussion can become negative or even hatred. Both situations could seriously harm the experienced service quality.

In the service Kela's professional answers behind a pseudonym Kela-Kerttu despite there are multiple respondents actually serving the customers and providing answers. In the questionnaire Kela wanted to discover whether the decision to use the pseudonym was causing Kela seem distant and impersonal towards customers. The aim is that the service quality and customer experience should stay at the same level despite who is responding in the service. 34 % of respondents thought that professionals answering in the service felt distant. The result seems quite surprising but it may have a connection to the image of a government service. On the other hand the particular question was the only question with a negative impression which could distort the result. The organization could evaluate whether the answers could be signed in the future by the personnel

that actually serve the customers. This could deliver more of a personal image to the service.

5.1.4 Favoring E-services over Traditional Channels

The respondents were asked whether they had to contact Kela with the same matter also through another channel (Question 11). Those who had asked something from Kela-Kerttu responded that they did not have to contact Kela through any another channel (40 %). 10 % said that they had to use also another channel than the discussion forum. Those who contacted Kela through another channel said that the reason for that was their complicated situation and they wanted to make sure they got all the necessary information they needed. This phenomenon is seen in Kela customer service in general: people that have visited the web site want to confirm that they have understood the context correctly. Because wrongly applied benefit can cause delay or even require a new application or further clarifications people rather secure the matter several times. Social security legislation is complex and people tend to also doubt that “general rules” don’t apply in their situation. In the research some respondents argued that they have multiple benefits and that’s why they wanted to contact Kela professional also by calling or visiting the office. In these situations Kela-Kerttu also suggests a phone call to customer service because unique situations can require more personal information that can’t be asked online. Some customers stated that their questions were too personal or included personal data, such as earnings, that they could not be ask and answered online. This finding is pointing out also Parasuraman’s et. al. (1985; 45) element ‘security’ as one of the service quality indicators. People need to feel that there is no danger connecting to the service or the outcome of the service which in this case is the advice given by Kela-Kerttu. If people feel that there is a possibility of misinterpretation and incorrect actions they rather confirm the affair through another channel.

One important finding was the fact that people contacted Kela because they needed help with filling the application forms or they wanted to know if their application was already handled. This result corresponds with the theory presented by Jin and Oriaku (2012; 1124) which points out that service quality is tightly connected to flexibility in pre-purchase, purchase, and post-purchase activities. Although Kela-Kerttu service is

not about exact purchase business, it contains similar stages. Customers are kind of “purchasing social security benefits” and they need to gather information about the benefit and its conditions in advance. They value information in decision-making phase when they decide which channel they will be using during the claim process (pre-purchase). The claim is made online or with a blank paper form (purchase). This is the phase where some of the customers need the service to ask advice on terms, conditions and guidance on how to fill in the required information to apply the claim. After the claim customers usually require feedback and expect ensuring that the claim is filled correctly, when it is due to be handled and what benefits they need to claim next (post-purchase). Kela e-services which offer a way to apply benefits online has grown their user amount constantly. With a close connection to e-services Kela-Kerttu service would have a great potential to ease applying process online.

According to Jin and Oriaku (2012; 1127-1128) e-service flexibility needs to be developed in each of the three stages. Regarding Kela-Kerttu service this means that the site needs to have good search engine optimized data so that customers can find the service on Google or other search engines. The site needs to contain relevant and updated information and it needs to proactively offer information that has been asked by the customers. For example Kela-Kerttu proactively offers answers on questions that have been discussed in media or in other customer service channels. In purchase stage on the other hand the most valuable thing is to offer a possibility for customization. As in the research this means customizing the product or the service. In Kela-Kerttu service this could mean that the customers might benefit from customized information. With personal background information put into the service system they could see questions and answers beneficial and relevant to them. As Kela-Kerttu service can only provide service and information e-services elsewhere should support the service tightly. If customers could choose their channels flexible way they could find e-services more valuable. At most the service could provide a channel to advance their process over information seeking to benefit claiming. The challenge is how to integrate official claiming e-services to Kela-Kerttu discussion forum.

One customer pointed out that the service was difficult to use because the headlines wrote by other users were non-informative and therefore the answers were difficult to

find. This factor was pointed out also in open questions and is something that needs to be improved for example by defining the questions in specific segments by the moderator and with better search engine that uses clear keywords.

Few pointed out that they prefer face-to-face service in general which indicates the fact that Kela's strategy of offering different kinds of service channels is relevant. As said before, some life situations and certain benefits require more detailed advising. Also some customers may need more guiding because of their ability to handle their affairs or inadequate language skills.

