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**CUSTOMER IDENTIFICATION PROCESS IN A VEHICLE FINANCING
INTERMEDIATORY FIRM**

Master's Thesis

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ABSTRACT

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Customer identification process in a vehicle financing intermediary firm

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In this thesis, the customer identification process of a Finnish financing intermediary firm is analysed. The intermediary uses the network of large car inspection firm to identify customers and inspect the vehicles that are to be financed. Issues regarding varying service quality of the cooperation had been noticed among the company salespeople, which then resulted in a need to study the current state of the cooperation. Many issues that the salespeople had described were found to be true by conducting a mystery shopping experiment.

After the issues were defined, discussions and interviews were started both internally inside the firm and between the two companies. Through these discussions, solutions were proposed and implemented. These suggestions included solutions for better education of employees, wider access to information, and improved communication practices between the two firms. The solutions proposed in this study are supported with existing literature on themes such as b-to-b cooperation and customer trust.

Financing intermediaries are firms that connect financiers with potential customers. With those intermediaries, financiers can gain broader access to markets, while also distributing some risks and operational work for the intermediaries. The intermediaries then add value to the process and make a profit from the fees associated with them. In the vehicle financing sector, intermediaries are often required to identify customers, as well as to make sure the price of the vehicles matches their selling price.

TIIVISTELMÄ

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Asiakkaan tunnistamisprosessi ajoneuvorahoituksen välittäjäyrityksessä

Diplomityö

48 sivua, 12 kuvaa, 3 taulukkoa ja 4 liitettä

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Tässä työssä perehdytään erään suomalaisen ajoneuvorahoituksen välittäjäyrityksen asiakkaiden tunnistamisprosessiin. Kyseinen yritys käyttää tässä prosessissa yhteistyösopimuksella apunaan ulkopuolisen katsastusyhtiön verkostoa. Työntekijät ovat kuitenkin alkaneet kiinnittää erityistä huomiota tunnistamis- ja tarkastuspalveluiden vaihtelevaan laatuun, josta on syntynyt tarve tutkia yhteistyön nykytilaa ja mahdollisia siihen liittyviä toimenpiteitä. Monet työntekijöiden kommunikoimat ongelmat havaittiin aidoiksi tässä työssä toteutetun testiasiakastutkimuksen avulla.

Yhteistyön kehittämiseksi aloitettiin sekä sisäisesti, että yritysten välillä keskustelut siitä, miten prosessia voitaisiin kehittää. Kehittämistarpeet havaittiin, ja niiden pohjalta päätettiin toteuttaa useita toimia palvelun kehittämiseksi. Näihin kuuluivat mm. tiedon saatavuuden ja välittämisen parantaminen sekä palvelun laadun seuranta. Keskusteluissa havaittujen ongelmien pohjalta akateemisesta kirjallisuudesta on myös löydetty useita teemoja, jotka tukevat työn aihepiirien käsittelyä, kuten asiakasluottamus sekä yritysten välisen yhteistyön haasteet.

Rahoituksenvälittäjäyritykset toimivat linkkinä rahoittajien ja potentiaalisten asiakkaiden välillä. Rahoittajat käyttävät välittäjiä, sillä niiden avulla saa pääsyn suurempaan määrään asiakkaita, ulkoistamaan operatiivisia toimintoja sekä jakamaa riskejä. Rahoituksenvälittäjillä on paljon keinoja lisätä arvoa prosessin eri osapuolille, ja näin ansaita voittoa niihin liittyvistä kuluista. Ajoneuvorahoituksessa välittäjän vastuulla on lähtökohtaisesti aina asiakkaan tunnistaminen sekä ajoneuvon tarkastaminen.

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ABBREVIATIONS

ATJ	Finnish vehicle information system
Company A	Financing intermediary case firm
Company B	Car inspection case firm
MOT	Annual test for vehicle safety and emissions
Trafi	Finnish Transport Safety Agency
VIN	Serial number of a vehicle

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1. INTRODUCTION

Relationships in business matter. Bevis (2019) underlines those relationships are the foundation of a successful business. Therefore, businesses need to put effort and time into both building and maintaining partnerships. In addition, according to Flykt (2013), even the greatest processes built for cooperation are useless if employees on the field are not committed to the partnership. Employees may not understand how much their efforts and work output affect the inner workings of the whole cooperation.

This study aims to improve the customer identification process in a Finnish financing intermediary firm, where issues have been noticed regarding the quality of an existing partnership. The financing intermediary operates online and in Finland only. Its business is to finance vehicles that are being sold between two individuals or companies, excluding car dealerships. These vehicles may include cars, boats, motorcycles, snowmobiles, and everything else that may be officially registered for use. Customer identification process is a critical part of the financing intermediating process. The financing intermediary uses the network of a major Finnish car inspection firm to strongly identify customers and to inspect cars. This is both a fraud prevention mechanism and a way of risk management for the financiers.

Having a partner that can physically meet customers and inspect the vehicles is not only a fraud prevention practice, but also a way to build trust between the company and its customers by having a physical place to visit before finishing the transaction. In this study will be evaluated the current practices and working methods between the two firms regarding the partnership. The goal is to define the current service quality of the identification process and then to improve certain working practices based on those results. The aim is to make the ordinary worker on the field understand the correct working practices better, as well as to improve the overall quality of the partnership. In this study, the financing intermediary firm will be referenced as Company A and the inspector as Company B to keep the firms anonymous for the reader.

1.1 Background

The customer identification process is the process of identifying and authorisation of customers considering risks that are related to business. This process is highly important in banking and financing sectors to prevent, for example, fraud and money laundering (Waterson, 2019). In Company A, this process has been developed as a cooperation between them and a major Finnish car inspection company. The cooperation has been happening for years, but it has been lacking clear directorship and quality control. Issues regarding the process still come constantly, which has resulted in the need to find improvement points and understand the current service quality. The Company A salespersons that face these issues continuously have requested a plan to improve the state of the cooperation.

The agreements that are made between financiers and Company A require the physical identification of customers. The identification process is part of their risk management, so financiers deny responsibility in cases, where there have been mishaps in customer identification process. Company A must avoid making mistakes in the process to avoid contract breaches and to maintain trust between them and the financiers. Contracts with the financiers are vital for Company A. Whereas an unnecessarily thorough customer identification process brings costs and slows down the transaction process, the risk of losing the financing partners due to mishaps is hardly worth risking, according to Company A management.

1.2 Research objectives and scope

In this study, the aim is to both understand and improve the customer identification process and the state of the cooperation. The goal is to have an improved process where less time will be spent on solving issues that could be avoided with better communication, more defined working practices, and guidance. In this, both academic literature and interviews will be used to gain useful insight and ideas. Finding out the quality of service that is currently being given to the customers at partnering locations will help in defining the action plan for future improvements.

Research question is the question which the researcher is attempting to answer with an investigation. It is the most important part of a study, as all the following steps after research question formulation depend on it. Research question may be composed from the evaluation of existing studies or one's own interests or needs at the time. Most of the time, the idea for a research question comes from a gap in one's knowledge regarding a certain topic (Dhir & Gupta, 2021).

In this study, the research question is formulated according to a recognized gap of knowledge. The current quality of the customer identification process has not been researched and documented before in Company A. It has been noted that not all parts of the process are working as intended.

The research questions are as follows:

What is the execution of the customer identification process in practice?

and

How to improve the customer identification process?

In answering the research questions, the following supporting questions will be used:

- What issues salespeople have noticed regarding the processes?
- What practices are included in the customer identification process?
- What needs to be improved?

1.3 Methodology and data

Data sources of research may be divided into two categories: primary- and secondary data sources. Primary data is first-hand data that is collected by the researcher, while secondary data is gathered from existing sources (Wagh, 2021). This study has a case-study approach to the research question, so primary data will be in a greater role. Literature regarding service blueprint theory and customer trust will be first elaborated upon, and the most important

topics are then highlighted. Existing literature will help to guide the thesis by providing academic background from themes such as trust and B2B cooperation. Academic journals, scientific articles, and other high-quality research will provide the academic background.

In addition to literature, interviews of Company A salespersons and Company B representative will serve as a major data source. A field study will also be conducted in the form of a mystery shopping experiment to gather data regarding the current service quality. This will help in understanding the current service quality and overall customer experience. From both the interviews and mystery shopping qualitative data will be received. Additionally, mystery shopping will also produce quantitative numbers for calculating how well the personnel understand the required working practices.

1.4 Limitations

In this study, only the customer and vehicle identification process will be analysed and improved. The study will not comment on other working practices or any other part of the sales process. From the customer's viewpoint, this study will only measure customer service and correct working practices. Their satisfaction on the whole sales process, or in the vehicle being sold will not be measured. It is also important to note, that the results will only be applicable in the case of Company A, not in the industry.

Some improvements will be implemented during the writing of this study, while some will be advised and recommended for future use. Responsibility for final implementation, follow-up, and quality control will remain on the case company. The writer also has worked in the case company only for six months, therefore not having access to all knowledge and experience regarding the cooperation.

1.5 Structure of the thesis

The structure of the thesis is as in Figure 1 below. The reader will first be introduced to the themes of this study to bring understanding to the terminology and context in chapter two. These themes include service blueprint, business-to-business cooperation, customer trust,

and a definition of the customer identification process. After this, the research methodology will be introduced in chapter three. The case company, and its sales- and customer identification processes are also introduced. Findings based on the research methods used are then presented in chapter four. Discussion on the results along with practical improvement concepts is discussed in chapter five and finally put together in conclusions.

