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EFO705 Master Thesis

The Influence of Culture and the Level of Acculturation on the Perceptions of Service Quality

A Study of Thai – born Customer Segment in the Swedish Banking Industry in Sweden

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Abstract

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Title:	The Influence of Culture and the Level of Acculturation on the Perceptions of Service Quality. A Study of Thai – born Customer Segment in the Swedish Banking Industry in Sweden
Problem Statement:	How important is the customers' ethnic background, culture and level of acculturation when choosing a provider of financial services?
Purpose:	The main purpose of this research is to find out how a service company can measure Thai customer satisfaction and which factors to consider in order to improve their service qualities with respects to cultural dimensions.
Theory and Method:	The research is based on the quantitative approach in the form of questionnaires. The structure is developed in accordance to the Service Quality Gap of measuring Thai customer satisfaction by comparing their expectation and perception of service during and after service approach.
Conclusion:	From elaborate results of the distributed questionnaires, Thai customers are flexible and have integrated into the Swedish culture; therefore the current level of bank service approach is appropriate to their needs.
Keywords:	Acculturation, Service Quality, Thai Customers, Customer Satisfaction, Bank, Financial Provider

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**JEERAPA MEESOOK
JITTAVADEE BOONKHET**

Background to this study

This thesis is a part of a larger collaboration between students during the spring semester of 2009. The aim was to work together in order to collect more data and allow deeper analysis in the specific area chosen by each student-group. The goal was to come up with advice for banks on how to target immigrants in Sweden.

During this process a common theoretical framework was decided on and a questionnaire was developed. The questionnaire was written in English and later translated to several other languages in order to reach some of the target groups that were not fluent in English.

The chosen structure of each paper was to write it more like an article than a “traditional” master thesis. If a group decided to add more concepts on top of the ones agreed upon at the beginning of the project they will describe these in the paper. The following theories were used for the development of the questionnaire and much of the analysis:

The dimensions of culture by Geert Hofstede, Consumer behavior, Acculturation, Culture (including language and religion), Demographics and the SERVQUAL model. During the courses leading up to the thesis all students had used the books below and were familiar with the content. A large amount of articles and books were also covered so the framework is not based on these books alone.

- Fisher, Researching and Writing a Dissertation: A Guidebook for Business Students.
- Grönroos, C, Service management and marketing
- Jamal, A., Evans M.M., Foxall, G. Consumer Behavior
- Cateora, P. and Ghauri, P., International Marketing
- Porter, M.E.: On Competition

Strategic question

All groups agreed to use one or both of the following strategic questions and to find research questions related to these:

- *How important is the customers ethnic background, culture and level of acculturation when choosing a provider of financial services?*
- *What are Swedish service-providers currently doing in order to target these customers and what adjustments would be most beneficial for them to implement in order to obtain more customers?*

Each project will be uploaded separately and available in DIVA.

For further questions you can contact me on tobias.eltebrandt@mdh.se

//Tobias Eltebrandt

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1. INTRODUCTION

The following section will inform the background criteria for the topic of this thesis chapter. The strategic and research questions will be introduced. Probable hypotheses will open the framework and limitations will set the extent for this research project.

1.1 Background

Deregulation and technological advancement in the globalized business environment have created competitive market conditions which implemented change in consumer behavior from the traditional sense of limited choices due to cartels. With high switching costs and little benefit in the long run, customers had to accept forms of services, price, and delivery channels, therefore not causing incentives to change from their initial financial provider. In the current competitive market, providers of financial services must advocate the changes in demand and knowledge within the scope of the marketing perspective and customer relationship management. It is not only to understand but to also influence customer behavior in order to enhance the choices they make. With intense competition in the financial market, customers are exposed to different means of financial products services, resulting in alteration within their purchasing behavior such that their investment will be most beneficial. Financial service providers are now faced with diverse obstacles to draw in new customers along with maintaining their existing customers where the elements of traditional financial customer relationship are not adaptable.

Systematic growth of financial services, evidently banks, portrays healthy economic situations of a country. During the past decade, there have been vast transformations within the financial service sector to accommodate the modification of the business essentials. New companies have entered the market while the existing ones expand their operations (*The Swedish Banker's Association* 2005). As of this, the financial market creates an intense arena for both the bank and non-bank sectors (for example the insurance sector). A bank will eventually fall if they remain constant at the changing situations around them. Strategic approaches to the market must be carried out in order to maintain a constant financial growth of both service and product.

Different strategies to market financial service and product require techniques emphasized towards the service approach rather than the product itself. Customers look for the benefits they get from services rather than just the actual service. Customers rely on the assistance in which financial services could provide them to accommodate their investment. These are in forms of information from the service providers and their ability to integrate their marketing approach to culturally different customers. With an increasing amount of Swedish – Thai population in Sweden, there is the need for the financial sector to emphasize services towards this customer group. It is a matter of adapting for both the customer and the service provider towards a mutual customer relationship basis to enhance benefit for both parties. Essential matters of communication and cultural differentiation in terms of language, needs, investments, loans, and savings must be facilitated towards the necessary needs of these customers under the basis to gain and maintain these customers thus reinforces the company's competitive standing.

1.2 Problem Statement

The main purpose of this research is to find out how a service company can measure the customer satisfaction and which factors to consider in order to improve the quality of service with respects to cultural dimensions. Therefore, the strategic question is “How important is the customers’ ethnic background, culture and level of acculturation when choosing a provider of financial services?” The factors can be taken from several tools. Tools are used to measure the customer satisfaction and provide a parameter of how to measure the customer satisfaction. Getting a better understanding of service quality will make it possible to make some improvements in the features that are not working well or the ones that need more investment. The main result of this research is to give a better understanding about the service quality in service companies. Hence, the research questions are:

- *How do demographic elements such as place of birth and period of living in Sweden; influence Swedish-Thai customers' perception and expectation toward the financial service providers?*
- *How can banks in Sweden distinguish cultural differences among their customers by using the SERVQUAL model?*
- *Is there a specific determinant to distinguish the total perceived quality of Thai customers in bank customer service?*

1.3 Target Audience

The master thesis is written to overlay the service market on banks in the Malaren area of Sweden. This includes the area of Stockholm, Eskilstuna, and Västerås. Information gathered and analyzed is targeted to inform readers of the selected service market of banks in the selected areas. It is important for banks to understand their customer group for future implementations and probable developments to occur to better their own customer care. As banking service is an intercommunication approach, both the personnel and the customers need to interrelate with one another in order to benefit both sides.

In banks, there must be a continual progression strategy from the top management down to the bottom employees who interacts with the customers. Banks can set the demand for customers in terms of service management. On the other hand, customers are to be presented and handled with optimal service and understanding in order to enhance their selection and loyalty towards a particular bank. Therefore, this thesis chapter is set forth to eventually target all individuals who are concerned with committing their investment in banks, even though it may be just a day-to-day service basis. However, as the authors of this chapter mainly focus their purpose on the Thai community living in the Malaren area; it is also beneficial for the Thai inhabitants in Sweden to acknowledge this research. Additionally, this research is targeted at all individuals at Mälardalen University who are interested in the financial service marketing area.

2. METHODOLOGY

This section will focus on the chosen methods appropriate for this thesis project. Brief introductory of chosen theories will be introduced, along with the outline of each chapter.

2.1 Choice of Topic

As companies try to compete in the business arena, it is not just about the product that defines the approach towards the customers, but providers have turned to be more service-oriented towards gaining new customers and maintaining their existing ones. As the financial service sector grows in the competitive business environment, customer relationship must be distinctively effective in order to enhance satisfaction both in the short and long term. With an increasing number of the foreign-born in Sweden, financial services providers must provide a supportive marketing approach in order to understand and plan a directing system which can best suit their financial concerns.

With an increasing number of Thai immigrants living across Sweden, financial services must essentially incorporate them into building customer profile as the considered ‘minorities’ eventually become the focus for internal company service improvements. The level of acculturation is essential in information gathering from different providers with their own set of customer relationship approach. As both authors of this chapter are Thai students, they were interested to analyze the marketing system in which financial service providers apply to Thai – born and Thais living in Sweden. By all means, the approach will have to differ to that of the local Swedes; the authors are interested in analyzing customer relationship with these providers in order to imply a necessary customer relationship model of which provides a satisfying outcome for the customers. Different nationalities require different means of services.

2.1.1 Interest and Relevance

It is of the researcher’s interest to compare the relationship process in which financial service providers have constructed to gain customers. According to Fisher, the topic of research should excite the researcher and be of interest to external audiences (Fisher 2004, p.25). The researcher’s main reason for choosing this topic is to understand customer needs and the growing trend towards innovative means to improve the financial service sector. The researchers are customers of the banking sector in everyday life. As of this, the topic of this thesis is interrelated with the services that individuals receive. The findings and comparison can provide the basis for the development and improvement for the financial business sector towards the selected focus group. Although the financial sector may have the implemented strategy towards their customer, yet the research criteria can provide the substituted analysis for the enhancement of customer relationship.

2.1.2 Durability

Due to the changes in consumer behavior which have had mass impact on companies, and the fact that the financial service sector must always be atop of their customers as they determine the status a particular country; these providers must know their customers beyond the present state. Financial service providers must be able to foresee the aspects that lead to the betterment of their customer relationship. As of this, the durability of this research is critical as the researchers must be able to determine and distinguish the current customer trends interrelation with the standard and set improvements from the financial services towards each of their customer group.

2.1.3 Breadth of Research Question

In order to appropriately approach the work field, the researchers in collaboration with other researchers in each tutorial sessions, have narrowed down the research question to provide the scope of the chapter. With brainstorming, researchers have used the funnel scope to define the question and process to be carried out.

2.2 Chosen Theories

The researchers have found several contents in the financial service marketing area. These chosen theories have had recent analysis due to compulsory academic studies. These areas include the theories of marketing in terms of service management and the cultural assessment within the service dimensions. Theories incorporated include the acculturation measurements by Berry (1989), SERVQUAL dimension introduced by Perry et al along with perspectives from Furrer (2000) in relation to cultural elements. To support this model, the researchers have also adopted service quality fundamentals from Grönroos (2006). Along with this, cultural aspects have been studied in parallel to Hofstede's cultural dimensions to comprehend the related matters under his guidelines. These theories have been chosen to support with one another and used during the researcher's analysis section.

The SERVQUAL aspects have been chosen to evaluate the service perspective according to the customer's side as it carries out the service aspects compulsory to analyze satisfaction. As this model involves the customer side only, the researchers have used another set of theories to define the area from the employee's point of view. Grönroos's theories have been adopted to verify the expected and perceived service quality from the customers' point of view. Hofstede's cultural dimensions have been adopted due to his internationally accepted model. From this, it is essential for Hofstede's model to be combined along the researcher's analysis as there are quantifiable factors suitable for the research target group.

2.3 Collecting Information

Information collected will be based on primary and secondary data with set boundary in the Malaren area. To facilitate the problem statement, questionnaires were handed out will formulate the findings. The questionnaires were directed towards Thais that were born in Thailand and have migrated to Sweden. The analysis will determined the approach of Thais; their abilities to communicate in the Swedish and English and the effects of that issue when encountering financial services. By having both sources of information, the authors were able to balance the primary data with the appropriate corresponding secondary data. In this case, Hofstede's cultural dimensions were the fundamental information towards the analysis.

Primary Data

Using questionnaires is considered as the most appropriate by all the participants of this project as the main method for collecting data. And the questionnaires are the only method used here since this chapter is more emphasized on the answers from customers' perspective in general which in-depth discussion or interview has not huge necessity. Questionnaires were conducted due to flexibility and convenience. Data was presented in languages of both English and Thai to reach the researcher's set target group better. Information was asked from face-to-face questionnaire distribution. A total of 170 questionnaires were given. Due to an elaborate set of questions given

in the questionnaire which were time consuming, all questionnaires were distributed in person, but the majority of respondents complained that it could have been shorter set of questions.

First hand information is to advocate the understanding of the current elements towards the company's customer relationship improvement to enhance customer satisfaction level. Thus, the importance of cultural aspects from company to company may vary as competition is vital in the business arena.

Secondary Data

With access to books, journals, articles, and websites the researchers were able to analyze primary data in parallel with second hand information. Findings regarding statistics, cultural foundations towards service, determinants of customer relationship management, and comparison with the Swedish locals; these sources will be the reliance towards building further knowledge and the scope of the findings. The chosen sources will determine the range of the researcher's ability to answer the problem statement, thus provide attributes for this research.

2.3.1 Language and Translation

Hofstede mentions that our thinking is affected by how much we understand and perceive the words available in our language (Hofstede, year, p. 27). Language is an essential tool to get understanding across. Sometimes words within a certain language cannot be translated into one's own language as it does not correspond. Some words have been borrowed from other languages, therefore making understanding differ to different people. As of this, language becomes a problem in the area of culture. Some translated words are filtered according to the country's dominant value system. With this, Hofstede suggest that there should be back translations to lessen and avoid errors. The authors have collected information through questionnaires and have used this process to gather the most understandable answers from the focus groups. Moreover, as the focus group contains Thais from different sets of backgrounds (e.g. Education), "internal language" also provide problems. Different sets of understanding towards the constructed questionnaire have become a variable to this analysis. Simplification of the words used in the questionnaire could lead to misunderstandings towards different groups. To avoid or lessen this issue, the questionnaires given out will mostly be accompanied by the researchers, thus some questions will include examples to lessen misunderstandings caused by words.

2.3.2 Access

Accessibility to your targeted audience and the investigated group is the fundamental means to your thesis (Fisher, 2004, p. 26). If you cannot get access to your research area, then the research area is concluded as incomplete. In order to find the necessary facilitation for the research, thorough time frame planning must be applied. In terms of questionnaires, a suitable scheduling is also to be carried out in order to minimize time spent in search of respondents and maximize the sample size.

2.3.3 Risks

There are several risks involved in conducting this research. There may be a low rate of return from questionnaires constructed leading to not enough examples for analysis, lack of cooperation from the company, and different ideas from our thesis partner. Of equal risk is the self-reference-criteria (SRC). Due to the fact that both authors are Thai, information analyzed may be perceived as biased towards the author's own opinions.

2.4 Information Analysis

The analysis is based on the concepts and theories chosen above. Along with those concepts and theories relevance to cultural aspects, the author's own experiences as 'Thais' ourselves should be considered as an advantage to analyzing the results collected from the survey. This advantage also includes the ability to efficiently communicate and access to the target sampling group.

The authors have used Microsoft Excel to evaluate the answers from the questionnaires by means of average. By using the average approach, the process will give the authors an average score from the Likert Scale, therefore presenting an assumption upon each question leading towards the corresponding analysis.