Regarding to organization efficiency, the most important result was the fact that 51 % stated that they will in the future ask advice primarily online. 21 % are going to use online forum if they can't get advice by phone or visiting Kela office. Only 2 % answered that they are not going to use online forum for primarily channel. 26 % didn't know. This result indicates that there is a demand and audience for quality web service. There are always people who want face-to-face service and situations that require more detailed service that can't necessarily be offered online but there certainly is an audience for web service.

People were asked if they would hope that Kela provided similar service concerning other benefits or life situations (Question 13). Surprisingly up to 72 % answered that they didn't know whether Kela should have similar service to other benefits. This might indicate that the target group of families can't assess other life situations or benefits and they might not want to know any other Kela-related subjects at this moment. Then again only 8 % was totally against the idea and 20 % were pro it.

Do you wish Kela had advice forums also concerning other matters?

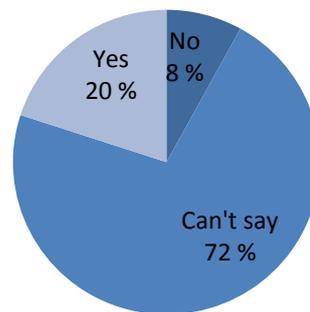


Figure 6. A chart of respondent's opinion regarding hopes for providing similar service for other social benefits and other target groups (Question 13).

Those of the respondents which answered yes to the question concerning other similar forums were asked also the additional open question “in what situations”. Those of who wanted other forums as well named that it was necessary in every situation (19 answers). In other answers the respondents mentioned a forum for students, unemployed, housing benefits, pensions and sickness benefits. Especially housing benefits and student benefits as well as unemployed benefits can often be connected to family benefits. The answers may indicate that these customers who have applied those benefits would have appreciated similar service concerning their other benefits also.

People were asked an open question on how the forum would function better. With the open question the answering rate decreased down to 11 % and only 49 answers out of 425 responds were received. These results are represented and analyzed in the following Chapter of The Findings of Open Question.

6 THE FINDINGS OF OPEN QUESTION

The open question (Question 13) aimed to find needs and improvement ideas. Totally 97 answers were received, but 41 of them included actual development ideas. Other answers included responses like ‘don’t know’ or explanation that people hadn’t used the service so they did not have any development suggestions or people were happy with the service as it was.

In this research the data was analyzed with categorization (Ritchie and Lewis, 2003). It was carried through in three steps: 1) data management, 2) descriptive account, and 3) explanatory account. In the first stage the qualitative data was managed by searching main concepts for the development. Responses were defined into two main concepts: 1) content development (quality) and 2) service development (technical development). After that the concepts were divided into six themes:

- 1) new service function
- 2) usability
- 3) valuable response
- 4) response time
- 5) location
- 6) informing/marketing.

The usability includes elements of technical improvements, visual design and navigations which all can be seen as a part of usability. Usability could also be replaced with the term of user-friendly. Usability is seen as the ease of use and learnability of a human-made object (Wikipedia, 2014). These most important development elements are indicating the same result found by Yang, Jun and Peterson (2004) while studying banking service quality. In banking services they found six key online service quality dimensions such as reliability, responsiveness, competence, ease of use, security, and product portfolio (Yang, Jun and Peterson, 2004). In this research 1) new service functions relates to product portfolio, 2) usability relates to ease of use, 3) valuable response relates to competence and reliability, 4) response time to responsiveness, 5) location relates to security as location in suomi24 was found unreliable. It seems that the element of brand awareness and marketing was not found as quality dimension in banking services.

The most important improvement need to respondents was coherence and valuable response (21). Information seeking being the essential part of Kela-Kerttu service respondents require valuable content. New service functions were also wished for (14) and usability (11) was also found as an important development target. Response time was named as improvement element 6 times and location (4) and informing (3) a few times.

There can be patterns to found in qualitative data and with these patterns explanations can be found (Ritchie and Lewis, 2003; 2016). In the third phase I formed the actual improvements by analyzing the patterns found in the themes. In next chapters I will analyze six themes found in the research: new service function, usability, valuable response, response time, location and informing.

6.1.1 Create Private Messaging

One of the most interesting themes was new service functions respondents were inventing. They were closely connected to their needs and actually showed clearly the weaknesses of the present service. New service functions that people wished for could be divided into three trends: 1) expansion of the service to another benefit, 2) possibility to contact Kela-Kerttu privately (with email or private message function) and 3) impulse of response.