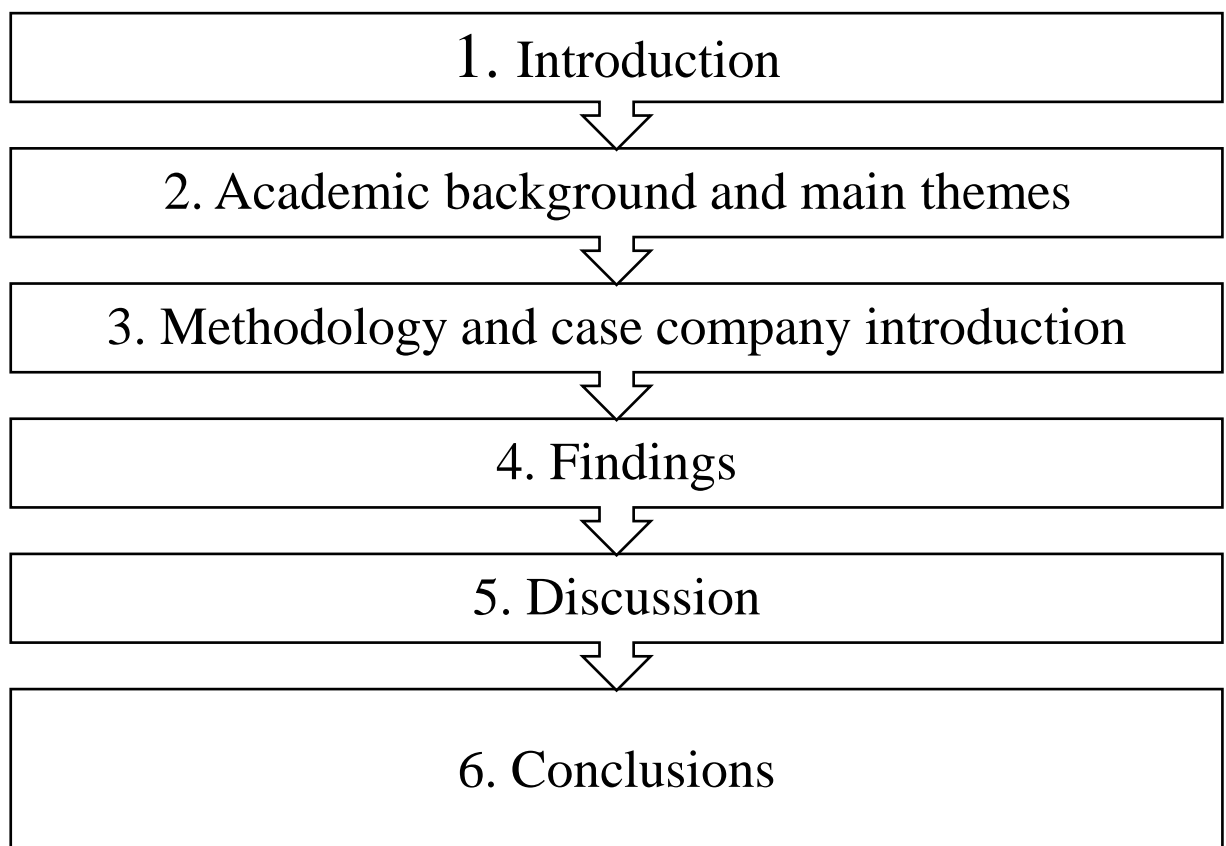


Figure 1. Structure of the thesis

The empirical part of the thesis includes interviews of employees and key persons regarding the cooperation. A mystery shopping experiment and salesperson interviews are conducted, and the results are analysed in chapter four. Based on the findings, practical improvement points are found, implemented, and discussed in chapter six. Practical steps for improvement are given, as well as suggestions for the future. Finally, the most important findings, collected data, and suggestions for future research will be put together in conclusions.

2. THEORETICAL BACKGROUND

In this chapter, theory from existing research and literature will be discussed to provide support for the arguments and findings of this study and to bring understanding to the context of the customer identification process. After that, a service blueprint tool is introduced, which is a tool commonly used to analyse processes in service firms. Trust will be also discussed, as it is something that is needed both in the customer identification process and b-to-b collaboration. This will then progress into discussing common difficulties of b-to-b cooperation and different business partnership types.

2.1 Customer identification process

The customer identification process is practiced by financial institutions and is closely linked with the regulation for anti-money laundering activities and regulation (Waterson, 2019). Money laundering is a complex worldwide issue, and the main idea is to conceal the origin and nature of money which has been received from criminal activity (McCarthy, 2018). In the vehicle financing sector, the simplest way of turning 'dirty' money into legitimate funds, would be to first purchase and then to immediately resell a vehicle so that the vehicle sale then appears as a legitimate transaction (Taylor, 2021). When a customer is properly identified, the risk for such activity decreases (Danske Bank, 2021).

Financial service providers are required by law to identify and to know their customers. A financial institution must identify their customer when they, for example, open a bank account or enter a credit agreement. (Finanssivalvonta, 2020) Customer identification, by law, is stated as the identification of a person based on documents that are officially approved for that purpose and issued by a state official (passport or ID document). In the process, it is checked that the name and picture of a customer match the information on the document. (HE, 228/2016) Additionally, information about the origin of large sums of money must be collected.

Identification may be done personally or with a third party. Therefore, the person identifying the customer may be an employee of a company or a third-party agent or service provider.

By law, the company whose customer is being identified, is responsible for the process, even when a third party provides the identification. (Finanssivalvonta, 2015) Even though only electronic identification is enough by law, it has been observed from previous experience that it is not always enough to prevent fraud. The identification information must be documented and saved such, that it can be later proven for officials that the identification process has taken place. This information must be saved for five years in a secure way (Suomen laki, 2015).

2.2 Service blueprint

Service blueprint is a technique that has been developed for service design but has also been widely used in finding issues in service processes and in improving the service experience (Patricio et al., 2008). Service experience, in definition, is “the outcomes of the interactions between organizations, related systems/processes, service employees and customers” (Bitner et al., 1997). The blueprint itself is a chart, which aims to explain all the different parts of service delivery, and it can be seen as a type of expanded customer journey map. The delivery of service includes processes, which are not visible for all parties of the interaction. Therefore, the service blueprint makes different elements and roles in the process visible to encourage understanding and discover weaknesses (Gibbons, 2017).

Service blueprint consists of the following five components (Gibbons, 2017):

1. Physical evidence
2. Attendee actions
3. Frontstage interactions
4. Backstage interactions
5. Support processes

Physical evidence and attendee actions are what the customer sees and does. This includes all the physical, virtual, and social evidence that a customer is interacting with. Frontstage interactions are direct interactions between the customer and the organization, whereas backstage interactions and support processes are not visible to the customer. After all, most processes that make up the service experience are not directly visible to the customer.

To build a service blueprint for a customer identification process, we first must understand the following:

- Defining the process
- Identifying the service user
- Picturing the service from the customer's viewpoint
- Understanding what happens behind the scenes
- Linking and understanding interactions

In literature, a common way of analysing services is to look at them not only as a set offering but rather as unique experiences that are co-created with customers. Customers are not necessarily just passively using the service, but instead, they themselves are helping to create the value received. Conceptualizing and visualising the service process with such tools as service blueprint can also help bring an understanding of this, and especially the customer's role in the process. (Gupta & Vajic, 2000) In our case, the customer plays a major role in the service cocreation as both the salespersons and inspectors are there only to make the car purchase process possible and as straightforward as possible. This type of value cocreation-focused thinking is referred to as 'service-dominant logic' in literature. (Vargo, 2019) A firm only facilitates the value that the customers are both creating and receiving.

As the customer is playing a major role in value co-creation, much effort must be put into making the process straightforward and the customer feel at ease. The customer doesn't necessarily want to visit the inspection location, but it is required from them so that they can finish the transaction. When everything goes smoothly and the customer receives high-quality customer service, the inspection location has done its part in facilitating value cocreation.

2.3 Importance of trust

There are countless ways to define what trust is. One definition often cited in service industry research and studies is that of Moorman, Deshpande, and Zaltman (1992, p. 315): "*Trust is*

the willingness to rely on an exchange partner in whom one has confidence”. Morgan and Hunt (1994) also describe trust as existing when one party has confidence in reliability and integrity of an exchange partner. Trust plays a significant role in different situations, where multiple parties must rely on others to perform certain tasks that they themselves cannot (Bevan & Lakhmi, 2006). This means that encouraging trust is one of the main goals and a top priority of service firms (Claycomb and Martin, 2002).

Success in getting a customer to trust a firm is of high importance in service firms. The customer is paying for a certain service they themselves cannot complete without the service provider. To build this trust, a company must ensure its customers that they will honor their commitments. (Buttle, 1996) As well, customers must be given reasons to trust a company, before they are willing to pay for their services (Claycomb & Martin, 2002). There is a lot of studies written on how to build customer trust. However, many of those studies are focused on the building of a type of trust that is developed after multiple interactions with a company. These two types of trust-building may sound very similar, but there is a significant difference between them, especially when talking about companies operating online and remotely. (Koufaris & Hampton-Sosa, 2004)

The reputation and size of a company have a significant relation to customer trust (Koufaris & Hampton-Sosa, 2004). However, this doesn't mean that a small company is not trusted, as the defining factor is often the overall market share (Ruel et al., 2018). It is easier for a customer to trust the well-established firm with their money than it is for them to be convinced by the salespersons of a new competitor that has a shorter track record of successfully delivering value.

Losing customer trust is easy if investment in training and management is not enough. Skills and knowledge of employees need to be on a level required from them. Customers will take notice if employees don't know what to do. (Venetis, 2007) Therefore, if the seller arrives at the inspection location and the personnel are confused, they may feel uneasy. It has also been proven with many studies, that customer trust has a significant correlation to customer loyalty and satisfaction (Madjid, 2013). In the field of banking and financial management, it is of high importance that customer gains a feeling of safety and control (Madjid, 2013).

In literature, it has been observed that trust can exist in different forms: personal and impersonal. With impersonal trust, the trustworthiness of a firm is based on its roles,

systems, and reputation, while personal trust is developed from the basis of interaction. (Atkinson & Butcher, 2003) This is important to understand when building trust with a customer. Minor shortcomings in either type of trust most likely won't endanger the whole sales process if the other type is established well enough.

It is also important to keep in mind, that customer is not the only stakeholder concerned with trust. What matters is also the trust between Company A salespeople and Company B employees, so that high-quality cooperation is achieved. Understanding the roles of each party, contract dynamics, and having trust are of high importance in successful cooperation (Blomqvist, 2005). Trust never builds itself on its own; it must be built with deliberate series of actions. Keeping promises and having the right people in place to further develop the partnership is crucial. (Lewis, 1999)

Distinguishing between transaction-based partnerships from an alliance is important when analysing the state of cooperation. In transaction-based partnerships, both companies are guarding their own interests, whereas alliances are more of a deep-level cooperation where major synergies are achieved. Trust is what keeps alliances together, whereas in partnerships the contracts and other agreements have a much bigger role. (Lewis, 1999) In alliances, not every detail of the partnership may be written down on a document, whereas in transaction-based cooperation the responsibilities of each party are clearly defined.

2.4 Cooperation and communication

Cooperation between big and small corporations always brings challenges. One of the major ones is that a small, innovative company is always moving and adapting to changes faster than a bigger corporation. It always takes longer to make changes happen in big corporations than what a smaller firm hopes and expects. (Murphy, 2018) This is exactly one of the root causes of issues in the collaboration between the companies that are analysed in this study. The bigger corporation has so many individual locations, that new changes are not the easiest to implement and changes don't happen in an instant. Many practical things are changeable and negotiable, but both companies still must understand that there are certain aspects of each company that won't change even with time (Murphy, 2018).