2.5 Limitations

There are limitations involved in this research. Due to the time frame of 10 weeks, all points relevant to the analysis of this thesis chapter cannot be covered. As of this, the authors will provide a recommended approach to analyze the probable outcomes.

With the ongoing economic crisis in the banking sector, initiated in 2008, there are certain limitations connected with this research as it might not be the most appropriate time for companies to readjust their strategy towards their new customers. As of this, banking personnel may not be comfortable to answer interviews and customers may be skeptic towards the current banking situation when given the questionnaires.

Limitations mostly concern the measurements of service quality. As the authors of this chapter are concerned about presenting information regarding the Thai community, there are aspects of language which occurs from the translation of questionnaires into Thai and vice versa. This also depends on the respondents and how far they perceive and understand the questions given. Moreover, as the questionnaire is conducted in detailed, respondents may not have the attention to complete all the questions given due to time consuming and elaborated questions.

3. LITERATURE REVIEW

In order to appropriately analyze the findings, set theories must be incorporated to determine a scope of the research. Certain theories and models need to be chosen to provide analysis for the primary and secondary findings. In order to come up with suitable ways to increase the satisfaction level from customers towards the financial services, the business environment and consumer behavior aspects must be taken in consideration. The following theories have been chosen to analyze and answer the research question.

3.1 Consumer and Service Acculturation

In general, acculturation is defined as the contact between two cultural groups, which results in numerous cultural changes in both parties. This means the extended process where people in a certain culture or subculture learn and adapt to the norms, values, and traits of another culture or subculture other than the one that the individual was raised (Lerman, Maldonado, Luna 2008). It is an important measurement model as immigrants are widely distributed nowadays. Measurements must take in consideration the aspects of individual's length of stay in a 'new' place, their communication methods, friend bondage, media absorption, language(s) used, the likelihood of intercultural marriage, and their sense of identification within that particular culture. With annual increase, minorities in the so-called 'new' culture frame the predictable elements of consumer behavior and can influence the demanded market. This pushes marketers to find ways of reaching these minorities but only if understandable efforts in trying to understand them are met. By this, marketers will be able to create diverse programs suitable for this particular group of customers. For the individuals themselves, three prediction of acculturation prevail. Firstly, as individuals differ in themselves (e.g. family influence, educational background), they might not want to adapt to a new culture at all although changes around them exists (Lerman, Maldonado, Luna 2008). This means that they maintain a strong bondage to their ethnic cultural group, therefore maintaining their ethnic identification. Alternatively, according to the typical model of acculturation, individuals might lose their previous cultural elements of ethnic identity and move on directly towards the new one by accepting and camouflaging to what has been presented to them. Yet, the third category involves the ethnic individuals that have merged in new cultural aspects whilst still keeping intact with their own traditional ethical means. By this, they present little relationship with the dominant society (Lerman, Maldonado, Luna 2008). These are the categories of acculturation and represent essential element in today's growing market of the financial sector.

According to Lerman et al, consumer acculturation is defined as '*the process of adapting to different consumer cultural environment.*' In terms of financial service, consumer acculturation is an essential matter as banks have customers from all areas. To extend the service as competitive advantage towards the crowd, the better an institution is able to approach certain customer group, as the portion of the minorities increase; the stronger the brand. Apart from the extent of language(s) used by ethnic groups, whether at home, at work, with friends, and the language in which one chooses to speak, Berry provides other elements in the measurement of acculturation as people's values are assessed in terms of traditional means of maintaining their minority cultural identity and/or developing understandings to the dominant society (Berry 1989).

- *Assimilation* – people in this category drop their own cultural identity and move on towards the new elements of the larger society. With this, they have present changes in behavioral attitudes

for example the tendency to purchase products from the assimilated culture rather than their own.

- *Segregation* – people in this category represents a contradictory in themselves. This means that they adopt behaviors of their origin but also develop integrated relationship with the new cultural aspects. Although people in this group represent a portion in the dominated society, yet they also fall in collaboration with their original cultural elements.
- *Marginalization* – people in this category leave their initial cultural aspects behind and do not adopt any means of the new cultural element from the dominant society. As of this, they do not fall in either groups and are often left out.

Within these factors, it shows clearly that there is no set standard for all individuals. As of this, different market strategies are required to fulfill the needs of each particular group, whether it is in understanding and product services. Because the typical model of acculturation gives importance in the language used by individuals, as part of the marketing strategy is to adopt this factor as such to better determine the scope of demand for minority groups.

The aspects of service quality are often at times measured from the customer side. To also give insight from the personnel involved, service acculturation must be implemented in parallel. As high form of quality of services are promised and envisioned, service acculturation analyzes the aspects of how companies improve their service quality to enhance high level of services towards their customers. This factor would then result in the increase in higher organizational performance (Farell & Souchon).

3.2 Service Marketing Defined

Services are intangible and are considered as performance rather than product in terms of objects. An essential factor in the service marketing field is the buyer – consumer interactions of which both sides influencing the scope of the production process and the quality of services provided. In order to perform the best result within this relationship, customer participation is crucial as it will affect the service quality of the performed activity. This means that the customer must be able to communicate their demands understandably such that their needs can be correctly met. Service encounter can be defined as the direct interaction between the customer and the service personnel which pertains an impact upon customer's satisfaction rate determined by the personnel's service quality, depending of their motivation, job satisfaction, reward and promotion (Lewis 1989). In the service sector, the “moment of truth” or the moment of service encounter determine the management styles of the institution and quality control of the personnel itself and the conduct of banks in terms of service guidelines. Changing customer behavior, thus customers from different cultures, set the trend of services from banks. The elements include the changing environment of customer needs and awareness, technology development and sophistication, and the competitive arena (Lewis 1989).

As forms of noticeable tangible products and service are of increasing acknowledgement from customer's awareness, it increase customer's expectation and perception towards receiving a complete service quality a bank is able to offer them (Lewis 1989). During the service duration, it is crucial for personnel to be attentive and caring towards their client from various levels. If the service process is poorly achieved, it will lead to customer dissatisfaction and the employee will get blamed. As of this, in order to perform pleasing results, practices need to be interconnected from

the operation management team, linking it in with marketing. This means that, to perform quality services, interaction with customers from the service personnel is an essential initial encounter once the customer interacts with banks, yet it is also important to gain customer understanding from the operations and marketing team to understand the need of their customers in order to develop the products and improve the services.

According to Lewis (1989), technology plays a necessary role in building up service quality. Technological advancement can more or less develop service quality or it can be of waste if not properly operated from the personnel side and the customer side. Apart from offering convenience to customers, technology can save time for customers from having to wait longer or having to come to the bank itself in order to do a certain bank activity. Moreover, technology can make accurate service recordings of time, place, and product. However, there is also the negative side to technological advancement. In order to attract customer loyalty, banks rely on their service personnel to get the information of the products and services offered to the customers. If customers are unable to have face-to-face contact with bank personnel, technology alone might not solve customer's problems, therefore reducing the loyalty rate. Some customers prefer individual personalized service according to their needs. This means a customized service preference rather than innovative machines to handle their situations (Lewis 1989). In general, for bank institutions, there should be a balance between technology and service personnel for a positive customer service quality satisfaction.

In the competitive financial service environment, there is an increase in seeking service improvement or service uniqueness to stand out from other competitors. The service ethic should be advocated from the top management team such that the institution can walk towards the same goal. Personnel commitment and systematic strategic planning programmes need to incorporate ways to improve customer service satisfaction such that customer-oriented values can be created.

3.3 Financial Service Marketing

How do customers segregate one service from another, or do they generalize all services the same? There are several aspects of service marketing which can portray different meanings toward various individuals across cultures. According to Woodruffe (1995, p. 105), there are four aspects towards financial services marketing: intangibility, inseparability, heterogeneity/variability, and perishability. Within the financial services, these aspects are more or less shared in terms of customer service with differing implications in terms of culture. In terms of intangibility, banks usually offer services which are intangible but service them in the ways which 'tangibilizes' them. The services provided to customers, for example credit card with different levels of priorities; provides the image level towards customers. The brand image of financial services as such are perceived at another level which creates more needs or satisfies customers extensively. They act as physical reminders of the service product of which other financial service providers may neglect. As of this, customers are provided with more options and alternatives towards choosing a particular bank and their services. This builds the path for banks in terms of its positioning and specifies customer target group. Inseparability is the relationship between the service itself and the customer. Customers will either directly deal with their banks or use automatic machines to receive a form of service at various satisfactory levels. With numerous banking products, customers may be wrongly advised or face difficulties when dealing on their own within different cultures. The degree of reliability will differ according to how well each of the services provided have been understood effectively. Linking this

area to cultural terms, customers will, more or less, rely on banks which communicate at the same level as them. As it is part of life's investment, activities associated with money need reliable factors that suits individuals at the best level. In terms of heterogeneity, as different branches of banks serve a set standardized level of service, yet total standardization is not necessary a desired element for all customers. It may be just the matter of how customer care is approached. Servicing customers may be more comfortable if transactions are processed fast and effectively. Whilst other customers may be more satisfied if they are addressed in a friendlier communication environment. As of this, the role/goal of standardization may not be as important as customer care. If a retail branch proves to be able to create customer satisfaction from their targeted group, customers will tend to choose the retail branch rather than the central one, thus a particular brand from others as well due to service tailoring. In terms of perishability, there are several degrees according to services. Customers choose specific banking services to provide long term benefits for them. For the financial service sector, the main task is to create awareness of long term benefits (providing long term relationship between customer and the service provider), helping customers recognize the need for financial services in their lateral life. Customers may back out and change their minds if their needs cannot be met. (Woodruffe, 1995, p. 108)

3.4 Quality of Service

The role of marketing and customer service are driven in the same direction, meaning towards accomplishing customer satisfaction. Together they form critical analysis of customer's needs and expectations towards service quality. Ways to get closer to customers and meet the customer's expectations are to be sought in designing customer-oriented development. There are different levels of quality in terms of expected and perceived expectations according to various people. The same personnel might require different service approaches towards their customers; elder customers who may seek a friendly level of communication and/or business customers who need their transaction to be processed efficiently and quickly and to be addressed in a professional manner. In the past, quality was usually applied at the end of the manufacturing process when units were checked for defects. Nowadays, as the business environment has changed, quality assessment are being carried out during the manufacturing process rather than poor quality being sorted out at the end process (Woodruffe, 1995, p. 104). It can be clearly seen that consumers have different criteria for judging service quality. Customers may be involved in the service delivery process, therefore acting as part of the determinant factor upon the level of service quality. As of this, the actual judgment of customer's expectation is specified in terms of expectation outcome or the benefit that the customer will receive.

As a basis for developing customer satisfaction, the first contact activity must meet the customer's required standard in order for the following future activities to take place. Moreover, better quality of services can attract premium price, meaning that customers are prepared to pay at higher rates if their expectations can be fulfilled. In the area of banks, it is rather the act of customer loyalty which can lead to trust from the customer and an upgrade towards other service application. Basically, direct impact can result from putting quality first. According to Grönroos, the dimension of customer's total perceived quality is broken down into two satisfaction features, of technical and functional quality as shown in Figure 1.

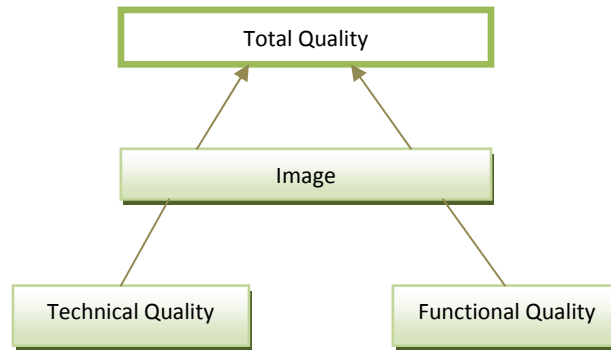


Figure 1: Two Service Quality Dimensions
(Grönroos, 2006, p. 74)

- ***Total Perceived Quality***

As financial services concern high involvement purchases, customers will search for the best service applicable to their requirements. For first hand information, customers will go through different brands to perceive the best quality of service and products. They will rely on the information from their family, friends, and colleagues, as well as advertisements, formal advices from financial consultants (Woodruffe, 1995, p 108). From banks, expected quality are performed in activities that creates customer awareness of the offers of which banks can present. This information more or less encourages the customer to visit the bank in order to fulfill their money requirements. According to Grönroos “A service is a process consisting of a series of more or less intangible activities than normally, but not necessarily always, takes place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems.” (Grönroos, 2006, p.52.) Since a service usually involves interactions between a customer and a service provider there are numerous things affecting to the total perceived quality of service. The companies working in the field of service should pay attention to the fact that no matter how fine their quality of service is defined to be in their internal communication, at the end, quality is what and how a customer perceives the evaluation of the service institution and not just providing promises that do not lead to real actions (Grönroos, C, p.73). Banks must understand quality in the same sense as how and what their customer understands.

- ***Technical Quality***

This dimension explores what the customer receives from the service interaction as a basis for quality assessment. According the Grönroos, this is only one certain dimension of the technical aspect, meaning what the customers are left with once the service interaction or the production process is completed (Grönroos, 2006, p.73). With this, the customer will also be affected by how the end result is transferred to them in terms of how service personnel perform their tasks and what the personnel does in order to influence the customer’s view on the current service. As the technical quality only covers if the service requirement has been met, if the technical problems could be solved, it can determine a moderate to high level of customer dissatisfactory level. The atmosphere of the surrounding may also effect the perception of the technical quality. Other customers can also create and determine service quality. This is rather a two-way perception. A crowded financial institution may cause disturbances and long queues, but on the other hand, it may create a trustworthy service whereby customers refer to it often in the form of buyer-seller interactions.

- ***Functional Quality***

This area explores the aspect relating to how moments of truth are taken care of and how the service provider functions (Grönroos 2006, p.74). When a service process is carried out, customers also rely heavily on how the service is done. For example, if the process is time consuming then the customer will not be pleased by it, therefore affecting the whole total perceived quality. If the promised service has been initiated from the provider, the way the process is handled determines the end result even if the technical quality was high. It is how the service is delivered to the customer. This includes courtesy, confidence, and attentiveness. In banking, this would be judged through an evaluation of the personnel's efficiency and speed in dealing with problems. This can further lead to the factor of business hours in which banks operate.

- ***Image***

According to Grönroos (2006, p. 74) company and/or local image is the utmost important factor in most services. This is because perception is mostly built upon the image of the company due to its strengths and weaknesses. Should mistakes occur during the service duration, it would be forgiven because the customer already has a favorable image towards the company and will mostly return for future service despite the defects. Alternatively, if the image is perceived to be negative, the impact of any mistakes, even if it is minor, are remembered and will result in a lesser chance of customer repeated return for future services.