Answers were revealing the fact that family benefits were not only benefits customers were about to apply or wanted more information about. Their life situation needed to be considered comprehensively. This lead into an improvement request that the service should be expanded also into other benefits. The other request concerned a possibility to discuss private situation with delicate information directly with Kela-Kerttu. People requested a possibility to leave their email address with a hidden message. Others wished for a possibility to discuss through a private line. Third improvement of impulse was implicated as a possibility to gain email notification when Kerttu has responded to the question or even have the response also by email. People wanted to gain impulse not

only because of an answer by Kerttu but also other comments that their question gets. Also voice signal was suggested as a suitable impulse of updated response.

6.1.2 Improve Topic Segmentation and Search Engine

Usability is a wide theme that includes both technical improvements and design aspects such as visual layout. Usability of the service can be improved limitedly because the platform is owned and produced by the service provider Suomi24.fi. Never-the-less this aspect can be considered if the service is produced in the company's own website.

The most important usability aspect was the way all the questions were divided into groups. People could not easily find the subjects regarding their own situation and that's why they felt they had to post their own question. The improvement request was that the questions should be categorized according to the subjects. One person proposed actual categories such as money, benefits and parental leaves. People thought that categorization would ease the use so that they would not have to go through every question in order to find similar cases to their own.

The other improvement was a better designed layout and more attractive visual design. People also hoped for a better search functionality which would help them find the information they are searching for. Along search functionality also keywords were proposed. Categorization and the search function were both requested in order to help people to find right information. They replied that in a hurry they don't have time to search for the right questions one by one. The subjects or headlines were also non-informative to other users so they could not be used for the information search. One person wished also that the forum would be "cleaned up" from the old posts.

There were some technical issues as well. In one answer a customer said that his/her internet service provider was preventing him/her to post a comment on discussion forums like Suomi24 and that is why she used Kela-Kerttu's Facebook site to post questions. One person replied that he/she had posted a question but it was never published. In the reply it was pointed out that the system should be so easy to use that customer can't make mistake while posting a question.

6.1.3 Bring the Service to Organization Web Site

In responses respondents stated that the service location in Suomi24 message board was indicating that the information provided in the service may not be reliable and trustworthy. A few gave specific opinions that they felt that Suomi24 includes other discussions which can be emotional, aggressive or informatively false. Kela-Kerttu as a brand should be included in a more official site. Some mentioned that a better location would be on the Kela official web site. One person suggested other family message boards like vau.fi, vauva.fi or kaksplus.fi. Some criticized the location because they rarely visited it. One feedback was that Suomi24 is too vulnerable for viruses.

6.1.4 Add Value with Less Response Variation

The respondents stated that quality of the answers given by Kela professionals varied too much. People required coherent depth in the answers delivered. The quality variation was seen too large: some answers given by Kerttu were actually lacking the valuable information, some were not simple and understandable enough and demanded too much interpretation. People felt that some answers were too short while some were giving in-depth knowledge. The other criticism was that answers could not give enough individual information and was too superficial to be valuable. Few respondents wondered that the questions were sometimes too difficult to answer and therefore the answers became irrelevant and unreliable.

One respondent disapproved the fact that the answers were too similar to information found in Kela web site, several respondents on the other hand wished that there would be more links attached to the answers to get additional information from Kela web site. One respondent stated that only Kela-Kerttu's answers were valuable not the ones made by other visitors. Few mentioned specific subjects that were missing in the service: information about baby box and benefits for people living in a registered partnership.

The respondents stated also that the answers should come faster. Speeding up the answers would require more shifts during the week days (the service is managed in the morning and in the afternoon) as well as shifts during the weekend. Some questions need more solving time and even require consulting other Kela specialists. These cases

may cause some delay in the answering process. One respondent mentioned that sometimes questions have been answered immediately and wondered that the response time varied according to the responsible Kela-Kerttu on duty. One respondent claimed that there was a question that had not been answered at all.

6.1.5 Raise Awareness with Marketing

Respondents requested more informing about the service. A few respondents wished they had known earlier about the service. One told that she/he found out about the service in a maternity clinic when she was asking about the maternity benefits. Another told that she/he came across the service by accident. Some respondents specifically requested advertising in order to make the service well-known.