This type of situation sometimes resembles real-life relationships. Whoever is doing the communication between the companies, needs to understand life on both sides. The main goal should be to understand what each company is expecting from the partnership, and then they both must be able to change and bend a little, to find out which goals they are both expecting from the partnership. (Murphy, 2018)

“Successful cooperation can only develop if there is mutual interest.” (Erts, 2020) Leverage, scalability, and increased revenue are common interests in many partnerships. When proposing changes, a company should highlight those changes as a way to bring in more money, instead of just being more work (Wertz, 2018). When something isn't working, implementing changes in the partnership may be difficult if those changes don't directly translate to the partner's bottom line.

In cooperation between companies, it is necessary to clearly define each other's duties and responsibilities. The better the employees in both companies know each other, the easier it will be to get along. Again, we arrive at the finding that many rules that apply in partnerships between people also apply in business. Partners must therefore be honest with each other, and disagreements need to be openly discussed. Partners can and will achieve more together than in being alone (Murphy, 2018).

Sometimes when things are not working correctly, even small changes in the ways things are run can make a significant difference in one's commitment to the partnership (Wildridge et al., 2008). Sometimes small and incremental upgrades in working practices may bring major benefits. Just as in a relationship, small irritations can quickly grow into larger conflicts, if those are not addressed and discussed. According to studies, in business-to-business relationships, the ability to successfully solve conflicts is a major factor in the building of trust. A significant factor is also the frequency in which knowledge is shared and critical information communicated. (Graca & Barry, 2019) When both partners have on-time knowledge about the current quality of cooperation and operations, they form a tighter bond and therefore find it easier to trust each other.

2.5 Theoretical framework for the case study

The theoretical background described in chapters 2.1 to 2.4. is relevant to this study, as the themes help in further understanding the context of the customer identification process in a case company. The customer identification process in the case company is a result of a cooperation between small and innovative Company A and a well-established, large Company B. Therefore, understanding the difficulties and characteristics of such cooperation is important, as it may help in finding the right approach for problem solving. Understanding trust and its role on both customers and business relationships is also important when aiming to improve the implementation of the customer identification process.

3. METHODOLOGY

In this chapter will be presented the research methods used in this thesis. Both qualitative and quantitative methods will be used to address the research question. Quantitative research methods focus on numerical and statistical data, which can be collected by measuring certain phenomena, whereas qualitative methods focus on observations, interviews, and understanding data from a certain perspective. (McCusker & Gunaydin, 2014)

3.1 Research design

Research design is what helps the research to reach its desired goal. It is a logical program, which helps in making sure that a study achieves its desired outcomes. If the research design is not well defined, there is a high likelihood that both the research question and the conclusions become vague and not clear. (Blanche & Terre, 1999)

The research process started with a personal interest to research which processes in Company A would need to be improved. The work was started in late summer 2021 with interviews of other salespeople inside the company. When the results of the interviews were received and the research problem defined, a literature review was conducted on the topics closely related to the context. Company B representative was also contacted, and the interview was arranged. Based on the interview, it was decided that a mystery shopping experiment shall be conducted, which happened soon after. Based on the results, improvement points were discussed, and conclusions drawn.

3.2 Research approach: case study

This thesis takes a case-study approach towards the research problem, as it allows for in-depth research of a certain issue or phenomena in the context of real-life (Crove et al., 2011). This will make it possible to gain inspiration and data from literature and research, while still maintaining the context only in the case company. According to Green and Thorogood (2018), a case study is an *“in-depth study of one particular ‘case’, which could be a site,*

individual or policy". The case in this study is defined as the identification process of Company A. In this chapter, a brief introduction to Company A, its working environment, key activities, and main stakeholders will be given, after which the sales-, and customer identification processes are explained. The process will first be explained in short, and then the parts that are in the scope of this study are further elaborated upon.

3.2.1 Company A its stakeholders and value

Financing intermediaries are companies, which help to "*channel funds from those lending to those borrowing by intermediating between them*" (OECD, 2003). They take an interest in a certain financial product and act as a middleman between a business and a customer. The benefit for businesses to use intermediaries is that they gain access to a certain market that they wouldn't be able to serve on their own. In addition, good intermediaries always add value to the whole sales process (Finkle, 2018).

Company A is operating in the field of vehicle financing by intermediating between private buyers, sellers, and financiers. The company aims to add value for each stakeholder taking part in the process. Value here is something that is desirable for the exchange partner. The most important stakeholders in the process are buyers, sellers, and financiers (Figure 2). Some intermediaries that do not add value and only act as a middleman may be harmful to the economy, as they increase friction and take resources away from value-adding players (Finkle, 2018) All three stakeholders are receiving value from the sales process, which is an excellent situation for an intermediary to be in (Table 1).

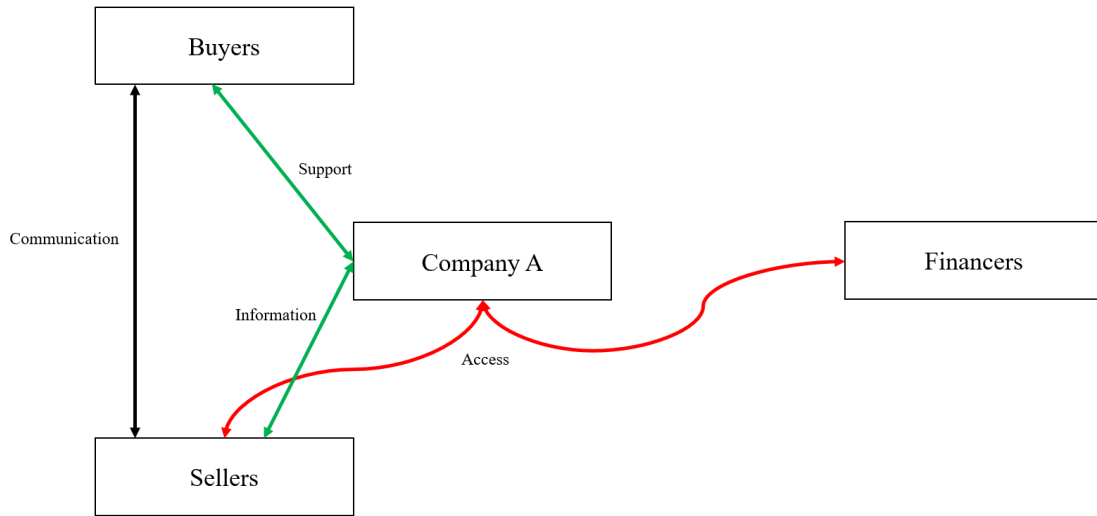


Figure 2. Stakeholders in the vehicle financing mediation process in Company A

Buyers

In this study, a buyer is either a person or a firm that is looking to purchase a vehicle. They may purchase the vehicle either from the open market or from someone they know that is other than a car dealership. The most used website for car purchases in Finland is www.nettiauto.com, which in October 2021 has been 8th on the list of most used Finnish websites with a reach of close to a million users (FIAM, 2021). As of 14th October 2021, there were 75 290 cars listed for sale on the website, out of which 55 814 were listed under a dealership and 19 476 by a private person (Nettiauto, 2021). Therefore, for a customer wanting to purchase a car with a financing plan, the options increase by more than 30% when this service is also offered for private transactions.

Company A also offers extra services for the buyer, such as coverage for mechanical issues on the purchased vehicle for up to three years. Traditionally these services have only been available on a dealership. The buyer also receives truthful information about the car's condition. Each vehicle that's being sold with financing must be at least identified, and most often also inspected before the transaction may happen.

Sellers

The sellers of vehicles must also receive value from the sales process to complete the vehicle sale. The seller may be either an individual or a firm that is other than a car dealership. Most often the value comes in the form of accelerated speed of sale, as a very significant part of all cars on the roads are financed. In fact, out of all vehicles in the United States, 36.8 percent are financed (Statista, 2021). This number is not directly applicable in Finland, but the pool of potential buyers is still largely extended when financing is offered. In an article by Malin (2019), Jeremias Vuori who is the CEO of a Finnish car dealership Raisio Laatuauto stated that customers decide to finance approximately 67% of cars bought from them.

Additionally, the sellers oftentimes receive a good price for their vehicle when it is being sold with financing. These buyers are rarely purchasing the vehicle with reselling intentions as it would be highly inefficient due to the fees included in financing. Therefore, the buyers are oftentimes paid close to the asking price for their vehicles.

Financers

Financing intermediating brings cost advantages for the financers. Using intermediaries does not only reduce the costs but also allows them to access the benefits of economies of scale. The financier can focus on financing and risk management while having multiple intermediaries brings access to new markets that the financier alone would not be able to serve. Some risks are also spread out to the intermediaries with agreements. (Allen & Santomero, 1999) Some banks do not finance cars from private sellers at all. The main concern is that if the car turns out to have serious issues, the bank may end up having to realize a worthless vehicle if the buyer does not pay. Therefore, the financers need partners with a good reputation to make sure, the cars being financed are in a good condition. (DeMuro, 2019)

The financers have many partnerships across the whole vehicle financing sector. By partnering with Company A they can outsource the work of finding customers, and just decide which of those customers they want to finance. Company A is also spending a lot on marketing, which benefits both parties. Different intermediary firms use the same product to reach a different output and customer group (Allen & Santomero, 1999; Duygun et al., 2021).

Table 1. Value for stakeholders

Value added		
Buyers	Sellers	Financers
<ul style="list-style-type: none"> • Access to low interest financing • Wide selection of cars from private sellers with low prices • Information, tendering, and support • Security 	<ul style="list-style-type: none"> • Increased speed of sales • Often being paid the asking price • Security • Support • Visibility 	<ul style="list-style-type: none"> • Access to a wide customer network • Outsourced workload • Cost savings • Security • Limited responsibilities • Risk management

3.2.2 The sales process of Company A

In this chapter, the sales process will be explained in short, after which the scope of this project is elaborated upon in more detail.

A typical sales process follows this pattern:

1. Buyer finds a vehicle in their interest (or Company A helps them find a suitable one). Company A then receives a 'lead' with necessary information.
2. Company A applies for financing at their partner's websites, and the customer is informed of the result.
3. The process is explained to the buyer
4. Buyer agrees on the schedule with the seller
5. Company A calls the seller to explain how the process goes
6. Documentation is sent to both parties via email
- 7. Buyer meets the seller at partnering inspection location. The customers are identified, and in most cases, the car is inspected.**
8. Documentation is signed by both parties, and afterward by an employee.
9. Company A staff registers the vehicle and activates insurances according to customer needs.
10. The vehicle is paid to the seller within a few days

Figure 3 A typical Company A sales process

The salespeople do a lot of organizing for a single sale, but from the customer's perspective the whole process is simple. This is further explained in Figure 3 above. At a minimum, a customer must strongly identify themselves and sign the paperwork to make the transaction possible. The sales process differs greatly from that of a traditional car dealership. The salesperson at a usual dealership location only needs to make the customer willing to buy a car, meanwhile, at Company A's sales process multiple stakeholders are involved. The salespersons are a connecting link between a seller and a buyer, and therefore giving them the means to finish the transaction. Both the buyer and the seller must trust the process with their money.