Overall, there should be a balanced between the acknowledgement of customer's expectations and customer's quality perceptions. This is because if a service provider overpromises, it will raise the level of customer's expectation quite high, which if the result is low, the quality will also be perceived as low even though the service is up to standard. However, if the perceived quality is too high and not in line with customer's expectation, the overall result of perceived quality will also be low because the service exceeded what the customer asked for. As of this, it is better to keep promises on a low level as there is an opportunity for service providers to offer unexpected surprises to their customers, which can enhance loyalty rather than just satisfaction (Grönroos 2006, p. 82). There is also the need to take customer's status of current mood and emotions during the service process into account. Customer's emotions and mood during the moment of truth can affect the perceived service quality evaluations.

3.4.1 Customer Perceived Gap towards Service Quality

Despite the dimensions needed to cover service quality, there are gaps in the model which need to be overcome in order to evaluate consumer perception towards service quality (Lewis 1989). The first gap involves the fact that managers and personnel teams do not exactly know the needs of the customer. This matter can be accessed through appropriate customer and employee research. The second gap refers to the differences of actual customer service quality specifications to that set forth and/or predicted by managers and personnel team which may not be fulfilled due to the lack of resources, organizational constraints, and absence of managerial commitment towards customer service quality. Third gap falls on the unwillingness of service personnel to fulfill the set rules of the company's manners towards the customers due to lack of benefit or promotional criteria from the manager or job skill knowledge. This gap can be lessened through company training, set motivations, clear company policies, and hiring the right person for the right duty. The fourth gap concerns the presented information for external communication in terms of promotions and advertisement which can overpromise customers. As mentioned earlier, this can set high expected

quality from the customer which pressures service providers to fulfilled the expected service for satisfaction levels the be perceived such that the perceived quality will not be low. Together, these gaps need to be closed or lessened in order to achieve pleasing evaluation for the service providers (Lewis 1989).

3.4.2 Accessibility and Availability

Accessibility and availability are both essential matters in terms of location. This is because there must be ways for the customer to reach the provider for exchange activities to take place, thus for the service value to be realized. More channel contact can be made according to the degree of direct access to the provider and vice versa. By creating access, providers reduce cost and create customer satisfaction level. This can be seen through the distribution of branches without direct contact with the bank itself and the ability to contact banks with extended business hours (Lewis 1989, p. 166).

Geographical location is also part of the service. It is an important factor for businesses to be located in a convenient area determined through the appropriateness of the marketing mix, in order to maximize customers to visit the service. Geographical location must be looked at in terms of the needs and wants of different customers segments. Some customers may not wish to travel long distances to carry out their financial activities, especially if there is strong competitor nearby. Moreover, location also depends on where the organizational objectives are best maximized as wrong opening at a particular location can cost large amount of investment in setting up branches and the development of a network, all depending upon the company's available resources (Lewis 1989, p. 169).

In terms of customer preferences, in some cases, it may be suitable for banks to provide direct service distribution to their customers, such as having bank representatives visit customers at home to discuss life insurances, pension, or mortgages. This factor would depend on the level of loyalty in which the customer feels towards the bank. Different customer segments will exhibit varying habits which can influence the choice of the service provider. Other customers may prefer to look around for the best deal to their requirements, by contacting financial advisors who act as agents instead. Direct distribution is beneficial for banks because they need to know detailed information about their customers, thus maintaining confidentiality. As of this, direct distribution gives them greater control of their clients such that the satisfactory level can be more easily monitored (Lewis 1989, p. 172).

3.5 Brand Loyalty

In order to keep the customers for future services, brand loyalty is not only about finding ways to keep the customers satisfied, but also about earning people's commitment to a relationship that will improve their lives over a long period of time. It is more than just keeping good intentions for the customers but to also implement rational strategic planning for their money investments which must be ensured that they create value for the customers. This means that service institution cannot try to cover all the possible customer types but to wisely choose and focus on the right potential customer groups as research and development comes with cost. Selecting the right customers can result in continual growth and referrals, thus enhanced satisfaction from employees, whose daily jobs are improved when they encounter appreciative customers. On the other hand, selecting the wrong customers will not only be costly but lessen the company's reputation as well. Trying to gain new customers is far more expensive than trying to keep the existing ones because the uncertainty of

how long new customers will stay with the implemented services. New customers tend to search for today's deal or the latest technological advancement, from advertisements and campaigns, to make their life easier an interesting approach. However, as the trend continually moves on, the chance of new customers switching to another service provider is promising. To save the current customers, financial service providers should invest in referral programs and communication networks instead of advertising as customers tend to forward experiences through the word-of-mouth (Reichheld 2001, pp. 85 – 90, 125).

3.6 SERVQUAL

The SERVQUAL model can be used to perform the gap analysis for a company service quality performance against customer service quality needs. For service providers, this model can be efficiently used to examine service quality. As different cultural dimension affects the level of customer satisfaction within a service (Fürrer, 2000), the SERVQUAL model is used to set a framework for the analysis upon this matter. There are five dimensions in service quality namely reliability, responsiveness, assurance, tangibles, and empathy. Reliability is the ability to perform the promised service at the right moment and the result is dependable. This dimension forms differential analyses between the Swedish culture and Thais which pertains a comparable factor to distinguish service marketing. Responsiveness is the willingness to assist customers with appropriate knowledge and information at a prompt service. This dimension falls to every customer as the idea of customer care is essential. Assurance is the knowledge and courtesy of employees and their ability to convey trust and confidence toward the customers. This dimension falls mainly towards the employee's ability to convey the company product and services to best suit the customer. Empathy is the care and individual attention paid to the customers. This dimension thus enhances the factors of customer care and the ability of employees not to just provide the service but to understand and maintain customer loyalty in the service that they put forward. For the tangible aspects, environmental surrounding can lead to service quality. This dimension involves communication, tangible materials, and service personnel itself. According to Fürrer (2000), these dimensions are determinants from the customer's perspective of service quality, which are highly influenced through culture and social environment of individuals. As different cultures contain various groups and sub-groups, resource allocation must be distributed on an efficient level to access customers within diverse cultures with dissimilar service characteristics.

3.7 Intercultural Management in Service Marketing

As there is the need to implement service development in the competitive service area, banks need to have a sustainable vision in order to grow and long term viability. Bank marketers cannot view their customers homogenously as there is an increasing amount of sub-cultural customer segment nowadays, in order to improve the effectiveness and efficiency of the services as well. The changes in demographic segmentation leads to corresponding modification in service industries in order to create a competitive advantage environment. To create a successful integration towards a new cultural segment, financial service providers need to under the norms, value, and beliefs of that culture in order to adapt (Salen & Elofsson, 2005). Considering consumer behavior, the elements of cultural characteristics, cultural communication, and distance management need to be undertaken. The aspect of monochronic versus polychronic validates individual's behavior in how they manage life's daily routine. The way they manage their lifestyle is interconnected with how they would like to be approached by others. In terms of communication, the way in which people would like to be addressed to differs according to their cultural upbringings. Communication styles are divided into

high and low context. In high context cultures, body language is optimal and speaking direct thoughts are not introduced. Likewise, in low context cultures, everything is spoken out loud. Moreover, space management is vital in various cultures, especially Asian cultures. People from different cultures might not prefer a third person to interfere with their personal space. This means when service personnel approaches them with no tangible objects in between their encounter, space must be given to the customer such that they will not be intimidated by the personnel. Linking these elements with service marketing, different customer segment need to be evaluated heterogeneously for a satisfied customer service quality. (Salen & Elofsson, 2005)

3.8 Hofstede's Cultural Dimensions

At this state, Hofstede's Five Cultural Dimension is used as reference for analyzing the characteristic of Thais in average. This model will also help us understand Thai customers' behaviors, attitude, preferences and expectation toward service providers and where those elements have derived from.

The cultural dimensions model was developed from the study of Prof. Geert Hofstede whom his study covers more than 70 countries to identify and classify the characteristics of culture aspects in workplace. The initial four dimensions include High-Low Power Distance, Individualism-collectivism, Masculinity-Femininity, and Uncertainty Avoidance. Then the fifth dimension was added after the conducting of the additional survey. The fifth dimension is Long-Short -Term Orientation. Below are the descriptions of each Dimension. Below are the descriptions of each Dimension. (What are Hofstede's five Cultural Dimensions?, n.d.)

- ***High-Low Power Distance***

This dimension concerns the equality between people in the society which influence by different degrees of power in hand. In High Power Distance society, the gap between the more powerful or the leader and the less powerful or the follower tends to be very large when in contrary, there is not much inequality between members of the Low Power Distance society.

- ***Individualism-Collectivism***

This dimension portrays the differences of how people in the society prefer to stand by their own selves or rather dependent on the others. Individualism is more independent on how to live their lives and prefer only weak but many bonds among the members. On the other hand, people in Collective culture have closer relationship and stronger ties between them such as how the Asians weight their family in higher priority than the Westerners do.

- ***Masculinity-Femininity***

How different genders value things differently can also be used to identify the societies. When masculine culture values assertiveness, competitiveness, ambition, wealth and material possessions, feminine culture weights more value on relationships and quality of life which portray how females are more caring than males. In some extents, this dimension can also refer to the gap of value and equality between genders in the society.

- ***Uncertainty Avoidance***

This dimension concerns on how members of the society accept or cope with uncertainty and uncontrollable matter. The society with uncertainty avoidance tries to get rid of unexpected

situations as much as possible then as the results, they tend to be strict to the rules or established laws and regulations whereas the society with uncertainty accepting culture or low-uncertainty avoidance is more flexible and tolerant with changes and risks that may occur.

- ***Long-Short Term Orientation***

In the content of this chapter, this dimension is not covered in parallel with those dimensions above due to lack of related information gathered. Still this fifth dimension is brought up here for the sake of completeness and respect to the study of Greet Hofstede himself. Long term oriented society values thrift, perseverance, order of relationship by status, but leisure time is not important to this society whereas short term oriented society prefers quick result, fulfilling obligation, respect for tradition, protecting one's face.

Hofstede analyzes cultures and values in relation to the surrounding environment. His dimensions can be used as the foundation to present the evaluation of society and the individual groups that play in them. This leads to the formation of integration from one individual to another and how they service in a particular set of society. The term value is merely defined as 'system' which differs from person to person – not having to formulate a perfect harmony. Hofstede goes further to state that we should distinguish between the desired and the desirable. People tend to act differently according to what they desire and what is desired from them (society – wise). As of this, we need to analyze human behavior from the individual self along with the collectivist approach in terms of the individual's environment. In terms of culture, Hofstede describes it as "the collective programming of the mind which distinguishes the member of one human group from another" (Hofstede 1980, p 13). There are different levels of how far an individual associates themselves to interrelate with a certain 'culture'. The degree of cultural integration varies from one society to another and may be low to some of the newer nations. Most subcultures within a society still share common traits with other subcultures, which make them recognizable to foreigners as belonging to that society. As of this, it can be said that our mental systems are affected, more or less, by values and culture – what it shapes individuals to think and become (Hofstede 1989, p. 16). By this, it takes time for an individual to realize or settle in the different aspects of values and culture from that of their origin. The authors used Hofstede's approach to values and culture to evaluate the Thai community in the Malaren area. The findings from these two groups will set a framework of how the Swedish values and cultures have more or less 'transformed' their ways of thinking and decision making.

3. CONCEPTUAL FRAMEWORK

This chapter provides the scope of this analysis, understating the strategic question and relating the theories. The researchers aim to determine the analysis according to the following model. This model is the foundation of cultural aspects towards service factors for both customer and employees within banking.

According to Berry (1989), acculturation is defined as “behavioral and psychological changes in an individual that occur as a result of contact between people belonging to different culture groups”. With this, Berry set up four modes of acculturation involving integration, assimilation, separation, and marginalization; which can relate to different attitudes of individuals towards acculturation. Integration refers to when an individual who moved to a new society identifies and becomes involved with both cultures. Assimilation refers to when individuals chooses to identify only with the new culture. Separation can be defined as to when individuals is only involved with their traditional culture. Marginalization is when an individual rejects the new culture and does not become involved with their original culture (Berry 1989). As of this, the aspect of acculturation was viewed in terms of a bipolar perspective where there was a line between individual’s orientation towards their cultural group and the larger society. According to the bipolar perspective, the situation of one’s loss of their ethnic culture showed one’s level of acculturation into the dominant society (Berry 1989). However, having studied the society later on, the level of acculturation extended to involve positive, negative, and neutral relations of cultural orientation as well. To understand Berry’s model better, his theories need to be addressed in relation to the use of an attitude scale which can assess an individual’s identification in the dominant society.

To apply service marketing towards acculturation elements, the authors have underlined Berry’s earlier model of acculturation to integrate individual’s behavior towards an activity into three possible outcomes of negative, selective, and positive reactions (Figure 2), such that the reader can have a better understanding towards the analysis. As individuals, even from the same cultural backgrounds, may not have the same impact towards a particular situation, this model has been created to transcribe the possible human response of general interactions towards the dominant culture.

If an individual reacts negatively, their rejection will lead to the old practices of traditionalism. Linking this assumption to the prior statement of service marketing, this means that an individual does not accept any new form of cultural integration and will continue to pursue their customary beliefs in the new society. The second category is when an individual reacts to a particular service interaction selectively. This means that they will still hold their traditional customs but at the same time, also integrating the new habits and values. By this, both set of systems are fusion together on a balanced level in the new dominant society. The third category implies that an individual accepts new cultural values positively. This means that they will drop their old set of traditional views and apply the new customs directly once they enter the new dominant society. As of this, they will transform the way they view ideas in the same direction as that of the new society.