7 CONCLUSIONS

In this research the aim was to find ways to create quality customer service online for family segment group of Kela (The Social Security Institution of Finland). The research was a part of Kela's development project in which Kela wanted to find out what elements need to be improved in Kela-Kerttu service. In the Kela-Kerttu service customers can seek professional advice online to questions regarding family social security benefits. With the research Kela also wanted to test the idea of moving the service to organization's website from its current location in suomi24.fi. The goal of the research was to deepen the understanding of the customer satisfaction concerning the service and try to indicate if there were a hidden need of similar service channel in other segment groups regarding f. ex. unemployment and sickness benefits.

The research was carried out with a theoretical literature review and a questionnaire for Kela's customers using Kela-Kerttu discussion and advice forum online. As the 425 responses were analyzed the main quality factors were recognized. These factors were indicating the same aspects as found in main theories explored in the literature review (e.g. Parasuraman et. al., 1985; Ojasalo, 2010; Yang, Jun and Peterson, 2004; Carlson and O'Cass, 2010). In this research the bases of quality service was built on the theory of quality service (Parasuraman et. al., 1985) which presents ten key elements that quality service includes. To deepen the understanding of quality service these ten elements were compared to the questionnaire responses and other theories of quality attributes and factors (Ojasalo, 2010; Yang, Jun and Peterson, 2004; Carlson and O'Cass, 2010). When comparing different theories it is clear that quality elements vary to some extent but the core still seems to remain the same. Quality service is based on 1) reliability, 2) responsiveness, 3) competence, 4) access, 5) courtesy, 6) communication, 7) credibility, 8) security, 9) understanding/knowing the customer, 10) tangibles.

Similar themes were found also in this research as it reveals that the most valuable element in online customer service is reliability, (71 %) of responses. The service becomes valuable to customers when the answers are not only reliable but also meaningful and personal. This means that respondents value a service that is reliable not only by the advice it is providing but also by its functions. The level of quality needs to be standard-

ized. The answers need to be posted quickly enough and the depth of answers can't vary depending on the professional answering. The requirement of personal service is valid also online. When it comes to personal data that cannot be shared online the service requires private lines which expand the service. In this case Kela-Kerttu advice forum should have a private message service attached to the service. When answers require more detailed information the discussion could be moved to a private line. This dimension was missing in current service.

Usability influences the customer experience extremely. If the service is not easy to use or the relevant information is complex to find people don't use the online service but rather chose to use a different service channel. As the social media is used more and more for information seeking, a well-executed search engine and categorizations of different subjects needs to be taken into consideration also in e-services that are based on information sharing. The findability is not concerning only the information within the service but also the service itself. The service needs to be found from different sources such as organization's web site, different search engines, social media platforms and other similar services. The service also requires wide and continuous marketing in the channels which the target group uses regularly.

The location of the service is crucial also by a strategic point of view. The location affects the brand and the reliability of the service. In the research it was revealed that the location was felt to weaken the credibility of the brand because suomi24.fi is a portal which includes more or less subjective information that can even be hostile. When a professional service is in the same location the first impression can prevent people from entering the service. One aim of the research was to reveal whether the strategy of moving the service from suomi24.fi to kela.fi and expanding it to other segments were valid, and the findings of the questionnaire supported the strategy.

When people find the e-service quality and valuable they are willing to prefer the channel. In this research half of the respondents (51 %) stated that they want to use primarily web as their channel for asking advice. There are always situations that prefer other channels like face-to-face or phone service. The more complex the situation is more time and personal attachment is required. This result is backing up organization's strat-

egy of developing and expanding all e-services to serve customers better online. An increasing number of people want to find information, apply benefits and handle their affairs online (to some extent even as self-service). It enables Kela to direct resources to more complicated face-to-face services with customers that have limited language skills or reduced life management skills. This in mind the findings relate well to the theory that quality e-service does not create value only to customers but also to organization as the quality in e-service creates efficiency (Parasuraman, 2002). Face-to-face customer service is more expensive than online service because of the infrastructure and more human recourses required. Although in public sector we are not used to measure productivity and cost-efficiency in customer service, it is important to direct and use resources effectively.

This research strengthens the idea of service design: when developing e-services it is essential to deepen the customer insight and understanding by studying the target group with suitable manner. The findings need to show the way of developing project so that the service reflects the elements that customers value. This is essential because e-services compete with other service channels as well as other e-services. The customer compares the service with other e-services they use and typically changes the channel if the service is not valuable nor create customer satisfaction. To be able to create effective e-service organizations' need to develop their e-services constantly with a tight connection to customer experience.