From the process described above in Figure 3, point number 7. is the one which this study will focus upon. The scope of this thesis includes all that happens at this step, from customer identification practices to different scenarios where a car or another vehicle is inspected. This is an important step in the sales process, where both opportunities and threats concerning customer trust and service quality are present.

The reason why inspections are done is to make sure the car is in solid working condition, which is a requirement from the financiers. If the car is not working as advertised and major issues are found, the value of the car may not resemble the selling price. It is the responsibility of Company A to ensure that the value of the car closely resembles the sale price to both avoid fraud and protect the buyer. Identifying, inspecting, and fraud prevention are risks that the financier has outsourced to intermediaries.

3.2.3 Customer identification and vehicle inspection

In this chapter is explained what happens at inspection locations in different scenarios. The customer identification process in Company A includes identification of customer and additionally the possible identification and inspection of a vehicle. There is a total of four different 'packages' which the employees of Company A may reserve for the customer (Table 2). These range from the identification of a single person to a thorough inspection of the car being sold. A salesperson of Company A always reserves a certain package on behalf of the customer according to their schedule.

Table 2. Service packages

Package 1:	Package 2:	Package 3:	Package 4:
Inspection of the vehicle (MOT). Possible faults are updated to Finnish vehicle information system (Ajoneuvotietojärjestelmä). Includes identification of customers	Financing inspection. The same as with case 1, but without updating ATJ	Identification of customers and the vehicle being sold.	Identification of a single customer.

Each of the different packages listed above in Table 2 have their specific use case. The starting point for each transaction is to get both the seller, the buyer, and the vehicle being sold to the same inspection location at the same time. When this is not possible due to schedule difficulties or distance, the parties may visit different locations at separate times.

Package 1

The most used service. One or more customers are recognized, and the car being sold is thoroughly inspected, just as in the yearly inspection required by law. Car inspection, by law, is a process that aims to maintain and monitor the condition and safety of cars on the road, as well as the payment of taxes (Traficom, 2020). If the car successfully passes the inspection, the car will receive a fresh MOT (proof of passing the annual test for safety and emissions).

If the car does not pass inspection, the paperwork of car sale needs to be updated to include the reasoning, so that both a buyer and the seller know the car's condition. The paperwork always states that the car will be sold as-is, but the inspection still further limits Company A's responsibilities on the car's condition. It is also required by the financiers that the cars shall only be sold in a solid working condition with active MOT, so certain types of fraud may be stopped at this stage of the transaction.

Package 2

The second option includes everything as in Package 1, but without the car receiving a fresh MOT from the inspection. Therefore, the car will also not receive any requirements to be fixed within a certain period if issues are found on the vehicle. This package is commonly used with older cars that have a higher chance of failing the official inspection. Doing this allows for receiving information about the car's condition, but without immediate fixing requirements.

Package 3

In the third scenario, the car is not inspected, and the personnel at the inspection location do not comment on the condition of the vehicle. Only the IDs of one or more persons are checked, as well as the unique VIN of the vehicle. This is fully a fraud prevention mechanism. It is being made sure that the vehicle being sold is the exact right one and that the buyer nor the seller are using stolen identities.

Package 4

The fourth package is used when the buyer and the seller are not able to make it to a certain inspection location at the same time. The employees at the location will check the ID of a customer, and then send a confirmation of that to Company A's email.

3.2.4 Case examples

Here are presented a few case examples of the process, to bring understanding into how the different scenarios and 'packages' work.

Case 1:

Scenario:

- Buyer is interested in purchasing a car they found on the internet
- Buyer has not seen the car
- Buyer and seller both live in the same city, and they have flexible work schedules

Identification process:

- Buyer and seller will meet at local inspection location at reserved time
- The car is inspected and both customers are identified
- After test-driving and agreeing with the seller the buyer can take the car with them

The starting point for each process is to find a suitable time for both buyer and the seller to meet at the same inspection location at a time reserved for them. Either 'package 1' or 'package 2' will be used here.

Case 2:

Scenario:

- Customer wants to purchase a car they found on the internet.
- Buyer lives in Oulu and seller lives in Turku.
- Buyer has a tight work schedule and only has time to take a train to Oulu during weekends.
- The car has a crack on the windshield, which would result in a failed inspection

Identification process:

- 'Package 2' will be reserved for the buyer, so MOT will not be updated upon inspection. This will be done earlier before the weekend when locations are open.
- Buyer will use 'package 4' to get identified before the trip to Oulu
- Identification and inspection done before the transaction, which may then happen during the weekend

When the buyer and seller live far from each other, it may be difficult to have them meet at a specific location during weekdays. In these cases, the buyer and seller may visit different locations at different times, as most inspection locations are closed on weekends.

Case 3:

Scenario:

- Customer wants to purchase a motorcycle from their friend.
- Customers have flexible schedules and live close to each other.

Identification process:

- Motorcycles are not required to be inspected, so ‘package 3’ is reserved for vehicle identification.
- Buyer and seller meet at the location, where both are identified, as well as the motorcycle.

In cases where the object of the transaction is a vehicle not required to be inspected, such as a motorcycle or a snowmobile, it will only be identified by VIN. When customers arrive to an inspection location, the personnel there will then verify the IDs of the transaction partners and identify the vehicle being sold.

3.2.5 Service blueprint

We will start by breaking down a sample process with a service blueprint tool to further understand the identification process. By breaking the process down into smaller pieces, it may help in finding weak links and therefore support the further research made in later parts of this study. To construct a service blueprint for the customer identification process, a typical case scenario where a customer is identified, and a car is inspected was selected. The service user in this case is a customer who wishes to purchase a vehicle from a private seller, as in the case examples in the previous chapter. The visualisation of relationships in the blueprint can help us notice possible improvement points for the service, as it provides a rather simple visual representation of a complex process. (Gibbons, 2017).

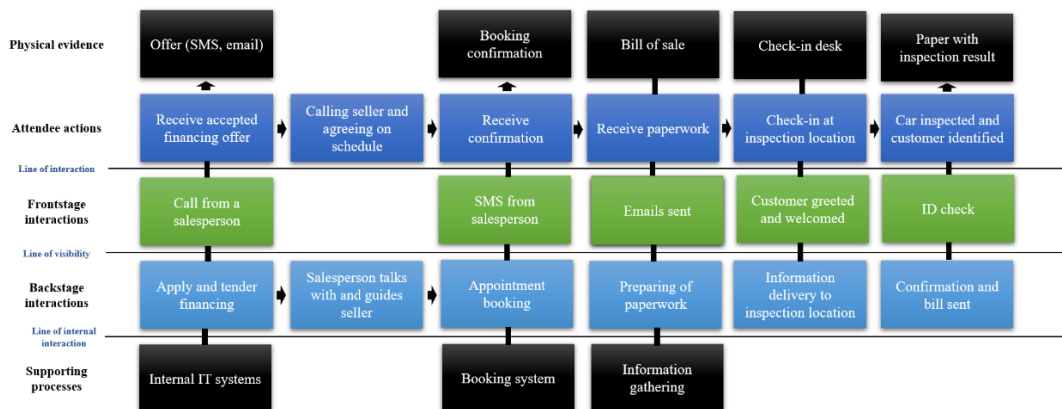


Figure 4. Service blueprint for a customer identification process where vehicle is also inspected (based on Carniel 2020).

In the picture (Figure 4, see appendix 3) is modeled a service blueprint for a typical process, where the customer goes to an inspection location to identify themselves and get the car to be bought inspected. When we have a look at the identification process, we can immediately see that not all frontstage interactions happen between a Company A salesperson and the customer. The buyer of a vehicle contacts the seller and agrees when they could meet. Salespeople then work on many backstage interactions and supporting processes, and only a tiny amount of that is visible to the customer. These processes include preparing the paperwork and informing the inspection location of an arriving customer. In service firms, it is important to define where the line of visibility is, as a customer should see enough but not get overwhelmed (Patricio et al., 2008).

3.3 Data collection and analysis

The results of this study are only relevant in the context of Company A. Therefore, the data collection is mostly based on qualitative data from interviews and a mystery shopping experiment. In addition, existing literature on the relevant topics will serve as a major data source to bring clarity to the topic and inspiration for the solutions.

3.3.1 Interviews

Interview is the most common and widely used qualitative research method. In an interview, the interviewer is coordinating a conversation towards gaining the desired information. The interviewer contacts the interviewees schedules the appointment and begins to question the respondent. The interview continues until the interviewer's agenda is completed. (Gubrium & Holstein, 2001)

To more thoroughly understand why this certain process needs to be improved, interviews were arranged with Company A salespersons. Five salespersons with varying experience in Company A were randomly chosen to partake in the interview (Table 3). These employees are the very stakeholders, who have requested improvements for the identification process. All those interviewed were ordinary salespeople of Company A, as they have the most knowledge regarding the daily work practices of a salesperson. In these short interviews, the interviewees were asked about their personal experience regarding the cooperation with inspection locations to understand more thoroughly, what may go wrong in this part of the sales process. Suggestions for improving the cooperation were also asked and discussed. Each interview lasted approximately 15 minutes, and questions were asked in the same order each time (Appendix 1).

Table 3. Interviewed salespeople

Person	Work history in Company A	Time and duration
1	1 month	14.9.2021, 15 mins
2	3 months	14.9.2021, 15 mins
3	6 months	15.9.2021, 15 mins
4	2 years	14.9.2021, 20 mins
5	2 years	15.9.2021, 15 mins

Interview was also the research method of choice for finding improvement suggestions for the identification process. An in-person meeting was organized with a Company B representative, as it has many benefits over a digital meeting when discussing business relations. Research by the Great Business School (Morris & Dahl, 2021) found that 85% of people believe that face-to-face meetings are more beneficial in relationship-building than

online conversations. These meetings can contribute to having more beneficial and stronger business relationships, as nonverbal communication is something that's not easy to communicate over a call.

3.3.2 Mystery shopping

Mystery shopping is a practice for measuring service quality. It is a mix of both qualitative and quantitative research methods. In mystery shopping, well-trained persons will use a service and pay close attention to its quality and details, meanwhile behaving as normal customers. (Hesselink & Wiele, 2003; Morrison et al., 1997) Therefore, mystery shopping is a great way to gain insight into the things, that ordinary customers see and feel when using a certain service. Mystery shopping helps in understanding, whether salespeople can proficiently explain and demonstrate a service (Manolica & Roman, 2012). This practice is most common in business-to-customer research, but recently its usage has been increasing in business-to-business research (Mattsson, 2012). For ethical reasons, it is fair to inform the company about an ongoing mystery shopping research (Calvert, 2005).