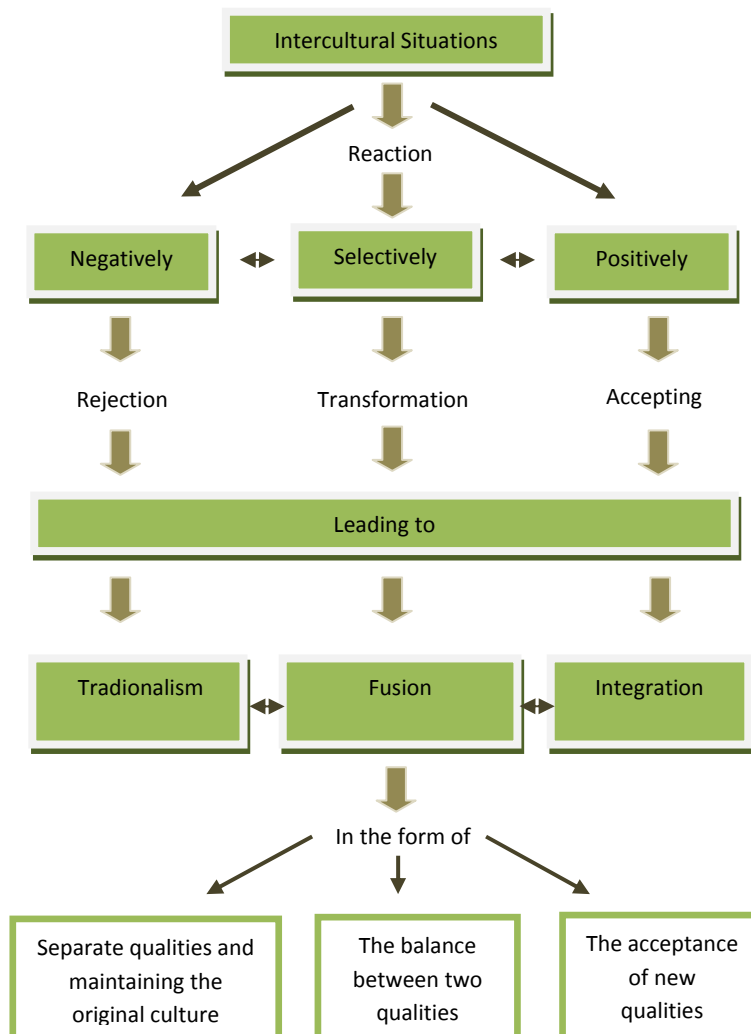


Figure 2: Preliminary Model

As of this, this adapted model form Berry’s theoretical framework will be the foundation of the author’s analysis towards Thai customer acculturation levels when performing activities with the bank(s). The authors have not rejected Berry’s model but have transformed their understanding by creating their own model guideline. This model is hence used to analyze in parallel to Hofstede’s cultural dimensions.

4. FINDINGS

This chapter states the implementation of the gathered questionnaires distributed to Thai individuals. It covers all the information gathered from the service perception for customers of banks in Sweden. It will give general picture of Thai population living in Sweden and their perceptions toward banking service. The characteristics of Thais based on Hofstede's cultural dimensions is also given here in order to state the possible relations between cultural root of Thais that could have influences on their perception, preference and expectation which will later be discussed and analyzed in the next part of this chapter.

4.1 Thais in Sweden

According to the Statistic Sweden Website which provides wide ranges of statistical data in several subject areas related to Sweden. The latest numbers of population in Sweden (on March 31, 2009) are 9,269,986 inhabitants, 4,658,869 women and 4,611,117 men. It is stated that in a year, the population has increased by 13 639 persons and the main reason for the increase is immigration. By the year 2008, the foreign-born citizens whose place of birth was in Thailand are 25,858 persons in total, 20156 women and 5702 men. The table below shows the numbers of the person who was born in Thailand in the last nine years from the year 2000 that has progressively increased.

Foreign-born persons by country of birth, sex and period									
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Thailand									
men	2646	2820	3078	3462	3832	4249	4687	5176	5702
women	7707	8365	9297	10832	12449	14028	15837	17750	20156

Table 1: Population of Thais in Sweden
(Foreign-born persons by country of birth, sex and period, 2008)

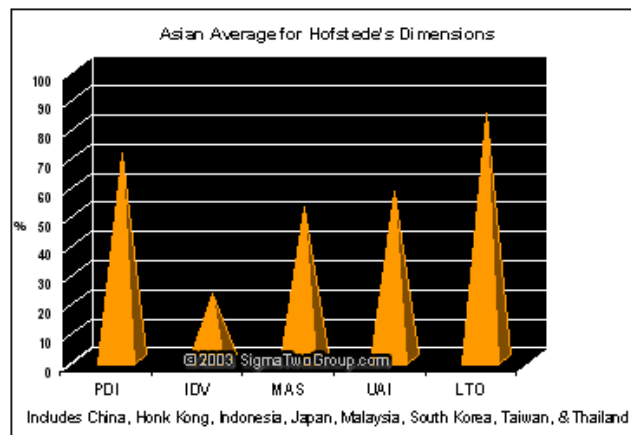
The formalized diplomatic relations between Thailand and Sweden has long been established since 1883. Not only the Embassy in Bangkok, there Swedish Honorary Consulates in Phuket, Pattaya and Chiang Mai to assist the Swedes in Thailand with consular support. It is stated in the official website of the Embassy of Sweden, Bangkok that, *"The Embassy in Bangkok is one of the Swedish Embassies that process the most migration issues each year."*

Both authors once attended and observed on event on April 12, 2009 in Stockholm where more than 300 Thais from different parts of Sweden were gathered to celebrate Thailand's New Year a.k.a. Songkran Festival. It is tradition in Thailand that every family's members will reunite on this day. The Thai communities around the world usually arrange this event like they did in Thailand. In Stockholm, the venue is known as Thai Buddhist Temple which usually is the centre of Thais everywhere comparable to Mosque for Muslims or Church for Christian. The authors took this

opportunity to have a conversation with some Thai women who has been married with Swedish husbands. There was a distinguish fact that most of them, after settling themselves in Sweden, have introduced friends or relatives to come and live in Sweden such as ‘matchmaking’ their Thai friends or relatives with the Swedes. This is probably another factor of how several Thais in Sweden have somewhat strong connection between them. Other than this physical uniting, there is a well known Thai online-community; *www.webbanthai.se* where Thais in Sweden can contact, talk, share their experiences, information or put up interesting news and announcement of activities or special events and celebrations among Thai people living in Sweden as well as other Thais elsewhere who has interests about living in Sweden.

4.2 Hofstede Cultural Dimensions

The following figure is the Asian Average Graph taken from the study of *www.geert-hofstede.com* that will give score to several countries around the world based on Hofstede’s Cultural Dimensions in each category. This Asian Average Graph is given here in order to clarify comparative relation between Asian countries in average and Thailand’s score given below.



**Figure 3: Asian Average for Hofstede’s Dimension
(Geert Hofstede Cultural Dimensions, 2003)**

Thailand has two highest ranking equally in two categories at 64, which are Power Distance (PDI) and Uncertainty Avoidance (UAI).

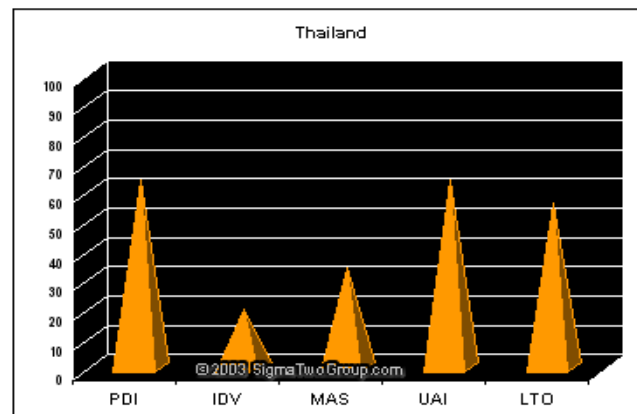


Figure 4: Hofstede's Cultural Dimension for Thailand
(Geert Hofstede Cultural Dimensions, 2003)

The Power Distance (PDI) ranking at 64 is slightly lower than the Asian average of 71. This can be interpreted that the social system of Thailand has high level of inequality and difference between the power and wealth within the society. However, this represents inequality in the way that the less powerful members accept and expect that power is unequally distributed.

The ranking of Uncertainty Avoidance (UAI) which indicates how the society deals with tolerance for uncertainty and ambiguity is as high as Power Distance (PDI) at 64 which is slightly higher than the Asian average of 58. The members feel uncomfortable with changes and unstructured situation and tend to avoid this state with strict rules, laws and regulations. In order to feel safe and secured from unexpected conditions, the society rather put things under their controlled, and as the result, it becomes difficult to accept change and latter turn out to be very risky.

Thailand has the lowest score on Individualism (IDV) at 20. This low score indicate that Thailand's society is on the opposite side as being Collectivism. The members of Collectivism society are less independent than the Individualist. The members have close long-term relationship and strong ties between them. Started from the primary group such as family, extended family, everyone is expected to be loyal, and take responsibility of their family members.

Thailand has quite low ranking on Masculinity at 34 compared to the Asian average of 53 and the World average of 50. This low level is indicative to Thailand as Femininity where the society is not very assertive and competitive, but on the opposite side, is more modest and caring similar to characteristic of women.

4.3 Results from the questionnaires

The result of the questionnaires collected from the Thai descent respondents in 4 cities will be presented here. After handling out 170 questionnaires to a set population of Thais in Stockholm, Eskilstuna, and Västerås, the authors were able to retrieve answers according to the hypothesized prediction. As both authors of this chapter are Thai, the following interpretations were of close analysis to their own cultural background. As the questionnaires were distributed to individuals on the street, during their leisure hours, some respondents were in a hurry to finish the questions.

Because the questions were long, the answers received can be stated that the respondents just wanted to get it over with. Due to moderate number of respondents, the noticeable factor is that 3 respondents took the time to answer questions which were open-ended. Stated before that having to complete the questionnaire was time consuming, it was a challenge for the authors to have respondents complete all the questions stated.

This part is divided into three categories. The first part will state basic statistical data of the respondents from birthplace, age till educational level then the second part will portray the respondents' perceptions and preferences toward banking services from their previous experiences to future expectations. The third part will cover culture aspects that aim to measure their level of acculturation.

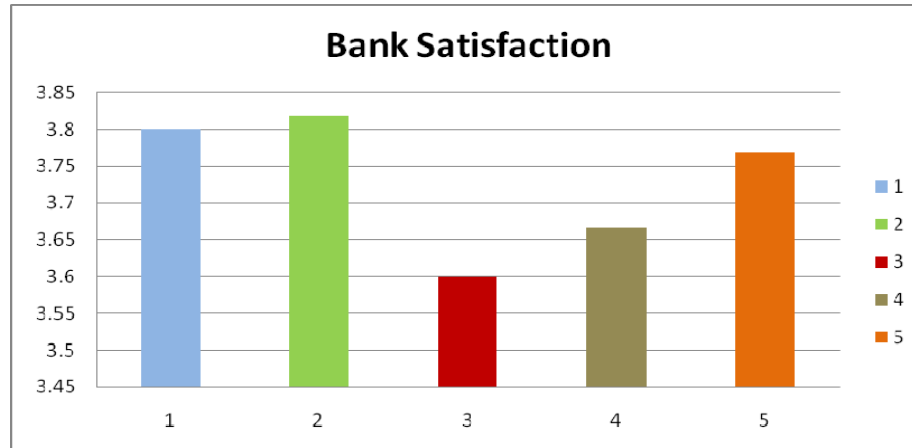
4.3.1 Demographics

The questionnaires were distributed among Thai residents from 4 cities in Mälaren region. From 170 respondents, 131 persons are living in Stockholm then following with 22 from Västerås, 9 from Eskilstuna and 8 from Uppsala. The responders age between 23-54 years old, 107 of them are in the age of 30's (born in 1969-1970), and the majority are women. 138 respondents have been in Sweden for more than a year up to five years. All of them were born in Thailand. The educational level among the sampling are various from Master degree, Bachelor degree, Professional certificate and secondary school or lower. The majority have finished their Bachelor.

4.3.2 Perception, preferences and expectation of services

Almost all of respondents have one bank they are mainly using, and the most popular bank among them is Swedbank which was selected by 126 respondents following with Nordea, SEB, Handelsbanken and ICA in order, and 136 of them have been a customer of their banks for 1-3 years, but still, there are some respondents who have been with the banks for longer than 4-6 years or less than a year depend on different period of their coming to Sweden.

When asked about how satisfied they are with their current banks' performances (see questions no. 13 for details), the tendency of the answers are mostly around the high score of 4-5 which are indicated as 'agree and strongly agree' with the statements given in this section. The graph below illustrates the level of bank satisfaction for each selected bank with respects to the Likert scale average.



**Figure 5: Bank Satisfaction with respects to the Likert Scale
(Bank in order 1-5: Nordea, SEB, ICA, Svenska Handelbanken, Swedbank)**

Next, the respondents are asked about the importance of each given statements that could affect on choosing their bank, ‘fee an interest rate’ gets the most ‘very important’ by 27 persons and ‘important’ by 109 persons. One another choice that can be spotted on is ‘language used by the bank’s staffs’ which has the most “important” by 158 people. However, they give lower points from ‘not important’ to ‘Neutral’ for the choices that concern opinion from other people. Those choices include opinions from family, friends who have the same nationality and friends from different nationalities. There are few people suggest that the promotion offered by the bank can be one option that comes in mind when choosing the bank as well.

Most of them receive news and information from their banks via internet following with direct mail, bank’s staffs, friends, posters or billboard, newspaper or magazines, radio or TV. In term of languages when contacting the banks, 119 out of 170 respondents use Swedish to communicate with the banks, and another 51 use English.

All of them have saving account and credit card. About 160 respondents have basic account and use internet banking, and 76 persons use payment and money transfer services when less than 40 respondents have loan or pension.

The factors that are important when choosing a bank considered by all of the respondents are interest rate on the saving account, transferring fee to other banks/abroad and exchange rate. Approximately 150 respondents mentioned credit card fees and internet banking fees and 6 of them concerned about interest rate on loans.

The respondents prefer the printed advertisement to clearly present the benefit customers will acquire from the bank and the advertisements will be more appealing for them when it is written in their own (first) language. The following graph portrays the importance of advertisements in gaining Thai customer’s attention in receiving information from banks.

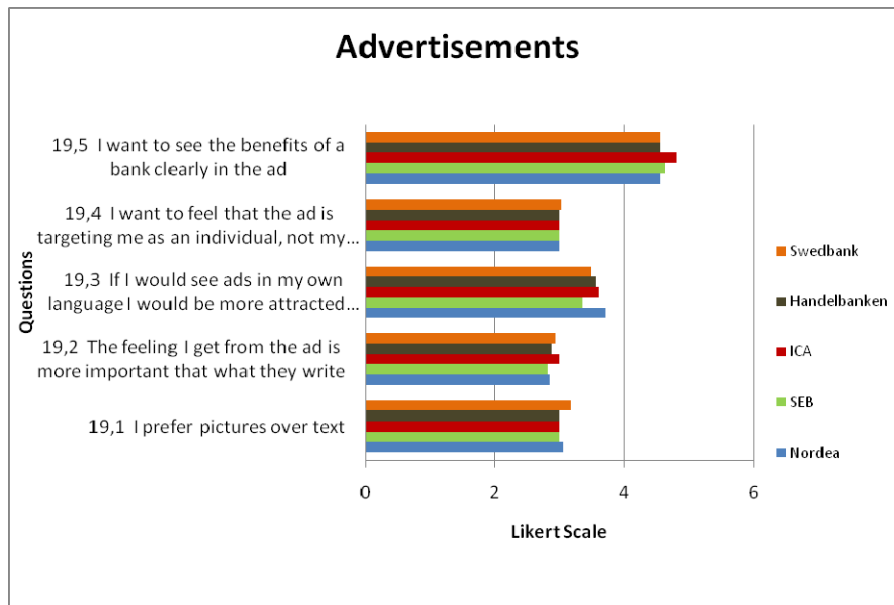


Figure 6: Advertisement rate with respects to the Likert Scale

4.3.3 Accessibility

As the aspect of accessibility enhances the level of satisfaction in terms of location, the majority of respondents ranked these factors as important when choosing their selected banks (Lewis 1989, p. 166). The following graph shows the importance of accessibility aspects in accordance to the Likert Scale.