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APPENDICES

The questionnaire produced as digital questionnaire in Finnish in Suomi24.fi/kelakerttu

Suomi24 - Kysy lapsiperheen etuuksista -palsta

Tervetuloa vastaamaan Kela-Kertun neuvontapalstan kyselyyn! Autat meitä kehittämään Kelan neuvontapalstaa lapsiperheille. Tutkimuksen vastaukset käsitellään anonyymeinä, eikä yksittäisiä vastaajia voida tunnistaa. Vastaaminen kestää vain muutaman minuutin.

Ystävällisin terveisin,

Kela-Kerttu

Voit osallistua kyselyyn klikkaamalla Jatka-painiketta.

Ensin muutama taustakysymys:

1. Sukupuolesi

- Nainen
- Mies

2. Ikäsi

- alle 18-vuotta
- 18-29-vuotta
- 30-39-vuotta
- 40-49-vuotta
- 50-59-vuotta
- 60 vuotta tai yli

3. Taloutesi koko

- 1 hengen talous
- 2 hengen talous
- 3 hengen talous
- 4 hengen talous
- 5+ hengen talous

4. Mistä sait tiedon Kela-Kertun neuvontapalstasta?

- Luin Kela-Kertusta Kelan esitteestä tai lehdestä
- Sain tiedon Suomi24-palvelusta
- Näin linkin Kela.fi-sivuilla
- Näin linkin etsiessäni tietoa Googlesta tai muusta hakukoneesta

- Näin mainosbannerin muulla verkkosivulla
- Näin mainoksen lehdessä
- Näin mainoksen elokuvateatterissa
- Kuulin kaveriltani palvelusta
- Jokin muu, mikä _____

5. Kuinka usein käyt Kysy lapsiperheen etuuksista -palstalla?

- Käyn päivittäin
- Käyn melkein päivittäin
- Käyn viikoittain
- Käyn muutaman kerran kuukaudessa
- Käyn vähintään kerran kuukaudessa
- Olen käynyt muutaman kerran aikaisemminkin
- Tämä on ensimmäinen kerta
- En osaa sanoa

6. Minkä takia tulit Kela-Kertun neuvontapalstalle?

Voit valita useamman vaihtoehdon.

- Lukemaan keskustelua
- Osallistumaan keskusteluun/keskusteluihin
- Kysymään neuvoa Kelan asiantuntijalta
- Keskustelemaan mediassa esillä olevista ajankohtaisesta aiheesta
- Hakemaan vastauksia minua mietityttäviin asioihin
- Aloittamaan keskustelun, koska haluan saada mielipiteeni esille
- Sattumalta
- Kiinnostavan aiheen houkuttelemana
- Tyydyttämään uteliaisuuttani ja katsomaan minkälainen palvelu tämä on
- Ei mikään näistä
- Jokin muu, mikä _____

7. Kuinka aktiivisesti osallistut itse keskusteluun neuvontapalstalla?

Osallistun keskusteluun...

- Yleensä aina
- Silloin tällöin
- Olen joskus osallistunut, mutten kovinkaan usein
- En ole vielä osallistunut, mutta voisin ihan hyvin osallistua
- En ole vielä osallistunut enkä luultavasti tule osallistumaankaan
- En ole vielä osallistunut ja tiedän etten tule osallistumaan

8. Mikä Kela-Kertun neuvontapalstassa on tärkeintä? (voit valita useamman)

- Vastauksen nopeus
- Vastauksen luotettavuus
- Vastauksen selkeäkielisyys
- Palstalla ei ole vanhentunutta tietoa
- Vastauksessa on linkkejä lisätietoihin
- Muiden keskustelijoiden vastaukset

11. Oletko Kertulta saadun vastauksen lisäksi joutunut kysymään neuvoa Kelasta (esim. puhelimitse tai toimistosta)?

- En
- Kyllä, minkä takia? _____
- En ole kysynyt Kertulta mitään.

12. Aiotko käyttää neuvontapalstaa vastaisuudessa Kela-asioiden kysymiseen?

- Kyllä. Kysyn neuvoa ensisijaisesti verkossa.
- Kyllä, mutta vain, jos en saa neuvontaa muualta esim. puhelimitse tai toimistosta
- En
- En tiedä

13. Toivoisitko, että Kelalla olisi neuvontapalstoja myös muissa asioissa?

- Kyllä. Missä asioissa? _____
- En
- En tiedä

14. Miten neuvontapalsta voisi toimia mielestäsi paremmin?