According to Hesselink & Wiele (2003), the main characteristics of a mystery shopping experiment are as follows:

- Mystery quests are anonymous to the service provider
- The mystery quests are trained to focus on the things that are being measured
- Behaviour of a mystery quest is like that of a normal customer
- After a visit, documentation is filled in. (Checklist may be used)
- When the experiment is over, findings are analysed to improve the service quality

With this experiment, the goal was to understand how well the inspectors understand the required practices in different locations across Finland, and whether they can generate customer trust in the process. As suggested by the literature, the mystery shoppers were given thorough guidance on how to behave as mystery customers. The mystery shoppers did not have previous experience of such a study. They were randomly chosen among the researcher's friends and family based on their location in different cities and access to using a car. During the experiment, a total of 5 mystery customers visited 9 individual locations. Three different scenarios were tested: Package 2 once, Package 3 three times, and Package

4 four times. (see chapter 3.2.1) Each mystery customer was asked to fill a Google Forms checklist after each visit. (Appendix 2)

The locations where the mystery shopping experiment took place, were carefully selected. The aim is to get a clear picture of the service quality in different cities across Finland. Locations are therefore divided into three categories, out of which tested locations are selected:

1. Locations where Company A salespeople have reported positive experiences, and locations that are frequently used. (Multiple locations in Helsinki, Vantaa, Tampere, and Oulu)
2. Locations that are infrequently used (Lapland, small towns)
3. Locations where Company A salespeople have reported negative experiences

From each category was be selected at least three locations. In those locations, different ‘packages’ (chapter 2) were being tested, but only one in each location. The experiment will be mostly focused on ‘Package 2’, as using it will already tell whether the inspectors have enough knowledge on customer identification. The selected locations were not notified of the experiment, but the information was given to a Company B representative beforehand. Permission to conduct the experiment was granted, as it is likely to be beneficial for both parties involved.

The mystery guests were provided with a checklist to fill after their visit (appendix 2). They were also be asked to provide free-form verbal feedback about their experience. There are four main ideas to be measured (Figure 2). These metrics aim to both understand, whether the employees of a certain location know what’s expected from them, and to find out whether all necessary information is sent.

The main measurement points of this experiment were derived from the research question of the thesis. The aim is to get quantitative data, out of which real numbers can be drawn from and percentages calculated, to understand the current state of the cooperation regarding working practices. From the results, it is then possible to find improvement points.



Figure 5. The main measurements from the experiment

The four main ideas to be measured are knowledge, helpfulness, working practices, and information flow. (Figure 5) These are all derived from the research questions of the thesis, which aim to increase information flow and ensure correct working practices.

- Knowledge: Do employees know what to do when the customer arrives at a location?
- Willingness to help: What is the level of service quality, and will the employees help to solve possible issues?
- Correct working practices: Will employees thoroughly check customers' identities and their car's VIN?
- Information flow: Is confirmation sent via email as required?

The last two measurement points (working practices & information flow) will produce actual calculatable numbers which will help to understand how well the personnel is trained to handle such situations. The other two points will produce verbal feedback, out of which conclusions can be drawn.

4. FINDINGS

In this chapter is discussed the most important findings of the study. First will be presented the results of the employee interview, which aims to further increase understanding regarding the research question and possible issues in the identification process. After that, the results of the mystery shopping experiment will be presented.

4.1 Problem definition

To further understand the current state of the cooperation, interviews were arranged with Company A salespeople. These employees have the most knowledge of the inner workings of the identification process, as they are constantly solving issues on behalf of customers. In the interview, the employees were asked about their experiences with customer identification. Furthermore, after the main problems were found, suggestions for improvement were discussed with the interviewees. All questions may be found in Appendix. (1)

What have been the main issues regarding customer identification?

“There is no practical way for me to know with 100% certainty that my customer has been identified” (answer given by five interviewees)

“I don’t receive any notification of the result of the car inspection. The car may be in poor condition, and no one is currently responsible for informing me about that” (answer given by five interviewees)

“The employees are sometimes confused, and don’t know what to do” (answer given by six interviewees)

“I have reserved a time from the inspection location for identification, but they are still unable to do it” (answer given by four interviewees)

“I have received calls from the inspection locations, that they don’t check ID’s or inspect cars even though I’ve correctly reserved a time from them” (answer given by four interviewees)

“I have lost a couple of customers because the employees at the inspection location were unaware of what we do” (answer given by one interviewee)

“Customers are either in a hurry, or there is no inspection location near them” (answer given by two interviewees)

These answers provide a good starting point for the problem definition. All answers displayed here were received from multiple employees. It was found that employees currently do not receive information regarding the result of identifications and inspection processes. This results in having uncertainty in a process that aims to remove uncertainty.

Another main issue that arose in the interviews was the quality of service at inspection locations. Salespersons seem to have observed, that sometimes the employees at inspection locations are either incompetent, unfriendly or simply missing necessary knowledge. This observation is a collection of subjective opinions and shall therefore be further measured to gain objective data.

The importance of solving these issues was observed to be high. Interviewees were eager to talk about their experiences, and their frustration regarding the topic was easy to observe. Multiple employees clarified to having lost customers due to these issues. They also noted that they avoid using certain locations due to poor past experiences.

According to the interviews, the main improvement points of the identification process were defined. All interviewees discussed the same problems which need fixing. These can be simplified into three main points: lack of information flow, undereducated employees, and overall bad value for time and money. The following questions will help in finding possible improvement points:

“How to increase information flow, so that our employees know who has been identified and what is the condition of the inspected car?”

“How to ensure that employees of each inspection location always know what to do and know how to act?”

“How to improve the overall execution of the customer identification process?”

Customer identification is a major part of the overall sales process of Company A. Employees mostly communicate with customers via phone and internet, so the things that happen at each inspection location are something they don't have much control over. The process should then be well defined so that salespersons wouldn't need to neither worry about it nor spend time trying to figure out whether the employees there know what to do.

4.2 Results of mystery shopping

The results of the mystery shopping experiment were mostly in line with the varying experiences that salespeople reported during the interviews. Interesting data was received regarding customer service and personnel knowledge. Working practices were found to have varying quality, but pleasant surprises regarding customer service were present.

4.2.1 Personnel knowledge

The experiment tested whether the employees knew what to do when customers arrived at a location, and the results are visualised in Figure 3. In a checklist that each mystery quest filled after a visit, it was asked whether personnel knew what to do. The visit is marked yellow, if:

- A person at the location did not understand what to do even after looking at the computer and had to wait for a colleague to ask.
- Personnel directly asked the customer what to do.

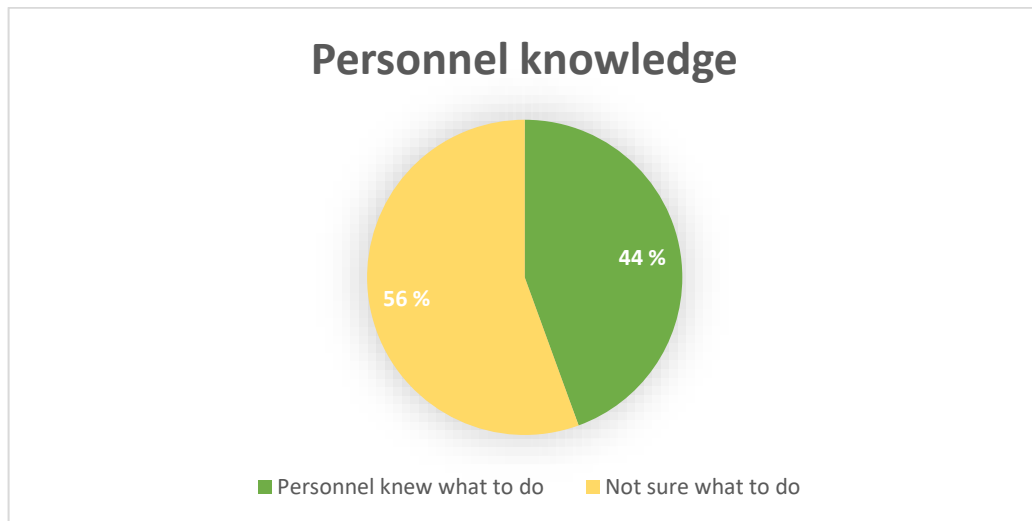


Figure 6. Personnel knowledge visualised

It was found that the personnel knowledge of the process varies greatly as can be seen in Figure 6. In 4 of the 5 cases, personnel understood what to do after they found a colleague to ask. In one case customer remained confused after the visit, as the personnel were unsure how to do identity verification. The personnel took customers' information in case they had missed something.

4.2.2 Customer service

Within the pool of answers, it was found that the service was more friendly and helpful than expected. Examples of the observations include:

- Service was friendly
- I was welcomed and the worker was cheerful
- The worker was a bit confused but provided fine customer service.

The Company A salespersons had never visited a location before to see the process from a customer's viewpoint. Based on the salesperson interviews it was found that, when something has gone wrong, they had expected that the customer had been given overall poor and rude service. The mystery shopping experiment proved this viewpoint to be false. Even when the workers did not fully understand what to do, they still managed to make the customer feel welcomed.

The expectations were influenced by a logical fallacy called improper transposition. Improper transposition negates both the antecedent and the consequent: If A, then B. Therefore, if not A, then not B. (Lebovits, 2016) It was expected among the salespersons that because personnel don't know what to do, they also provide poor customer service, which was not the case.

4.2.3 Working practices

The mystery quests reported many mistakes regarding working practices. As displayed in Figure 7, in three cases out of nine, the personnel did not ask the customer to prove their identity. This is a rather significant issue, as the requirement of strongly identifying a customer is a requirement of the financiers. By properly identifying a customer, the possibility of fraud such as money laundering or using stolen identities is greatly decreased (Danske Bank, 2021).