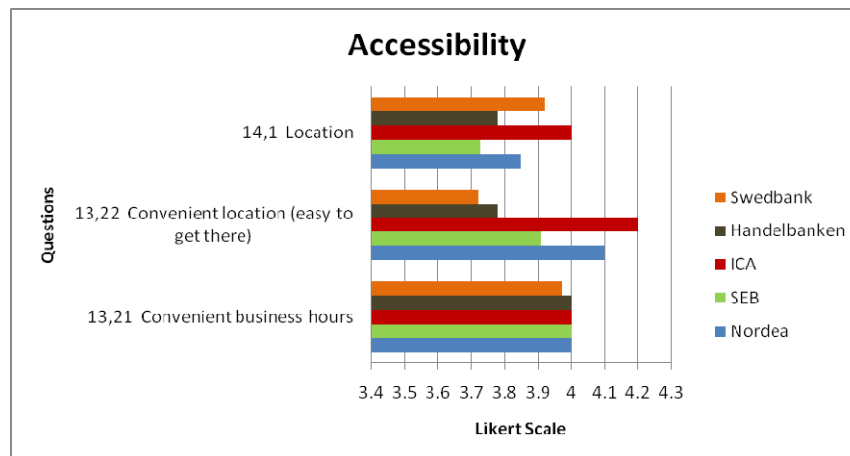


Figure 7: Accessibility rankings with respects to the Likert Scale

In terms of location, the average rate was 3.89 implying that proportion of banks in accordance to the distributed population area is of moderate importance. Previously mentioned, location offers a twofold strategy towards the bank and the customers. For the banks, it provides more channel contact according to the degree of direct access to the provider and vice versa. With cost reduction, convenient location creates customer satisfaction level. In terms of convenient business hours, the

average rate was 3.97 stating the importance of the ability to contact bank personnel at the needed time. From banks, this shows the level of customer care which is an essential matter for customers as problems can arise at any time. Therefore, with banks providing appropriate personnel to correspond customer’s needs at the corresponding hours and off-hours, customers are assured that services will be provided at all times.

4.3.4 Cultural aspects

The majority of 129 respondents stated that they are closed to friends with the same nationality (Thais); meanwhile 38 of them feel that they are closer to Swedish friends. Nonetheless, friends from other nationalities can also be found such as Australian and Chinese. There are 140 respondents identify themselves as ‘Thais’ when others 30 identify themselves as ‘Swedes’. The following graph illustrates the average rating of Swedish used in by the Thai customer in their daily lives.

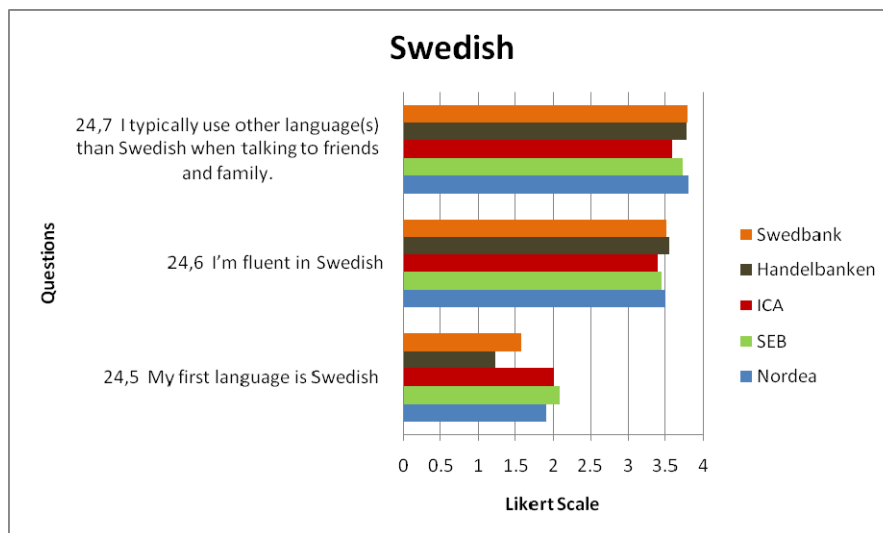


Figure 8: How the Swedish language is used by Thai customers with respects to the Likert Scale

The respondents are asked to determined connection with their regional or cultural group. 124 respondents ‘agree’ that they strong connection between their self-identity and the group, and 142 are very involved. In terms of language, 108 of them state that they are fluent in Swedish and 140 persons normally speak Thai to their friends and families. The following graph demonstrates the level of perceived ranking in which Thai customers perceive towards celebration once immigrated into the Swedish culture.

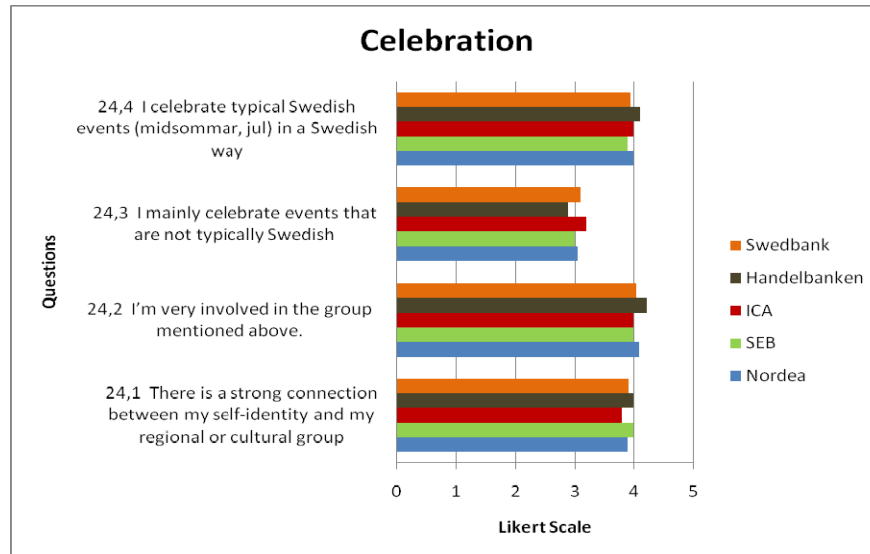


Figure 9: Thais customers perceived celebration customs in Sweden with respects to the Likert Scale

The 128 respondents marked on ‘agree’ that they are very satisfied with services they get from their current banks as well as their banks in general, and when asked if they would consider switching to another bank that provides them information (text), employees (staffs) or shows interest in their culture, the majority of the respondents (about 133 up to 154 persons) marked at ‘neutral’. Due to the cultural aspects for customers in choosing banks, the following graph shows the switching rate from Thai customers should cultural aspects of language be of concerned from the customers.

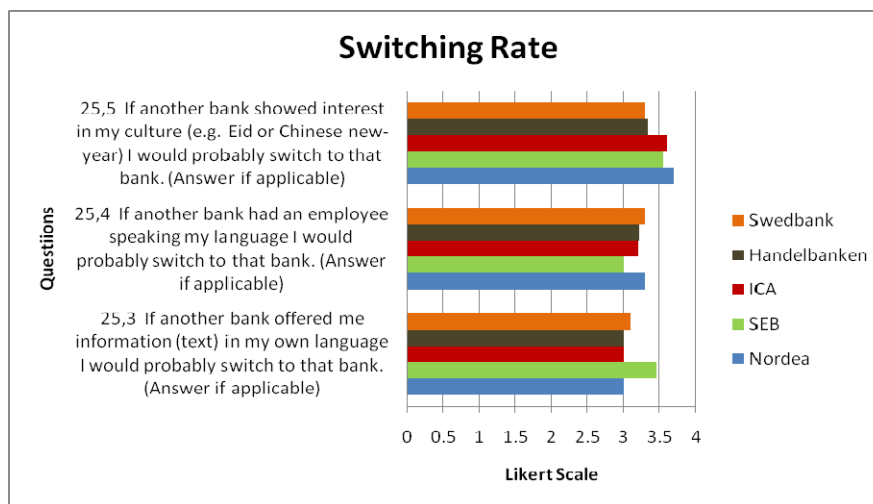


Figure 10: Switching rate of Thai customers with respects to the Likert Scale

4.4 The Environment of Banks in Sweden: A Fundamental Approach

There are four fundamental banks in Sweden, namely Nordea, Swedbank, Svenska Handelsbanken, and SEB. As they are not homogenous groups but have a strong position altogether in the market share, their niche market differs in the financial market sector. Their client types, pricing, distribution channel, and service performance differ on their own level of market research and development. Due to levels of competition, with Swedbank and Nordea having most branches around Sweden (419 and 260 respectively), these banks have come up with ways to develop their marketing and customer accessible options to enhance their performances (About Swedbank, 2009 and Corporate & Institutional, 2009). These strategies include offering services to other businesses such as supermarkets or counseling efficiency and selling the bank's products and services in branches. ICA bank approached the market share later in the early 2000 and has gradually expanded their services but is still focused on the retail market (Banks in Sweden 2007). As it is a niche bank, ICA bank's focuses on private customers and distribute their services via the internet or telephone. The offers provided from ICA bank include basic customer needs such as current accounts and forms of bank cards, providing loans and insurances in cooperation with other financial companies (About ICA, 2009).

In the area of services provided by banks in Sweden, it has been measured that Swedish banks are one of the most advanced in internet services. Online banking includes online payment, online account and other assets, thus the possibility to buy and sell units in funds and shares. According to statistics in 2003, Swedish banks had 4.7 million customers out of the 9 million population of Sweden. Most payments are made through banks or credit card companies except only minor cash payments. Customers usually accommodate their salary deposits, ATM withdrawals, automatic transfers, and credit card purchases. With numerous services in line, Swedish banks needs to facilitate this by means of developing heavily in quality service through customer-friendly personal banking online system. Due to intensive internet users and internet accessibility, Sweden has the highest population of e-banking customer in Europe. There are advantages of online banking as customers are able to access their account on a daily basis. For banks, the internet gives them the ability to systematically handle customers in terms of distribution and production of their banks more effectively. This approach also lowers costs for banks in terms of lowering the rate of building branches to add to their cost. Moreover, paper-based payments are rapidly being replaced through online electronic payment through different forms of cards (Banks in Sweden 2007).

With increasing competition in the financial market, banks need to find ways to develop in terms of structural changes towards the betterment of technology and deregulation to implicate impact upon consumer behavior. Due to intensive online banking system, providers cannot be sure if traditional means of face-to-face service system to sell at a higher value. Bank providers must understand their customer not only through prediction but also to influence and determine customer's buying patterns.

4.5 Level of Dissatisfaction among Thai Customers

As the competition in the field of banking increases, along with better education, Thai customers are looking for better services. Therefore, dissatisfaction can occur which may contribute to the lost cost of customer switching to another bank provider. Sources of dissatisfaction matters can occur

from the beginning towards the end of the service process. For Thai customers, researches have been implemented for customer dissatisfaction in Thailand for Thai customers (Chaoprasert & Elsey, 2004). The results, although created in Thailand, can be applied to Thai customers in Sweden because due to culture, Thai customers can bring the service criteria with them upon their integration into another culture. The empirical findings illustrate that there are 6 factors leading to customer service problems in Thailand. Banks in Thailand shows a continuous problem of insufficient staff to provide the service. Thus, new staffs are not well-trained to perform adequate information projecting towards the customers. This issue leads to customers having to wait long queues for their service to be completed. For IT concerns, customers are concerned about the effectiveness of the computer systems in banks as there can be a service breakdown and slowness of the current IT system. This factor also concerns human errors in the IT system and the inability to handle the problem. This again results in time consuming for the customer, which may lead to an overall perceived dissatisfaction of the poor service quality. For Thai customers, they are used to the traditional face-to-face service interaction. If banks are progressing in terms of machine-oriented services, it can be of concern to Thai customers as they may not be familiar with the process, leading to Thai customers switching to another provider that are still traditional. In the area of communication, problems identified were communication ineffectiveness. This can initiate from the inability for actors, bank personnel and the customer, to understand one another. Language is one of the optimal barriers to service quality. Bank personnel may not have the relevant personnel for service translation to provide the necessary information and service products, while the customer may not be able to explain their needs to the personnel. Furthermore, if the process associated with the customer is slow, it can lead to another point of dissatisfaction. Also, if bank personnel are unable to handle the customer's request and is not willing to find the staff is able to, for example ignoring or rejecting to solve customer's problem all together, it shows how uncaring the service personnel are, for instance if customers want to customize their requests. (Chaoprasert & Elsey, 2004). Personnel manners need to be appropriate as there are different types of customers and degree of approach to each one. Due to a large customer base for the major banks, there has to be a balanced level of development and customer understanding to provide the most excellent service that can reach all customer groups without discrimination.

5. ANALYSIS

Theories and findings presented above will be examined and presented in this chapter to determine the outcome of the service quality in terms of acculturation for banks in Sweden.

5.1 Interpretation from Questionnaires

From the elaborated questionnaires completed the answers shows that the main banks used by Thai customers are Swedbank, Nordea, SEB, Handelsbanken, and ICA, despite the duration of their residence and the level of their education background. As more than half of the respondents reside here by following their significant other through marriage or partner, banks are chosen not by their own personal preferences but through the application from their close one when they gain a Swedish citizenship or a permanent visa to live in Sweden. In general, the answers reflect that there are minor defects in the level of services given from the service provider resulting in the decrease in the level of customer satisfaction. However, Thai customers still stay with their current bank provider despite visible negative approaches from the service personnel, therefore a low switching rate from one bank to another. From the stated theory, switching service providers requires costs and time. Thais that move to a foreign country usually inhabit behaviors that follow locals in order to fit in so not to be a problem. As of this, activities that consume time or cause a thorough process from another person are not to be of a favor from a Thai individual.