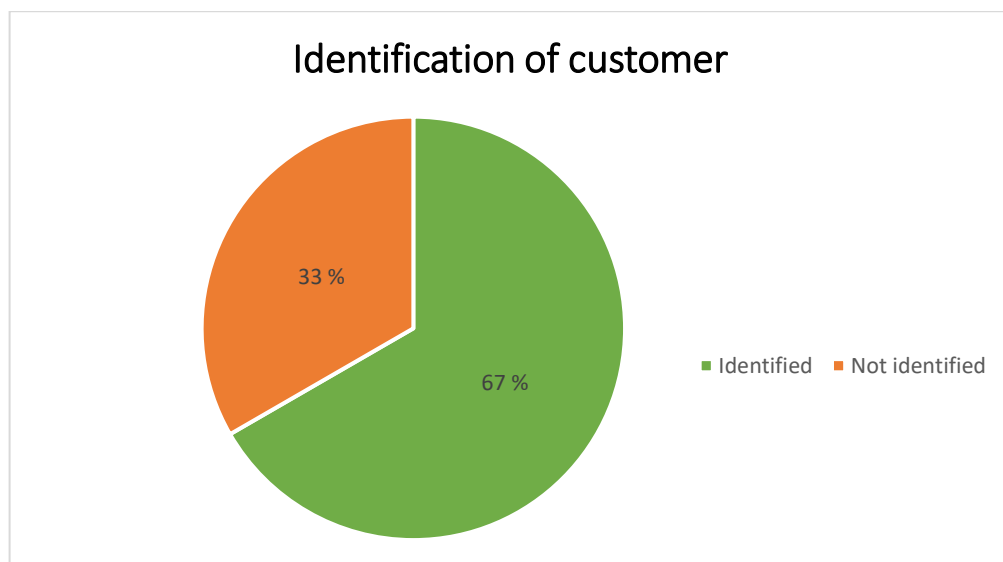


Figure 7. Identification of customer results

Another way to prevent fraud is that the personnel will check the unique VIN of a vehicle. VIN is to a car what identity car is to a person: the unique identifier of every vehicle (Carfax, 2020). This was tested in four visits. On three occasions, the workers correctly checked the

VIN (Figure 8). In one case they only oversaw the license plate. It is highly important to thoroughly oversee the VIN prevent fraud. In the United States alone, up to 225 000 stolen vehicles were legalized by replacing or damaging the original identifier (Carfax, 2020).

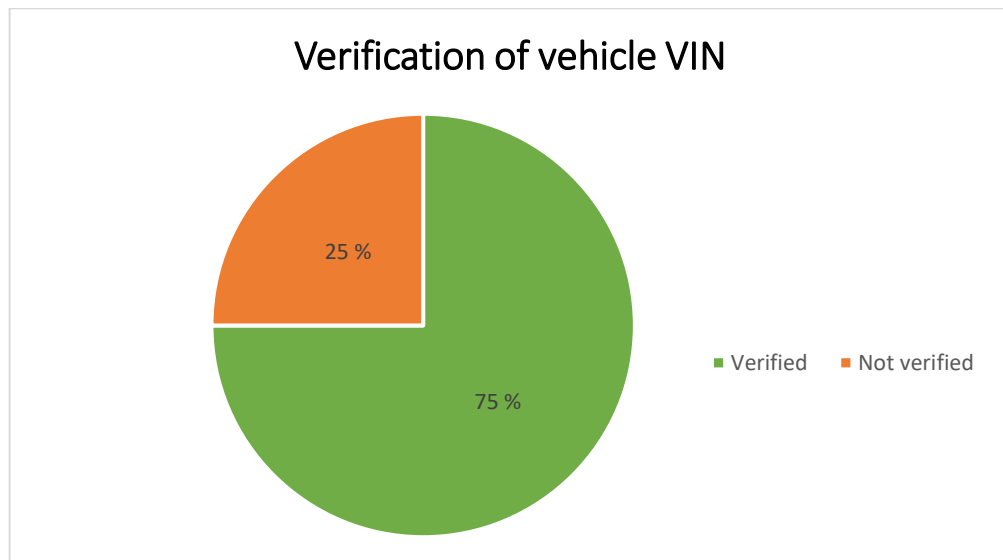


Figure 8. Verification of vehicle results

Every time a customer comes to prove their identity, the inspector is required to send a confirmation email to let Company A know that the customer has successfully visited there and proved their identity. A week after the visit, it was checked whether these emails had arrived. It was found that only in five cases out of nine an email confirmation was sent. This is visualised in Figure 9.

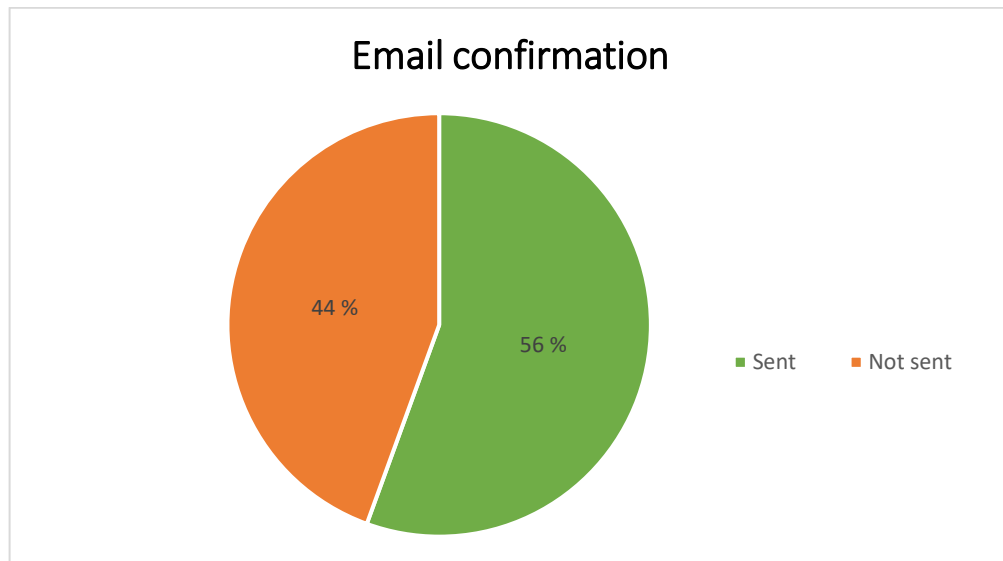


Figure 9. Email confirmation results

Based on these results it became clear that more effort must be put into educating the employees on the importance of identifying the customer and a vehicle. The information must be more widely available so that every employee knows about these practices.

4.2.4 Most important findings

The results of the mystery shopping experiment gave a good insight into what happens on the field. Such an experiment had not been conducted before, so this was the first occasion when real quantitative data was received regarding the identification process (N.N, 2021).

The overall customer service was found to be on a good level. Poor service surely may happen sometimes, but it is not as great an issue as expected based on the salesperson interviews. However, many workers at inspection locations don't seem to have enough knowledge of the identification process, as many mishaps were found regarding correct working practices. There were multiple occasions found where a customer or vehicle was not properly identified. Also, confirmation emails were not sent in almost half of the cases.

5. DISCUSSION

In this chapter are discussed the results of the interviews and the mystery shopping experiment. The aim is to provide answers for the research questions and to find practical suggestions for improving the customer identification process of Company A.

5.1 Interview and suggestions

As discussed earlier, cooperation can only succeed and develop if there is mutual interest (Erts, 2020), active communication is ensured, and trust is present (Blomqvist, 2005). Therefore, the project was started by discussing the current issues with a representative of Company B. He is the main coordinator of the cooperation in Company B and has a strong background in controlling and managing operations both in Company B and more. The name of the interviewee is disclosed in this study, to keep the firm anonymous (N.N, 2021).

The goal of this interview was to both improve the overall communication between the firms, and to bring clarity to the things that each party is expecting from the partnership. The focus was also on gaining a better understanding of the processes in Company B to make communication easier. Having a good understanding of the other firm will likely result in fewer conflicts (Murphy, 2018).

5.1.1 Understanding the differences

As discussed earlier in chapter 2.4, cooperation between a small innovative company and a well-established large firm does come with many benefits, but also challenges. The same challenges that were discussed in the literature, were also easy to identify in the discussions with a Company B representative. (N.N, 2021)

Where Company A is a small firm that adapts to changes quickly and evolves continuously, Company B has a very different culture. The number of employees at their locations is close to a thousand, and some of these employees have joined the firm via acquisitions. There's a strong hierarchy in the management, and one supervisor is typically responsible for 1-8

nearby locations (N.N, 2021). It has been noticed that Company A salespersons do not seem to fully understand how difficult and slow it may be to implement changes in such a firm. However, not too much blame shall be put on just the differences of these companies, as education and information flow can be improved with optimal working practices.

It was discussed, that when something is not going right, there has not been any way for the salespersons to know why. Also, these issues have not been reported anywhere, so they cease to exist and reoccur. (N.N, 2021) A certain location may continue to give poor customer service if no one is encouraging or requiring them to improve, and this has resulted in avoidance of using certain locations.

5.1.2. The main issues

After the mystery shopping experiment was conducted it became clear that lack of employee knowledge is a major issue. The communication between salespersons and the service centre is working as intended (N.N, 2021). People working at the service centre understand how our process works, and they provide the necessary information to a specific inspection location. The issue seems to occur at the inspection location, where personnel may not be familiar with the working practices required to identify customers. (N.N, 2021) It was discussed during the interview, that even the most basic information regarding the cooperation seems to not have reached every employee (Figure 10).

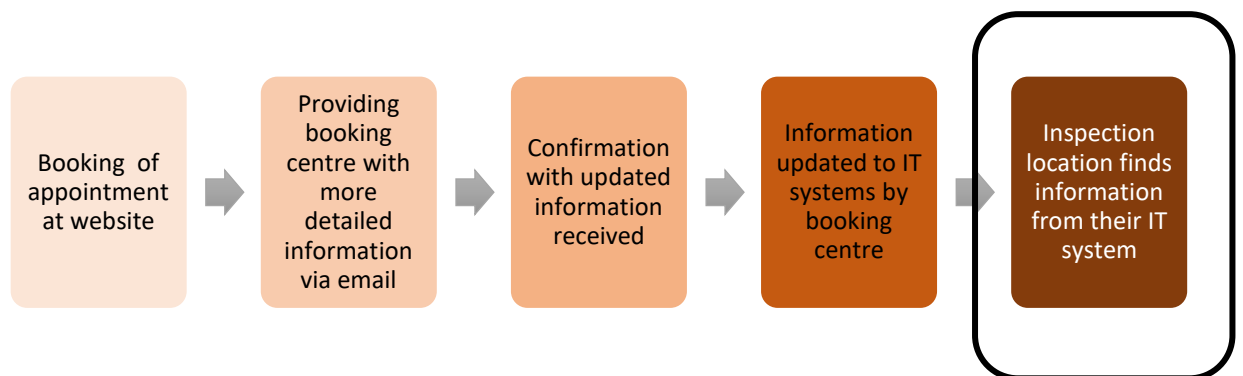


Figure 10. Location of the issue

In such a big firm, it is difficult to find efficient ways to transfer information across all employees, and even more difficult is making sure that this information reaches everyone (Eckert et al., 2001). Company B has decided to use email for this, as everyone in the company has their company email address that they are required to read (N.N, 2021). It may work if the overseers educate employees when important information is released, but inconsistency may be present here (Figure 11).

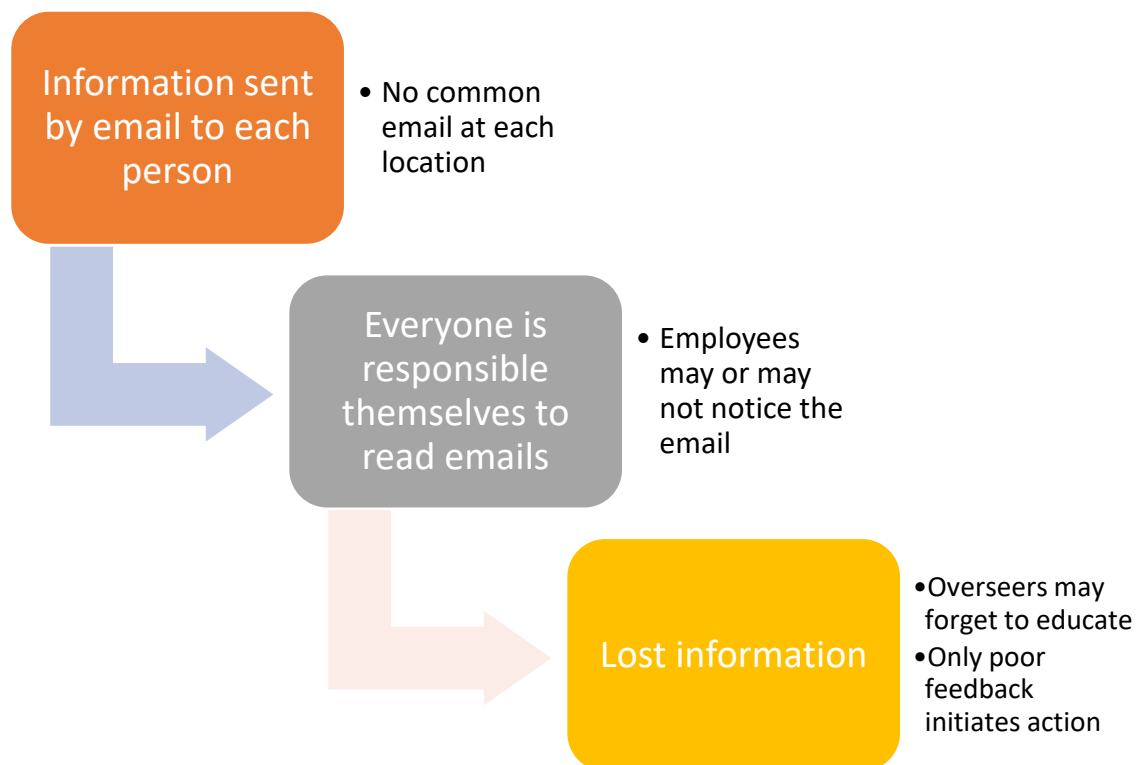


Figure 11. Information transfer to locations

When information is transferred in such a way, it is not enough to send the information once and expect everyone to understand what to do (Eckert et al., 2001). Sending information on email form is rarely able to replace personal-level education, as company emails are used for so many purposes that important information is easily overlooked (Melendez, 2019). Still, email remains an important tool for information transfer as it provides possibilities to reach a certain group of employees easily.

It was also noticed during the interview, that the whole process lacks quality control (Figure 12). When problems are noticed, no one has been responsible for processing the feedback

and notifying those responsible (N.N, 2021). If a certain location does not understand the process, it will not begin to understand it in the future either if no action is initiated after a bad experience. Only the worst experiences have been reported forward by Company A employees, which is not optimal for quality control purposes (N.N, 2021).

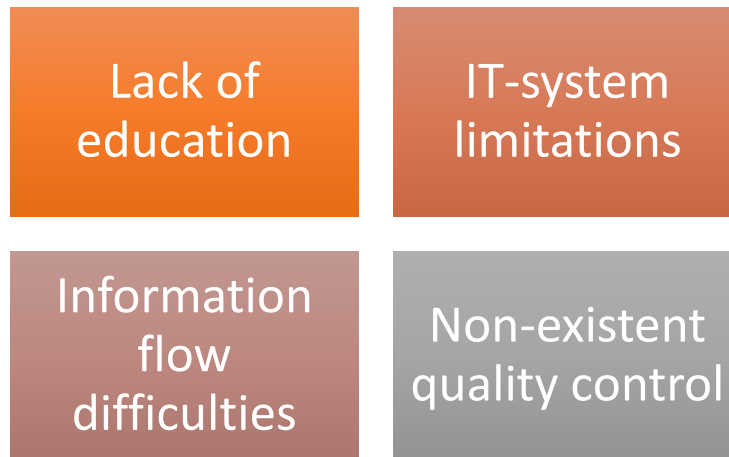


Figure 12. The main difficulties identified

In firms, most employees hope to be respected and well-performing members of the organization: smart, hard-working, and helpful. When a worker receives negative feedback, this motivation is threatened, therefore causing stress, discomfort, and sadness. (Motro et al., 2020) Therefore, when mishaps happen it is more beneficial to guide them in the right direction, instead of just communicating one-way negative feedback. This matters on both the feedback traded between the two firms, as well as the feedback that's being forwarded for the workers at inspection locations. It must be remembered that the idea of feedback is to improve performance, not to shame employees (Pozen, 2013). More effective communication and performance tracking would help with this, as positive feedback could also be collected and forwarded when the number of issues hopefully decreases over time.

5.2 Improvements to implement

Based on both the interview and the mystery shopping experiment, it became clear that improvements are needed. The following ideas were discussed both within the interview and then implemented.

5.2.1 Knowledge and education

One issue that was found with the mystery shopping experiment was that in approximately 50% of visits the employees at inspection locations do not immediately know what actions are required from them. This needs to be improved, as having the customer explain to the personnel what to do is not ideal in a process that is a fraud prevention mechanism.

Company emails are not reaching all employees (N.N, 2021). Therefore, it was decided that an A4-sized information paper will be sent to each location along with a company sticker. This information paper will be kept in a visible place at each location so that both the employees and the customers can find information about how the cooperation between the two companies works. In that paper, the whole financing mediation process is explained in short. Also, the phone number of Company A is included, so that the employees will have a way of contacting a Company A salesperson if they don't know how to handle a certain situation.

Along with the information, paper will be sent a sticker. Each location will be advised to put it on a visible spot on the wall or desk so that customers coming to identify themselves will notice it. This may bring credibility to the whole process, as it provides additional visual evidence of the partnership for the customer. Brand logos add value through brand awareness. *“Logo is like a signature of a person”* (Girard et al., 2013) Having this signature in an inspection office may, therefore, increase brand awareness both among employees and customers alike. Certain selected, most used locations in major cities will also receive a higher number of flyers that they are advised to hand out for the customers, especially those selling their vehicles. These flyers may give the sellers of vehicles more comfort in the transaction process, as it includes even more physical evidence of the partnership.

5.2.2 Quality control

Currently, there are no set quality control practices to constantly track the performance of the cooperation. It was decided that quality control is needed to remove the most obvious mishaps from happening (N.N, 2021). The goal is also to map the locations where the personnel do not have knowledge of the process so that they can be directly contacted by management. A person inside the firm will be assigned with the task of collecting a list of mishaps, which will be forwarded to Company B once a month. The goal is to make sure, that the same location would not appear on the list twice.

When tracking performance and quality, it is highly important to remember that also salespeople of Company A have their responsibilities. These include booking the appointments by more than two hours in advance, correctly notifying the booking centre, and informing the customer (N.N, 2021). Proper education of Company A salespersons regarding the identification process is therefore needed. If mishaps happen, it must be noted that confusion may sometimes be due to Company A salesperson not fulfilling their responsibilities (N.N, 2021).

5.2.3 Access to information

Another problem that came up in the employee interviews was that the salespersons do not know for sure whether a customer had visited a location for identification. Inspection locations are required to send an email to a certain company email address after identification of a customer and vehicle. Therefore, access to this email was provided to each salesperson. They were instructed to find the confirmation of a visit whenever uncertainty was present. If confirmation was not found, they were instructed to call the inspection location to confirm whether the customer had visited there. However, additional education must be given for the inspectors to increase the rate of sent confirmation emails.

Workers at inspection locations are using certain product codes for the different services, such as identification of a person and inspection of a car (N.N, 2021). The ‘packages’ (See chapter 3.2.2) consist of certain products that are added to the reservation by the booking centre. The ‘packages’ are made so that communication between Company A salespeople

and the booking centre would be easier. However, it was noticed in the interviews that issues have been present in situations when salespeople and inspectors have needed to discuss directly over the phone. The inspectors have spoken about the product codes that the salespeople did not understand (N.N, 2021). Therefore, a list of these codes was collected and provided to each salesperson to make communication easier.

5.3 Increasing trust

As discussed in the literature, it should be of high importance to ensure trust between Company A and Company B to improve the state of the cooperation and therefore gain confidence that both parties will fulfil their responsibilities. The cooperation is more of a transaction-based partnership than an alliance, as both companies have clearly defined responsibilities in the cooperation (Lewis, 1999). Even though trust is not the main factor keeping the cooperation together, it should not be overlooked as a factor in improving the process quality. Therefore, it is recommended to have clearly defined communication channels and quality control practices in place. It also must be remembered that Company A salespeople have their responsibilities regarding booking the appointments.

Whereas personal trust may be achieved via good communication between the stakeholders, impersonal trust is either achieved or lost at the inspection locations. Impersonal trust is concerned with the reputation of a firm and is often developed after a direct interaction (Atkinson & Butcher, 2003). Some of the actions described earlier in this chapter are small steps towards making the presence of Company A in each inspection location more visible, which may lead to better knowledge among both employees and customers. The overall goal is to eventually arrive at a situation, where the identification process supports the process of gaining customers' impersonal trust.

6. CONCLUSIONS

In this study was analysed the customer identification process of a certain Finnish financing intermediary firm. The goal of this thesis was to study the customer identification process of Company A and to analyse the state of the cooperation between Company A and Company B. It was also desired to receive practical suggestions for improving the customer identification process. The main data sources for understanding the current state of the cooperation were interviews of both Company A salespersons and a Company B representative, and a mystery shopping experiment.

The thesis absorbed many ideas and theoretical background from existing academic literature. The customer identification process was analysed with a service blueprint tool to gain an overall view of the different actors and actions in a typical process. The different types of trust and the importance of them was researched to better understand which factors are playing a role in different types of relationships. Both business-to-customer and business-to-business relationships were considered to understand the differences of trust-building in each scenario. In addition, different types of cooperation between businesses were researched to understand their characteristics.

6.1 Most important findings

The first research question of this study was the following:

What is the execution of the customer identification process in practice?

To better understand the current execution of the customer identification process in practice, a mystery shopping experiment was conducted. Data regarding correct working practices were collected from nine locations across Finland. In the mystery shopping experiment, it was found that the service quality varies greatly. The overall customer service was friendly and customer-oriented, but many issues were found in working practices, such as the employees not always correctly verifying a customer's identity. Interview was arranged with a Company B representative to bring a better understanding of the current state of the cooperation and gain ideas for future improvement.