5.1.2 Service Quality towards the Thai Customers

According to the results from the questionnaire, the level of service quality is perceived on an equal basis despite the number of years resided in Sweden or the education level as a determinant variable. Answers were ranked on a positive scale. With this point in mind, it becomes a matter of personal psychology towards service quality as a determinant of how they choose bank service providers. It is not a matter of what banks can offer them in terms of products because the majority of Thai customers choose the same services from banks. From the findings, the average service satisfaction performance factors from bank personnel for all selected banks gave the result rate of 3.89 with respects to the Likert Scale format. As of this, service qualities received from the respondents have been satisfying to a high rate on average. The level of intangible services cannot be applied to Thai customers at this point. It is not the fact that the brand itself portrays the benefit in service to customers directly, but rather the overall perception customers have in terms of service quality received, which has been ranked at a satisfying rate of 3.94. By integrating both factors, it shows that Thai customers are very concerned towards services provided by banks, and the personnel who approach them. Moreover, machines should be used to lessen customer waiting time, thus to reduce cost only if the customer is able to effectively and efficiently operate it. With an increasing use of machines to lessen time spent waiting in line, customers need to be sure that they are able to understand the use of these machines in order to get their activities done. The respondents are either English proficient or fluent in Swedish. As of this, without bank personnel providing services in proportion to each customer, Thai customers are able to understand communication relationship through the use of automatic machines. In terms of intercommunication with bank personnel, Thai customers rely on the ability of bank services to be at the same level as them. Results from the questionnaire states that Thai customers are satisfied with their current service level received from banks. This shows that bank personnel would find ways to communicate their services across even

though language may become a barrier. By this, Thai customers are dependable upon the service personnel for activities performed at banks. This is a crucial factor as individual's money is a tangible 'product' which can become a risk if not handled properly.

The areas of the SERVQUAL dimension can be analyzed in parallel with customer essentiality. As customer care is essential in service marketing, bank service providers need to ensure that their customers of all level are taken care of according to individual's required level. From the stated results, the range for this aspect does not fall under satisfaction level of 3. This means that the service aspect from a random group of customers verified a likely answer. It can be implied that the selected banks in the Malaren area have performed a standardized output towards the goal of customer satisfaction improvement. No matter the level of income of savings customers have, it should not be a factor barrier to a standardized level of service without discrimination. However, aspects of service understanding towards a particular customer within different cultures and age should not be neglected. Results prove that service personnel in the chosen banks have put their customers first without neglecting them in terms of culture dissimilarity with the local Swedish customers. Most of the respondents are very satisfied with the current care received from bank's personnel. These are in the form of assisting customers when filling out forms and informing customers on the activities being performed if there is a long waiting line. For Thai individuals, caring for others in terms of service gives the impression that customers are not neglected during rush hours. It is a matter of inner feelings towards service institutions that customers are guaranteed service no matter the waiting queue or how busy bank staffs are.

With banks that the respondents have chosen, results show that customers are mostly very satisfied with how the personnel respond to their request. With the issue of money involved, individuals must be able to feel safe in every activity performed at the bank. If questions from customers arise, personnel must be able to correctly find out the solution or find appropriate personnel to answer customer's doubts. As stated earlier, customers may be more satisfied if they are addressed in a friendlier communication environment. As the behaviors of Thai customers are soft towards others, personnel are able to acquire information from them more if customers are addressed in a friendly approach. Moreover, as the theory implies that customers need to recognize the need for financial services in their life, the more information banks receive from their customers, the better the situation for them to support and assist customer needs. This factor penetrates further towards the area of customer loyalty for existing customers and the tendency towards application from new customers as satisfied customers will forward their pleasing experience.

The rate result of customer service satisfaction in terms of overall quality which stated a 3.88 evaluation. This implies that Thai customers, despite the fact that neither English nor Swedish is their native language, received a satisfactory quality of service to enhance the potentiality of returning to use the service again in the near future. This is a comparable factor between the Swedish and Thai culture in the sense of customer perception from personnel performance, which will be analyzed in the section of acculturation. Assurance is another important factor to enhance customer approach to personnel. When this element is rated highly at an average scale of 4.00, it shows that Thai customers feel convenient to approach up to the service personnel no matter the customer's language ability to communicate. From the personnel side, this factor portrays the level of courteous in which bank's staff forward to their customers, making them feel at ease and

comfortable to confront staffs. Included as the institution's product and services, other than the tangible machines provided, it is up to the service personnel to convey those services to best suit the customer. Similarly, the level of empathy runs in parallel to customer care as the personnel tries to understand the need of their customers. With high satisfaction rate, this implies that Thai customers are able to understand the advice given by bank personnel and likewise, able to complete their demands.

In terms of facilities provided, environmental surrounding can lead to service quality. It is not just the matter of high technology involved with the provided service, whether in the form of product or service; but how far customers can reach and understand the intended information that comes with it. Moreover, tangible materials such as brochures and leaflets must approach all customers regardless of group sector. Although there are different level of customer penetration of information presented, banks must not neglect customers which are minority groups to show the level of customer attention and the options in products and services provided for them. The more banks can come up with alternatives to best suit the minority groups, the better that particular bank is in the position of comparative advantage, which benefits both the customer and the bank itself. From the results, the average of 3 rating was associated with how the materials were of associated use with the service. This implies that language was not a factor barrier for Thai customers in acknowledging what banks have to offer them. It means that the level of comprehension in understanding English and/or Swedish for Thai immigrants is high. From just the ranking of satisfaction level, it cannot be stated if Thai customers had a Swedish native alongside when they were performing activities with the bank personnel or if the information in the form of brochures were taken with them to be translated later on.

From Grönroos, the authors have analyzed his theories in evaluation between internal and external aspects of service institution in order to satisfy their customers. Personnel from the selected banks have shown Thai customers that technical quality of their products and services are instill into individuals once the service activity is over. This can be seen from the findings that Thai customers have reached a satisfying level of service from their bank personnel. By gaining attention and receiving customer's commitment, it shows that bank personnel have achieved the fundamental phase of consideration from the new customer segment. Because this is a dual perception between the customer and the personnel, other customers or product misplace can lead to dissatisfaction levels more or less. Although Thai customers tend to be tolerant towards and upset environment, yet if the degree of irritation occurs, then it is an uncontrollable factor which can also lead to negative satisfaction levels also. The respondents are not likely to complain should a disturbing situation occur. This can be implied that the nature of Thais, especially females, have been taught to be modest and not cause a scene in order to be neutral. It is not a matter of shyness but rather not to cause inconvenience towards the others. A low rate from the side of the functional quality does not occur as respondents have answered that they are well kept informed of the situation during long waiting lines and rush hours. As of this, the functional aspect of quality can only be fairly adapted into analyzing the Thai customer segment as it is rather the technical quality

5.2 Bank Usage in Proportion to Population

From the findings, the numbers of Thais that move to Sweden are on an increasing scale annually. As of this, there is a large potential that new Thai immigrants will be customers of these banks. Demographic – wise, the distribution of Thais in the Malaren area are widely scattered. The amount of banks provided in distinct areas is systematically located in accordance to the necessary distributed population and accessibility. Results show that location and convenience factor were moderately high with values of around 3.9 on the Likert Scale. In this area, ICA bank rated the highest in the convenience location of In order to enhance services, customers must be able to have full time consultant to meet their requests. As mentioned, there must be ways for the customer to reach the provider for exchange activities to take place. The availability of branches for the convenience of customers enhances the service perception from the customer and a successful market research from the provider. It is not only a matter of increasing visits from customers, but aspects of the marketing mix have been researched. Availability is not just about building an appropriate bank site, but to provide customers with ideal services from that of other competitors. As city planning in Sweden is logistically planned, reaching a nearby bank branch does not resemble a major problem. As creating access reduces cost, business hours must be appropriate regarding to where the location is situated. The samples have on average, agreed that their chosen bank provides rational business hours. Furthermore, as customer problems are unpredictable, services after business hours gives the impression that a particular bank pays attention to the activities established by the customer and the entire process needs to be regulated in order to lead customer satisfaction. This factor interrelates with how Thai customers tend to have questions during their time at the bank, but do not want to ask during service encounter. By having after services, for example 24 hours hot line, customers can ensure that the concerns they have with their bank activities can be answered on a general basis. It gives the customer the feeling that their relationship with the bank is not on a daily basis but rather a 24 hours service interaction.

5.3 Thai Customer Relationship with Banks

The selected banks are needed to be compared to one another in order to evaluate the similarities and differences to one another. Due to the highest number of branches in the Malaren area and ranked the highest number of customer usage, Swedbank was not of the highest satisfactory rate among the Thai samples. Of a slight higher difference, SEB performed a more satisfying rate with a .049 point of difference from Nordea, Swedbank ranked the third most satisfying bank toward the Thai customers in terms of both service and overall. In the areas of service, this implies that SEB bank has performed a moderately higher rate of both internal and external service implementations. From the graph, the average rate of service for SEB bank is around 3.955 on the Likert Scale. However, with an unequal proportion of samples for each bank, the results cannot be comparable to one another effectively.

According to the findings, Thai customers give importance to how the personnel care for them. This means that bank personnel are attentive towards customers with diverse cultures and they treat their customers on an equal level. In this area of SERVQUAL, it can be implied that other banks do not have sufficient personnel to take care of their customers in proportion. This leaves the customer waiting without knowing if when their bank activity can take place. It then leaves an unsatisfactory experience, which can network out by word-of-mouth to 4-5 people causing a negative reputation towards the bank. Moreover, as Thais are concerned in the steps it takes to perform a particular bank activity, it can imply that the SEB bank has service personnel who can

advice their customers clearly on the quickest ways to handle a situation, therefore, not creating doubts and questions to the customer of how an activity should be done or what type of forms to fill out. As first experiences are often remembered if the results were negative, having the right first time encounter is an essential matter. Positive first experiences create a return in visits and a positive attitude towards the overall quality perceived. As of this, communication effectiveness should be forwarded to customers. This is especially important as customers of different cultures will find most appropriate if the bank personnel can communicate with them. As of Thai customers, the inability to for bank personnel to communicate with them instills a level of fear to face the personnel again in the future. This functional quality of service may not predicate a negative experience as such because Thai customers may still use the bank but they bring their close one with them to assist in communication. This creates a problem because if they are unable to understand their first experience, personal activities which an individual may want to handle themselves cannot be done alone. This can lead to a high percentage of switching banks altogether. Moreover, personnel attitude is crucial because one personnel may have to handle stressed customers all day long. As a normal individual, this can create stress on the personnel in return, therefore not able to perform a high rate of customer service. As mood and emotion is a key factor in customer service, the personnel may be presenting helpful advice but due to the way information gets presented, the customer may perceive it as of low service quality. Like any customers, Thai customer also favors pleasant staff assistance. If this cannot be met, the total perceived quality is low.

In the tangible aspects of SERVQUAL, involving the environmental surrounding, all selected banks have resulted in at an average rate of 3.56. Although adding a dimension to services in banks, yet the tangible aspects are on average, a neutral factor towards Thai customer service satisfaction. This can be implied that service materials are not of concerned to Thai customers as they see that information presentation is more understandable than what the provided facilities can offer. Banks can have all the modern equipment and attractive information on brochures, but if customers can not relate to them or know how to use them, then it is just adding more cost to waste. Moreover, the area within the bank itself can created customer satisfaction. Some banks lessen seating areas in order to create space for customer's waiting line or trolley space. This factor can provide both negative and positive analysis. On the negative side, some customers do not visit the bank alone. Some mothers come with their children in trolleys or by their side. With a small amount of seating area, small children may start to play around or cause noise disturbances due to being present in a crowded place for long hours. On the positive side, lesser seating areas make customers who stand alert at all times. This is because they do not sit down to relax but wait for their turn to approach the service counter. By this, it lessens time service from one person to another as the awaiting customer will want to have their bank activity completed. However, their patience might not be as long as customers who can sit down.

In terms of service mind aspects, making customers fill safe in their transaction is of crucial importance to Thai customers. This becomes the reason why Thai customers prefer personal counter services more than machine-enhanced activities. If banks cannot provide a safe transaction, it is of no use for customers to turn to that bank as the activity would not be reliable. Nevertheless, before a transaction could be made, bank personnel would need to instill confidence to their customers. Confidence means that the product and services must be reliable for the customer. For

Thai customers, the lesser steps to handle an activity, the higher their satisfaction rate. As findings have shown that Thai customers do not spend time reading the necessary guidelines for a certain activity because they perceive that all banks as generally the same, bank personnel are the ones that they rely upon. Results have shown that the aspect of service minded personnel is important as it rates an average of 3.89 on the Likert scale.

5.4 Brand

The fact that branding encourages individuals to take a certain bank as first priority to that of their competitors can be applied to the samples. This aspect, however, needs to be connected with how banks use their communication techniques to draw in new customers and train personnel to offer services that will maintain existing customers. The more satisfied number of customers, the stronger the brand and the faster the rate of customer visit, whether to apply as a client or for other services. The average rate of 3.8 on the Likert scale given by the samples shows that Thai customers give importance to the name of the bank during their selection process. It is of normality that individuals tend to search around for the best selection or listen to their close ones in order to choose the best place that can suit their needs. According to the questionnaire, respondent's family has the most important influence upon decision making. For Thai customers who have Swedish partners/husband, this implies that because their close ones are local, they know what is best for their family. For Thais who reside in Sweden due to study programs or were born in Sweden, it measures the level of their acculturation because they would have the potential to ask advice from friends or learn by their own. Moreover, the results illustrates that Thai customers tend to listen to advice from friends of other countries instead of their Thai friends. This shows the level of cultural integration by which an individual holds. Relating this assertion to the researcher's adapted model, it demonstrates how the Thai samples take in both cultures of Thai and Swedish, and other countries, on a balanced level. Depending on the duration of their stay in Sweden, the level of cultural adaptation can differ. Nevertheless, the samples have shown that there is no negative reaction towards the dimensions of the new dominant society. Experiences of new immigrants can be both good and bad, depending on how one views the situation.

5.5 Language Aspect

Matters of communication, as mentioned before, are the essential factor in customer service. In order for an individual to become a customer or receive good experiences from the encounter process, both the personnel and the customer need to understand one another. The importance of language has rated an average of 4.08 on the Likert scale from the samples. As it is ranked at a moderately high rate, personnel must be able to transcend services and products to customers of different cultural groups to widen the amount of customer segment. As Swedish is not the native language of Thai customers, and English is also used during the service process, it can be implied that language is not a barrier towards service exchange. However, from the questionnaire, it cannot predict the level of information understanding Thai customers perceive. As of this, if current customers maintain the loyalty level and new customers apply, it shows that the bank personnel are able to reach their customers at the cultural level. Personnel have the ability to provide bank product and services to reach the level of satisfaction rate of individuals no matter their ethical background. For Thai customers who are able to speak Swedish, it shows the level of acculturation in accordance to the adapted model. The more individuals are in favor to learn another language illustrates their interest to adaptation of the dominant society in terms of fusion and integration.