The second research question of this study was the following:

How to improve the customer identification process?

It was found that communication should be improved to increase trust. More open communication of both positive and negative feedback is needed in business just as much as in personal relationships. The current state of employee education was also found to be lacking, and quality control practices had not been established. In the next chapter, multiple small improvements for the process are presented to help in solving these issues.

6.2 Results of the study

The results of this study include multiple small actions that were taken to improve the customer identification process, as well as increased knowledge of the state of the cooperation. Each salesperson at Company A was provided with access to an email account, where confirmations of successful customer identifications arrive. Therefore, they will always have a place to search for confirmation when uncertainty is present. Company B employees also shall be provided with additional education regarding the importance of sending a confirmation message after each inspection.

It was decided that each location will be provided with a physical information letter, where the whole sales process is explained. The letter also includes the contact information of salespersons, so that the employees have a number to contact in cases of uncertainty. The quality-control process will be started, and performance tracked. Any time an issue arises, it will be written down on a list with information regarding the type of issue. A person will be chosen among the employees who will be responsible for forwarding this information to the correct people. The salespersons were also provided with information regarding the product codes used in each location to make communication easier.

In a big company with locations all around Finland, it must be accepted that the process will never achieve a perfect state. However, the management must put more effort into education and feedback, so that every worker will have enough knowledge of the cooperation to provide the required services.

6.3 Limitations and future research

Due to this research having a case-study approach, it contains a few limitations. The results of interviews are never fully objective, but always contain the interviewee's interpretations. Therefore, the results of this study inevitably include subjective views that may have been different had the interviewed employees or Company B representative been someone else.

It is important to remember, that this study was conducted by a person that has worked in the case company for only six months at the time of writing this study and may therefore have limited knowledge of the history of the cooperation that was analysed. In addition, the researcher has limited work experience on the topics of this thesis. The results were also unable to go very deep into the root causes of the issues in the identification process, due to lack of previous studies and research of the topic in Company A. Having a greater sample size in the mystery shopping experiment may also give more accurate results regarding the current state of service quality. It also must be noted that the practical suggestions made in this study only apply in the current situation in Company A. The different players in the industry may have dissimilar ways of doing customer identification.

A follow-up mystery shopping experiment is recommended to be conducted next year to understand whether the actions taken have influenced the customer identification process. Communication practices between the two firms also must be reconsidered, and not based on the forwarding of negative feedback only. Communication channels should be further developed, and both companies must understand their responsibilities for the building of trust to be successful together.

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APPENDIX

Appendix 1: Questions for interview

1	Which one of our packages you are using the most often and why in customer identification process?
2	Why do you think it is required to identify the customer and inspect the car?
3	How has the cooperation worked with the inspecting firm?
4	What difficulties have you faced? Please tell a few examples.
5	How those difficulties could be solved?
6	How often these difficulties occur?
7	Do you have any ideas concerning improving the identification process?

Appendix 2: Checklist for mystery shopping

[REDACTED] Mystery Shopping
 [REDACTED] tekee mystery shopping-kokeilun asiakkaiden tunnistamiseen liittyen, jossa [REDACTED] toimii pääyhteistyökumppanina.

Olet kokeilussa asiakas, joka on myymässä autoaan pois toiselle yksityishenkilölle. Sinua on pyydetty käymään [REDACTED] rahoitukseen liittyvässä tarkastuksessa.

TÄRKEÄT OHJEET:

- Älä missään tilanteessa kerro henkilökunnalle, että teet mystery shopping tutkimusta
- Älä mainitse olevasi [REDACTED] asiakas, jollei henkilökunta sitä erikseen kysy
- Älä neuvo henkilökuntaa

Tutkimuksen tarkoituksena on kartoittaa, mikä on palvelun taso rahoitustarkastukseen saapuvilla asiakkailta.

*Pakollinen

1. Käytetty palvelu *

Merkitse vain yksi soikio.

- Pelkkä henkilöllisyyden tunnistaminen / tekstiviestin näyttö
- Henkilöllisyyden ja ajoneuvon tunnistaminen / varattu aika
- Rahoitustarkastus / katsastus

2. Toimipiste *

3. Kuinka nopeasti käynti hoitui? *

Merkitse vain yksi soikio.

- Alle 5 minuuttia
- 5-10 minuuttia
- 10-20 minuuttia
- 20 - 30 minuuttia
- Yli 30 minuuttia

4. Tiesikö henkilökunta mitä tehdä, vai joutuiko asiaa selvittämään? *

Merkitse vain yksi soikio.

Kyllä

Ei

5. Jos ei, tarkenna

6. Henkilökunnan palvelualttius. Tervehdittiinkö sinua? Oliko palvelu ystävällistä?

7. Tarkistiko henkilökunta henkilöllisyytesi huolellisesti? *

Merkitse vain yksi soikio.

Kyllä

Ei

Muu: _____

8. Tarkistiko henkilökunta ajoneuvon runkonumeron? (jätä tyhjäksi jos vain henkilöllisyyden todentaminen)

Merkitse vain yksi soikio.

- Kyllä
 Ei
 Muu: _____

9. Jos autoon tehtiin kuntotarkastus, saitko paperisen todistuksen? (Jätä tyhjäksi jos tarkastusta ei varattu)

Merkitse vain yksi soikio.

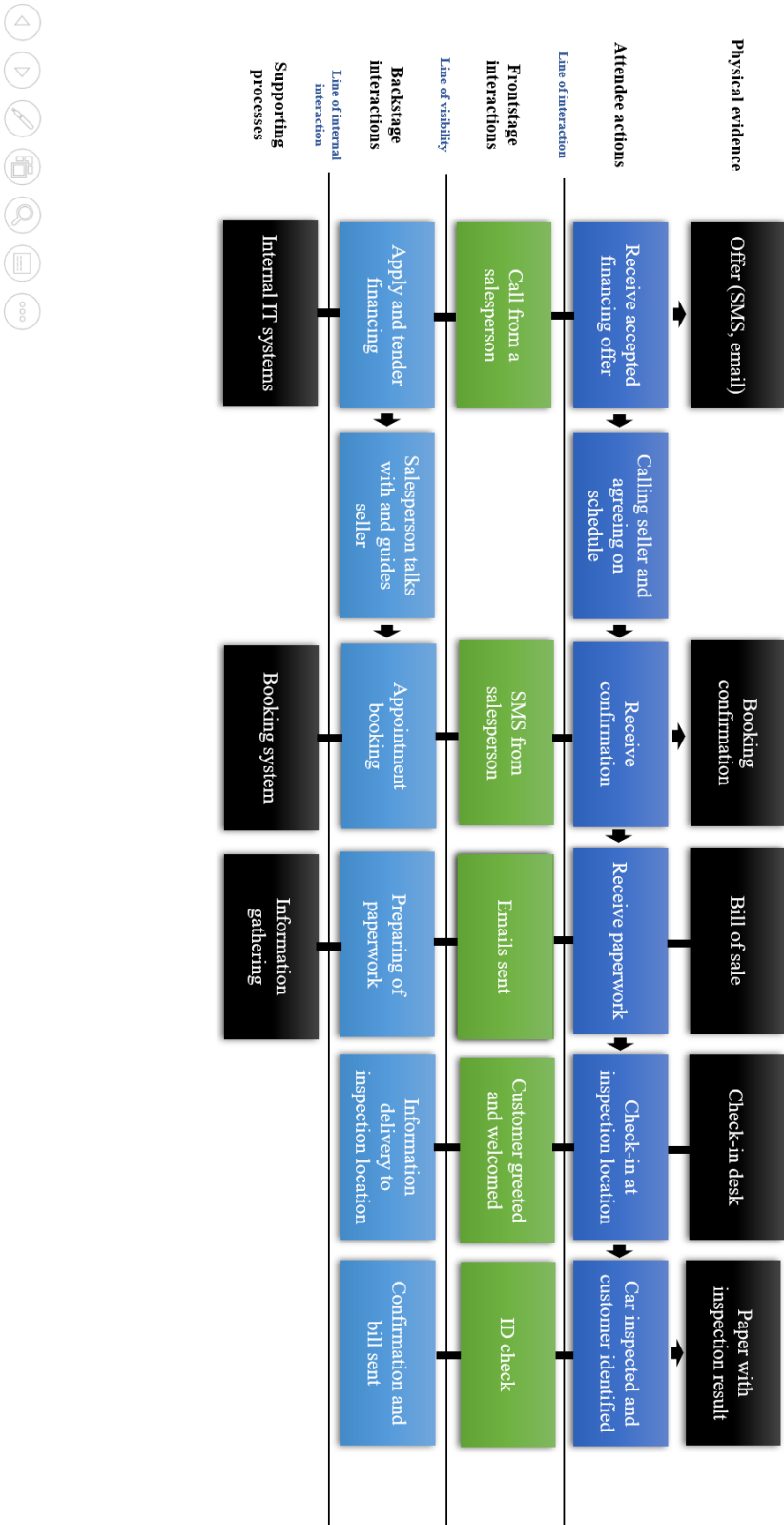
- Kyllä
 Ei
 Muu: _____

10. Kerro muutamalla lauseella avoimesti miten käynti sujui *

Google ei ole luonut tai hyväksynyt tätä sisältöä.

Google Forms

Appendix 3: Service blueprint



Appendix 4: Letter to each location

Hyvä vastaanottaja,

Kiitos kasvaneen kysynnän, tehdään A-katsastuskonttoreissa ubä enemmän Rahoituskunnan tarkastuksia, kuten henkilöiden todentamisia sekä rahoitustarkastuksia.

Tässä kirjeessä ovat mukana jokaiseen A-katsastuskonttoriin lähetetyt infolaput, joissa on lyhyesti kerrottu siitä, miten Rahoituskunnan toimii. Pyydämme teitä ottamaan laput talteen, tutustumaan niihin sekä pitämään niitä paikassa, josta ovat helposti henkilökunnan saatavilla.

Mukana on myös tarroja. **Pyydämme laittamaan tarran näkyvälle paikalle konttoriin siten, että rahoitustarkastukseen saapuva asiakas huomaa sen.** Sopivia paikkoja tarroille ovat esimerkiksi tiskin reuna tai vastaanottoaulan seinä.

Ystävällisin terveisin,

Translation:

Dear recipient,

Thanks to increasing demand, more inspections and identification checks of Company A customers are done at inspection locations.

In this letter is included information letters, which are sent to each inspection location. We kindly ask you to keep this letter in a place, where it is easy to access.

Included are also stickers. We kindly ask you to place a sticker on a visible spot at the check-in office. Good spots are the corner of a desk and reception wall for example.

Kind regards,