5.6 Advertisement

The findings have shown that Thai customers wanted to see the benefits of a bank clearly stated in the advertisement and would be more appealing if the information was in Thai. This implies that Thai customers, although they can understand the local language and English, would still prefer their native language to be presented as some wordings may not be understood differently according to the context of language. Moreover, if banks can reach this potential group through encouraging advertisements, it would give Thai customers the ability to choose a certain bank from another, as so to give customers the opportunity through freedom of choice as so to reduce their own risks of selecting an 'unwanted' bank. If bank providers are able to provide the necessary benefits for Thai customers, through forms of selective services than their competitors, for example a particular customized account.

There are various benefits towards advertisements. With increasing competition from other players in the market, to maintain memory and strong brand image is becoming a difficult task. The effects of an effective advertisement are to retain loyal customers, recruit lost customers, and recruit new customers. While presenting a new product of new category of a product or services to targeted customers, advertisements also bring about attitude changes and demands from individuals. Thus, by posting effective strategies through advertisement, it awakens other competitors in the field to come up with a higher degree of product and services, therefore a continuous cycle of development for all players.

5.7 Culture and Acculturation Level among Thai Customer

From the author's observation, combining with the author's adapted model from Berry (1989), Thai customers have selectively and positively integrated into the Swedish dominant society. This can be shown from the gathered results in the acculturation aspects. Although Swedish is the not the mother tongue of Thais yet the number of customers who uses Swedish as the dominant language in banks have resulted in 65% of the total 193 respondents. This proves that their acculturation in terms of language integration is moderately high.

As Thais who were born and have been raised in Thai culture and society, it is certain that the authors will employ self-experiences in analyzing the data. But in order to reduce and avoid 'too much' personal bias on this analysis, Hofstede's Cultural Dimensions is brought up for support.

Since Thai society is dominated by high level of Power Distance, they tend to have high acceptance of circumstances that they are under higher power or being controlled by authorities. They are not very demanding but rather humble and respectful; especially when asking for assists with something. This could explains why they are quite satisfy with what they already have when they answers the questions that concern services they have acquired from their current banks. Also the results of having the equally high level of Uncertainty Avoidance with Power Distance and being Collectivist, Thais most of the time stick with their own group as can be seen from their answers that most of them are closest or have most of the friends with the same nationality as well as being very involved in their regional or cultural group's activities as can be seen from how they gather to celebrate the none-Swedish traditional events but is meaningful to their own culture and belief. Apart from physical group, they also create connection among Thais living in Sweden via online community in order to contact and help out the others even though they are not acquainted personally, but this

portrays a part of 'Thais' believes that *"all Thais are friends or families to each other"*. Typical 'Thais are easy-going but lacking confident at the same time. They do not feel comfortable to stand in the front role of the herd or being outstanding, so keeping quiet and 'going with the flow' or 'do as the Romans do' seem to be the method of making themselves feel safe and secured.

But being tractable seems to be advantage that Thais are flexible and adaptable. They can adjust themselves to new people and environment well with less reluctance. Most of the sampling stated that they feel only "Neutral" about their possibility of switching a bank in case that different bank will offer them information written in their own language, staffs who can speak their language or interests in their own culture. One possible reason why the these offers are not as exciting for the respondents as the researchers expected is that, most of the respondents have been in Sweden for more than a year with willing to live in Sweden permanently. So, they study Swedish since early period of their arrival as well as learn to adjust themselves to Swedes' ways of living. Together with those characteristics mentioned above, instead of being demanding or expecting changes only for their sake, they just put efforts on adjusting themselves to the environment. Since most of them marked on the questionnaires that their Swedish skill is fluent, this could be why there is neither disadvantage nor advantage in their opinion having the bank adjusts particular services for them.

6. CONCLUSION

From the continuous situation initiated from the economic crisis which has hit Sweden, the banking market involves high rate of competition to perform the best services in terms of product and customer satisfaction. The overview of the bank service segment of Sweden, developments has been accomplished continuously. Bank providers are not only concerned towards the importance of service quality, but also the areas of service quality improvements to include both standardized and customized services, along with monitoring progress in terms of consumer expectation and satisfaction criteria that corresponds with the routine service basis, thus responding to customer problems in off hours or online service processes. The more effective bank customer services are, the lesser the cost for having to research and develop programs or other areas of services to satisfy customer needs and trends.

To market to customers of different cultures, bank service providers need to understand different customer concerns in diverse cultures, the language barrier, and the ethnic customer network. The inability for Thai customers to understand the dominant language also adds more difficulty for bank providers as information distributed in terms of advertisement either does not reach this customer segment or not attracted towards their needs. From the customer perspective, service purchasing decision for inexperienced ethnic customers are restricted due to limited knowledge, time, language, and budget which may restrict them from choosing the appropriate provider to suit their needs. Persifiability may also restrict ethnic customers to be unaware or to assess the provider's credibility. Moreover, as information is understood on a different level or limited information is provided, customers are perceived with an increased risk.

The gathered findings and analysis have portrayed favorable result towards the research question. Evaluation of results from the distributed questionnaire reveals that individual's ethnic background, culture and level of acculturation are not important factors for Thai customers when choosing a bank service provider in Sweden. The samples illustrated that there was no cultural rejection for the Thai customers in Sweden. With the flexibility towards cultural acceptance leading to learning from experience, Thai customer satisfaction ratings for the selected banks were therefore moderately high. Language was the most effective factor towards distinguishing the level of cultural acceptance. As Thai customers have the ability to speak either Swedish or English, it lessens difficulty matters when acquire for service from banks. From the study, Thai customers perform their monetary processes through the use of online e-banking. As of this, it shows that bank providers have taken the attentiveness towards ethical customer-friendly websites. Therefore, the aspect of language barrier is not a problem among Thai customers.

As the selected banks in Sweden continuously carry out improvements to satisfy their customer segments, the study has found that with the ability to communicate the local language or English, the samples were able to operate monetary activities accordingly. As of this, the selected banks have not shown discrimination towards the sampled Thai customers. Moreover, the level of how service personnel address Thai customers during interaction is satisfactory which generalizes two factors. Firstly, it can be said that service personnel are able to reach their ethnic customers effectively, resulting in a satisfactory result. This becomes a matter of personal interaction in which an individual may pertain from their own service minded customer approach. Secondly, it can also be said that the selected Thai customers were on perceived on the same level as the local Swedish

customers, making service personnel interact with them on the same basis as the locals. Although samples show that Thai customers would have a high switching rate if banks were to customize their needs according to their culture, yet this aspect would only be a matter of comfort and convenience to be able to speak in Thai. However, if customers perceived a negative experience from the customized activity, the switching rate will result highly as well. This aspect refers to the brand image in which it encourages individuals to take a certain bank as first priority to that of their competitors, but if competitors can satisfy the customer's demands then they are more likely to choose them.

With respects to Thai culture, the study shows that as traditional beliefs are slowly seeping away, the selected samples of Thais in Sweden tend to be carried through the new assemble of the dominant culture. This does not show a difference in terms of age or the level of education fulfilled. Although the majority of the Thai samples have shown to maintain Thai culture through celebrations and beliefs, yet when choosing banks, it is a matter of how their family thinks about the particular decision also. Family in this sense is Swedish husband, wife, or partner as Thais that move to Sweden plan to stay here permanently or for a long duration.

7. RECOMMENDATION AND FURTHER DISCUSSION

From the study outcome, the selected banks have taken the steps to continually improve their services to all customer groups. For some ethical customer groups, there is the need for banks to employ personnel who can speak and understand minor ethical customer groups that has the potential in an increase in immigration rate. As this factor acquires cost of hiring and development, banks must weigh their strategic planning on an equivalent basis in accordance to the level of their ability to develop (the profit margin). They must be able to identify the needs of their target customers in order to analyze the customer's current satisfaction level. Only through closely appreciating these factors can banks undergo strategic positioning and produce highly competitive products. Moreover, for already established customer-based institutions, it is essential to understand customer satisfaction and loyalty levels in order to make their way from other competitors. The importance of branding and the significance of positioning lead to not only the name they sell but also the power of their products in the market as well.

When looking at the customer needs, several distinctions can be applied. Firstly, there is the need for customers from time to time, to seek face-to-face service encounter from bank personnel. This can be seen through important decision making with a large amount of money involved, investments, or to borrow loans. Although tangible presentations through brochures and advertisements are important, yet it is the knowledge that bank personnel can transcend to their customers that determines the skill and quality in giving proper advice. Moreover, the number of people who has a financial need seek for the most efficient method of transaction activity. Face-to-face service may not be essential but customers need a reliable place they can turn to. This sets the stage for remote banking or branches located appropriately in proportion to the areas of customer demography. This is the area of which direct marketing would come into request. There is then, the need for skilled financial representatives to be located throughout the country incase emergency cases are needed from customers. Customers must be ensured that they are receiving the highest quality of services, therefore the main concern for bank providers. Service levels and convenient factors are major issues as it is the approachable aspects toward the total perceived quality for the customer. Should direct contacts be made, they must be ensured user-friendly so as to make customer feel at ease and not to offend them while information is transferred. Product from banks should not be for profit but rather value-based in order for the customer to see the benefits for them as a win-win implementation. The future of the banking industry is facing challenges, yet if a certain bank can understand these elements can find ways to overcome or make strategic moves to deal with it, then considerable rewards will pursue.

As for Thai customers, bank providers should enhance a customized service that can be approachable for the whole family. This is because Thai customers are attentive towards the family members, it lead to the requirement of what benefits them as an individual must also benefit their family members, especially their children if they were not domestically born in Sweden. Thai parents usually save up a different account for their children for future benefits. As of this, bank providers must research into this area to formulate an appropriate effective system. There is another group of customer which was not covered in this chapter. Over past five years, Sweden has become new destination where Thai and other Asian students are interested in continuing their higher-education. Certainly, those students who only aim to stay in Sweden temporary cannot use Swedish to communicate fluently. If domestic bank can create better offers in order to accommodate this group of students who will stay in the country for at least one year, this group can be potential

customers for the banks as well. For example, the bank can offer special transaction rate, fees or adjust processes and services to be simpler for them. One interesting option that could be cost effective for the bank and students is internet bank services as internet is one of major parts in their life-style. But since the customer cannot register for internet services without personal ID, the banks may need to consider about expanding possibility for these students to be able to access to internet services. Anyhow this issue will need to be looked up further and the trend of students in Sweden is not yet stable to cause any big change at the moment.

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APPENDIX

Appendix A: Questionnaire to measure service quality and acculturation levels – English Version

Demographics

Underline the applicable SA INT TRA

1. **Do you live in Sweden and/or have a residence permit?**

- Yes No

2. **When were you born?** 19.....(-91 minimum)

3. **Which city do you live in Sweden?**

- Stockholm
 Eskilstuna
 Vasteras
 Other.....

4. **Gender:**

- Male Female

5. **Where were you born?**

6. **What is your nationality?**

7. **How long have you been living in Sweden?**years

8. **What is the highest level of education you completed?**

- Secondary school or lower Professional Certificate
 Bachelor's degree Masters Degree PHD (Doctoral Degree)

9. **How many banks in Sweden are you dealing with?**

- Don't have a bank in Sweden
 One
 More than one Please specify how many.....

10. **Which bank do you mainly deal with, in Sweden? (You should only chose one)**

- Swedbank
 Nordea
 SEB
 Handelsbanken
 ICA
 Länsförsäkringar
 Other, please specify.....

11. For how long have you been a customer at your bank?

- Less than 1 year 1-3 years
 4-6 year More than 6 years

12. How frequently do you contact your bank in person?

- 1 – 4 times a year 5 – 10 times a year 1 – 3 times a month Every week

13. How well do you think these statements describe the bank you are mainly using?

How well do you think these statements describe the bank you are mainly using? Mark from 1 (Strongly disagree) to 5 (Strongly agree)		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Providing services as promised	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	Dependability in handling customer's service problems	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	Performing services right the first time	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	Providing services at the promised time	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	Keeping customers informed about when services will be performed	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	Prompt service to customers	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	Willingness to help customers	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	Readiness to respond to customers' request	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	Employees who instill confidence in customers	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	Making customers feel safe in their transaction	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	Employees who are consistently courteous	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12	Employees who have the knowledge to answer customer questions	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
13	Giving customers individual attention	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
14	Employees who deal with customers in a caring fashion	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
15	Having the customer's best interest at heart	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
16	Employees who understand the needs of their customers	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
17	Modern equipment	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
18	Visually appealing facilities	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
19	Employees who have a neat, professional appearance	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
20	Visually appealing material associated with the service	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
21	Convenient business hours	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
22	Convenient location (easy to get there)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

Marketing Mix

14. Choosing a bank

Mark how important you find each factor when you choose your bank Mark from 1 (Not important) to 5 (Very important)		Not important	Not very important	Neutral	Important	
1	Location	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	Brand	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	Fees and interest rate	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	Services offered by the bank	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	Service quality	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	Languages spoken by the staff	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	What my family think of it	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	What friends of my own nationality thinks about it	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	What friends of other nationalities think of it	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	Other..... Please specify	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	Other..... Please specify	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

15. How do you usually get information about and from your bank?

- Radio & TV
- Newspapers & Magazines
- Internet
- Posters / Billboards
- Direct contact with employees
- Direct mail
- Word of Mouth
- Others.....

16. Which language(s) do you use to communicate with your bank?

- Swedish
- English
- Other, please specify.....

17. What services are you currently using in banks?

- Basic account
- Savings account
- Charge card / ATM (Minuten or Bankomat)
- Credit Card
- Internet banking
- Loan
- Insurance
- Payment and money transfer
- Pension
- Other, please specify.....

18. **When selecting a bank, which of these factors do you consider as important?**

- Interest rate on the (savings) account
- Interest rate on the loans
- Transferring fees to other banks / abroad
- Exchange rate
- Credit card fees
- Fees for Internet banking
- Other, please specify

19. **Printed ads**

How well do you think these statements describe how you feel about printed advertising about banks. Mark from 1 (Strongly disagree) to 5 (Strongly agree)		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I prefer pictures over text	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	The feeling I get from the ad is more important than what they write	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	If I would see ads in my own language I would be more attracted to it	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	I want to feel that the ad is targeting me as an individual, not my family or group	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	I want to see the benefits of a bank clearly in the ad	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

Acculturation and Cultural Elements

20. **My closest friends are:**

- Swedish
- Same as my nationality
- Other, Please specify

21. **In general my friends are:**

- Swedish
- Same as my nationality
- Other, Please specify

22. **The second most common nationality among my friends is:**

- Swedish
- Same as my nationality
- Other, Please specify

23. **Which regional or cultural group do you mainly identify yourself most with:**

- Sweden
- Other, Please specify

24. Connection between you and the regional / cultural group mentioned above

Show how well the following statements are applicable to you. Mark from 1 (Strongly disagree) to 5 (Strongly agree)		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	There is a strong connection between my self-identity and my regional or cultural group	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	I'm very involved in the group mentioned above.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	I mainly celebrate events that are not typically Swedish	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	I celebrate typical Swedish events (midsommar, jul) in a Swedish way	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	My first language is Swedish	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	I'm fluent in Swedish	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	I typically use other language(s) than Swedish when talking to friends and family. Please specify.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	I often engage in activities (meetings, parties) where Swedish or English are not the main languages used.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	I often buy products that are found only in ethnic stores	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	I define myself based on my religion	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	I consider myself as very religious.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12	I celebrate religious events more based on tradition than faith.	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

25. Some final questions

Show how well the following statements are applicable to you. Mark from 1 (Strongly disagree) to 5 (Strongly agree)		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I'm very satisfied with my bank in general	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	I'm very satisfied with the service I get at my bank	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	If another bank offered me information (text) in my own language I would probably switch to that bank. (Answer if applicable)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	If another bank had an employee speaking my language I would probably switch to that bank. (Answer if applicable)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	If another bank showed interest in my culture (e.g. Eid or Chinese new-year) I would probably switch to that bank. (Answer if applicable)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

26. Give (if possible) some examples of good or bad experiences you had with your bank that strongly affected your opinion about it.

.....

.....

Thank you very much for your contribution!

Demographics

Underline the applicable SA INT TRA

1. คุณอาศัยอยู่ในประเทศสวีเดน หรือ มี Residence Permit หรือไม่?

- ใช่ ไม่ใช่

2. คุณเกิดในปีใด? 25.....

3. คุณอาศัยอยู่ที่เมืองใดในประเทศสวีเดน?

- Stockholm
 Eskilstuna
 Vasteras
 อื่นๆ.....

4. เพศของคุณ

- ชาย หญิง

5. คุณเกิดที่ใด (ประเทศ)?

6. คุณถือสัญชาติใด?

7. คุณได้อาศัยอยู่ในประเทศสวีเดน มาเป็นระยะเวลา?ปี

8. คุณจบการศึกษา ในชั้นใดต่อไปนี่ (ล่าสุด)?

- ชั้นมัธยมศึกษา หรือน้อยกว่า ประกาศนียบัตรวิชาชีพ
ปริญญาตรี ปริญญาโท ปริญญาเอก

9. คุณกำลังใช้บริการธนาคารในประเทศสวีเดนทั้งหมดกี่แห่ง?

- ไม่มีเลย
 1 แห่ง
 มากกว่า 1 แห่ง โปรดระบุ.....

10. คุณใช้บริการธนาคารใดเป็นหลัก? (กรุณาเลือกเพียงแห่งเดียว)

- Swedbank
 Nordea
 SEB
 Handelsbanken
 ICA
 Länsförsäkringar
 อื่นๆ โปรดระบุ.....

11. คุณใช้บริการของธนาคารดังกล่าว มาเป็นเวลานานเท่าใดแล้ว?

- น้อยกว่า 1 ปี 1-3 ปี
 4-6 ปี มากกว่า 6 ปี

12. คุณติดต่อ หรือทำธุรกรรม กับทางธนาคารด้วยตัวเองบ่อยแค่ไหน?

- 1 – 4 ครั้งต่อปี 5 – 10 ครั้งต่อปี 1 – 3 ครั้งต่อเดือน ทุกสัปดาห์

13. ข้อความต่อไปนี้ อธิบายลักษณะของธนาคารที่ท่านกำลังใช้บริการอยู่ได้ตรงตามความรู้สึกของท่านอย่างไร?

กรุณาเลือกระดับข้อความต่อไปนี้ อธิบายลักษณะของธนาคารที่ท่านกำลังใช้บริการอยู่ได้ตรงตามความรู้สึกของท่านอย่างไร ตั้งแต่ 1 (ไม่เห็นด้วยอย่างมาก) จนถึง 5 (เห็นด้วยอย่างมาก)		ไม่เห็นด้วยอย่าง มาก	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่าง มาก
1	ให้บริการได้ตามสัญญา	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	มีความน่าเชื่อถือในการจัดการกับปัญหาของลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	ให้บริการได้ตรงตามความต้องการในครั้งแรก	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	ให้บริการได้ตรงตามเวลาที่กำหนด	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	ให้ข้อมูลกับลูกค้าเกี่ยวกับเวลาการให้บริการอยู่เป็นประจำ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	ให้บริการได้ทันทั่วทั้งที่ จับใจ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	มีความตั้งใจให้บริการ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	มีความพร้อมที่จะตอบสนองความต้องการของลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	มีพนักงานที่สร้างความเชื่อมั่นให้แก่ลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	ให้ความรู้ที่ปลอดภัยต่อลูกค้าในขั้นตอนการโอนเงิน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	มีพนักงานที่สุภาพอ่อนน้อม เสมอต้นเสมอปลาย	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12	พนักงานมีความสามารถในการตอบคำถามลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
13	ให้ความสนใจกับลูกค้าเป็นรายบุคคล	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
14	มีพนักงานที่เอาใจใส่ลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
15	ให้ความสำคัญแก่ลูกค้าเป็นอันดับแรก	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
16	มีพนักงานที่เข้าใจความต้องการของลูกค้า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
17	มีอุปกรณ์เครื่องมือทันสมัย	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
18	มีสิ่งอำนวยความสะดวกที่ดึงดูดตา	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
19	มีพนักงานที่ดูดีเหมาะสม และ ดูเป็นมืออาชีพ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
20	มีอุปกรณ์ที่ใช้ในการบริการดึงดูดตา	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
21	ช่วงเวลาทำการที่สะดวกเหมาะสม	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
22	สถานที่ตั้งเหมาะสม (เดินทางสะดวก)	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

Marketing Mix

14. Choosing a bank

กรุณาเลือกระดับว่าคุณพอใจกับข้อต่อไปนี้ มีความสำคัญมากน้อยในระดับใด ต่อการตัดสินใจเลือกใช้บริการธนาคารของท่าน ตั้งแต่ 1 (ไม่เห็นด้วยอย่างมาก) จนถึง 5 (เห็นด้วยอย่างมาก)		ไม่สำคัญ	ไม่ค่อยสำคัญ	เฉยๆ	สำคัญ	สำคัญมาก
1	สถานที่ตั้ง	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	ชื่อเสียง	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	ค่าธรรมเนียม และอัตราดอกเบี้ย	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	บริการที่ธนาคารเสนอให้	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	คุณภาพการบริการ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	ภาษาที่พนักงานใช้สื่อสาร	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	ความเห็นของครอบครัว	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	ความเห็นของเพื่อนเชื้อชาติเดียวกัน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	ความเห็นของเพื่อนต่างเชื้อชาติ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	อื่นๆ โปรดระบุ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	อื่นๆ โปรดระบุ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

15. ปกติแล้ว ท่านได้รับข่าวสารข้อมูลจากทางธนาคารโดยทางใด?

- วิทยุ & โทรทัศน์
- หนังสือพิมพ์ & นิตยสาร
- Internet
- ไปรษณีย์ / ป้ายโฆษณา
- ติดต่อโดยตรงกับพนักงานของทางธนาคาร
- ไปรษณีย์
- คำบอกเล่า
- อื่นๆ.....

16. คุณใช้ภาษาใดในการสื่อสารกับทางธนาคาร?

- ภาษาสวีเดน
- ภาษาอังกฤษ
- อื่นๆ โปรดระบุ

17. คุณกำลังใช้บริการใดจากจากธนาคารบ้าง?

- บัญชีทั่วไป
- บัญชีเงินฝาก
- Charge card / ATM (Minuten or Bankomat)
- บัตรเครดิต
- Internet banking
- เงินกู้
- ประกันภัย
- บริการชำระเงิน และโอนเงิน
- เบี้ยบ้านานู

อื่นๆ โปรดระบุ

18. ปัจจัยข้อใดดังต่อไปนี้ ที่ท่านเห็นว่ามีความสำคัญต่อการเลือกใช้บริการธนาคารของท่าน?

- ดอกเบี้ยเงินฝาก
- ดอกเบี้ยเงินกู้
- ค่าธรรมเนียมการโอนเงินไปยังธนาคารอื่น หรือไปยังต่างประเทศ
- อัตราแลกเปลี่ยนเงินตราระหว่างประเทศ
- ค่าธรรมเนียมบัตรเครดิต
- ค่าธรรมเนียมสำหรับ Internet banking
- อื่นๆ โปรดระบุ

19. Printed ads

กรุณาเลือกระดับว่าข้อความต่อไปนี้ ตรงกับความรู้สึกของท่านที่มีต่อสื่อโฆษณาของธนาคารในระดับใด ตั้งแต่						
1 (ไม่เห็นด้วยอย่างมาก) จนถึง 5 (เห็นด้วยอย่างมาก)		ไม่เห็นด้วยอย่างมาก	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่างมาก
1	ท่านเลือกสื่อรูปภาพมากกว่าตัวอักษร	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	ความรู้สึกเมื่อได้เห็นโฆษณาสำคัญกว่าเนื้อหาที่นำเสนอ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	ข้อความโฆษณาในภาษาของท่านเองสามารถดึงดูดใจท่านได้มากกว่า	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	ท่านต้องการให้โฆษณาสื่อตรงถึงความต้องการของท่านคนเดียว ไม่ใช่ครอบครัวหรือกลุ่มของท่าน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	ท่านต้องการให้โฆษณาของทางธนาคารนำเสนอผลประโยชน์ที่ท่านจะได้รับอย่างชัดเจน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

Acculturation and Cultural Elements

20. เพื่อนสนิทของท่าน คือ:

- ชาวสวีดิช
- มีเชื้อชาติเดียวกับตัวท่าน
- อื่นๆ โปรดระบุ

21. เพื่อนๆของท่าน โดยส่วนมากคือ:

- ชาวสวีดิช
- มีเชื้อชาติเดียวกับตัวท่าน
- อื่นๆ โปรดระบุ

22. เพื่อนๆของท่าน โดยมารองลงมาจากข้อ 21:

- ชาวสวีดิช
- มีเชื้อชาติเดียวกับตัวท่าน
- อื่นๆ โปรดระบุ

23. วัฒนธรรมของกลุ่ม หรือชนชาติใดที่แสดงถึงความเป็นตัวท่านมากที่สุด ในความคิดของท่าน

- สวีดิช
- อื่นๆ โปรดระบุ

24. Connection between you and the regional / cultural group mentioned above

กรุณาเลือกระบุว่าคุณมีความต่อไปนี้ ตรงกับตัวท่านในระดับใด ตั้งแต่ 1 (ไม่เห็นด้วยอย่างมาก) จนถึง 5 (เห็นด้วยอย่างมาก)		ไม่เห็นด้วยอย่าง มาก	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่าง มาก
1	“ตัวตนของท่าน” มีความเกี่ยวพันอย่างแน่นแฟ้นระหว่าง ถิ่นฐานและวัฒนธรรมของท่าน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	ท่านมีส่วนร่วมอย่างมากกับกลุ่มพวกตามที่กล่าวถึงในข้อ 1	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	ท่านร่วมฉลองพิธีหรือเทศกาลต่างๆที่นอกเหนือไปจากงานของชาวสวีเดนเป็นหลัก	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	ท่านร่วมฉลองเทศกาลต่างๆของสวีเดน ตามวิถีชาวสวีเดนแท้ๆ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	ภาษาหลักของท่านคือสวีดิช	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6	ท่านใช้ภาษาสวีดิชได้คล่อง	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7	ท่านใช้ภาษาอื่นๆ นอกเหนือจากภาษาสวีดิช เพื่อสื่อสารกับครอบครัวและเพื่อนๆเป็นประจำ โปรดระบุ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
8	ท่านเข้าร่วมกิจกรรมต่างๆ (การชุมนุม, งานสังสรรค์) ที่ไม่ได้ใช้ภาษาสวีดิชเป็นหลักอยู่บ่อยๆ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9	ท่านมักจะมีข้อสันนิษฐานที่หาได้ตามร้านค้าของต่างชาติที่นั่นอยู่บ่อยๆ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
10	ท่านให้คำนิยามของตัวเองโดยยึดตามศาสนาของท่าน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
11	ท่านคิดว่าทำมีความเคร่งครัดต่อศาสนา	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12	ท่านร่วมพิธีกรรมทางศาสนา โดยถือตามประเพณี มากกว่าความเชื่อ	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

25. Some final questions

กรุณาเลือกระบุว่าคุณมีความต่อไปนี้ ตรงกับตัวท่านในระดับใด ตั้งแต่ 1 (ไม่เห็นด้วยอย่างมาก) จนถึง 5 (เห็นด้วยอย่างมาก)		ไม่เห็นด้วยอย่าง มาก	ไม่เห็นด้วย	เฉยๆ	เห็นด้วย	เห็นด้วยอย่าง มาก
1	ท่านมีความพอใจของธนาคารของท่านโดยรวม	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2	ท่านมีความพอใจในบริการที่ได้รับจากธนาคารของท่าน	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3	ถ้าหากมีธนาคารอื่นให้ข้อมูลตัวหนังสือต่างๆเป็นภาษาของท่าน ท่านอาจจะเปลี่ยนไปเป็นลูกค้าของธนาคารนั้น	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
4	ถ้าหากธนาคารอื่น มีพนักงานที่สามารถพูดภาษาเดียวกับท่านได้ ท่านอาจจะเปลี่ยนไปเป็นลูกค้าของธนาคารนั้น	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5	ถ้าหากมีธนาคารอื่นที่ให้ความสนใจต่อวัฒนธรรม ประเพณีของท่าน (เช่น วันตรุษจีน หรือ สงกรานต์) ท่านอาจจะเปลี่ยนไปเป็น	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>

26. กรุณายกตัวอย่างประสบการณ์(ถ้ามี) ทั้งดีและไม่ดี ที่มีผลอย่างมากต่อความรู้สึกของท่านที่มีต่อธนาคารนั้น

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ขอขอบคุณที่ให้ความร่วมมือ