The relationship between level of acculturation and service quality perception;

A case study of Swedish banks and customers with Iranian and Iraqi cultural origins living in Sweden

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# Abstract

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<th>Date:</th>
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<tr>
<td>Program:</td>
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| Authors: | Shabnam Abghari  
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| Tutor: | Tobias Eltebrandt |
| Title: | The Relationship between Level of acculturation and Service Quality Perception;  
A Case study of Swedish Banks and Customers with Iranian and Iraqi cultural origins living in Sweden |
| Problem: | • 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? |
| Purpose: | • Running a comparison between ‘Iranian-Iraqi’ and ‘Swedish’ customers’ level of satisfaction.  
• Studying the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model attributes for explaining their level of satisfaction  
• Investigating how Swedish banks design and offer their services and products to immigrant customers |
<p>| Method: | For the method part we relayed mainly on using primary data for our study. A quantitative data was collected through a questionnaire that was distributed on Swedes, Iranians and Iraqis to measure their level of satisfaction and to know the level of acculturation for the ‘Iranian and Iraqi’ customers. Moreover some primary qualitative data was gathered through conducting interviews and distributing surveys on Swedish banks in order to know their management style towards immigrants living in Sweden and if they design any products or services for them. |</p>
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<td>Our three hypotheses were rejected in the final results. As we found out that ‘Iranian and Iraqi’ customers are more satisfied than ‘Swedish’ customers in the total service perceived quality.</td>
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<td>Also we found out that the level of acculturation does not affect the level of the perceived service quality of those immigrants, as the people who have been living in Sweden for a longer period of time did not show a higher level of acculturation, nor did they show a higher level of total perceived quality.</td>
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<td>Finally we found out that Swedish banks treat all customers equally regardless of their different cultural backgrounds.</td>
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**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

This section provides an overview of the topic to be studied in which a small background is given, followed by the problem statement, purpose, scope of the study and targeted audience.

1.1 Background

A quick look at the growth of population in Sweden, in 1900 the population of Sweden was 5.1 million where 36,000 were born in another country; jumping to 2004 the population had crossed 9 million but with 1.1 million foreign-born people. During one century the total Swedish population did not even double, while the number of foreign-born people increased approximately by 30 times composing about 12% of the total population (Mångkulturellt centrum, Pocket Facts, 2006, p.12).

Searching throughout the history, we can find that Sweden has been a migration point for different nations starting from the middle ages till date. This migration pattern has turned Sweden into a country with diversified ethnic groups holding different cultures (Migrationsverket, History of the Swedish migration, 2005). This phenomenon has influenced the country in many ways and highly affected the country’s development progress. Among all, one of the important aspects is the level of satisfaction that service providers are able to create for customers with different cultural backgrounds in Sweden as a multi ethnic environment. Nowadays many of the multicultural countries such as UK, US, Canada and Australia have started extensive movements in conducting research towards the matter of ethnicity and cultural differences due to the continuous changes happening to the ethnic identities in sharing social space with other cultures. Looking for the related sources of data and literature in Sweden, it is obvious that this matter has not been studied in details and financial service providers have not focused on ethnic marketing methods extensively in the country.

As emphasized by McCracken who is a leading cultural anthropologist in his podcast managing discontinuous change that was published on Marketing Pop Culture website; culture and commerce need to go together and it is important to know how families, groups and individuals live in order to discern how products and brands should be communicated. Culture is a medium in which brands and services are constructed around (Fields, 2007).

According to the Pocket Facts report prepared by The Swedish Integration Board 2006, ‘Iranians and Iraqis’ are among the first five largest groups of foreign-born people as per the 2004 census (Mångkulturellt centrum, Pocket Facts, 2006, p.20). Based on this, we dedicate this chapter to study the level of acculturation and its influence on the service quality perception of Swedish banks on ‘Iranians and Iraqis’ residing in Sweden and in particular
those who are living in Stockholm, Västerås and Eskilstuna. And in order not to take one side of the equation and be able to benchmark our results, interviews and online surveys were conducted with some banks which revealed data about how services are provided for these immigrants as well as Swedish customers.

1.2 Purpose

The purpose of our study is summarized in three major tasks:

- Running a comparison between ‘Iranian-Iraqi’ and ‘Swedish’ customers’ level of satisfaction.
- Studying the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model attributes for explaining their level of satisfaction.
- Investigating how Swedish banks design and offer their services and products to immigrant customers.

1.3 Scope of the Study

This chapter focuses on two immigrant groups, which are ‘Iranians and Iraqis’ who were born in their home countries but have spent various numbers of years living in Sweden. Moreover the Swedish customers are included and among all financial service providers, only Swedish banks were contacted. The regional focus of this study is Stockholm, Västerås and Eskilstuna.

1.4 Target Audiences

This study can be beneficial for Swedish banks and mainly the marketing and communication departments who are responsible for designing and communicating services and products to their customers. Our specific immigrant group constitutes a big portion of the total immigrant population living in Sweden. Hence it will help banks to know how these customers perceive the service quality they offer them and what they can do to improve it in the future.

Moreover, this study can add to the literature that is written about services offered to immigrants in Sweden and provides further guidelines for students and researchers who are interested in studying the influence of culture and acculturation on the perceived service quality.
2 Theoretical Framework

In this part we focus on the theories used in analyzing our findings. The major theories that talk about Hofstede cultural dimensions, SERVQUAL model and acculturation are discussed in the general chapter while the other theories that discuss the intergenerational value transmission model, relationship marketing, connection between national culture and management behavior, self reference criterion and some focus on Hofstede dimensions about Iran, Iraq and Sweden as well as additional theories related to acculturation and ethnicity.

2.1 The Intergenerational Value Transmission Model

In the consumer behavior world the intergenerational value transmission model emphasizes that people are not born with their own values; values are learned from one generation to another, as early lifestyle experience influences the values that are being transmitted through family, school and religious institutions (Evans, Jamal & Foxal, 2006, p.22).

![Figure 1](integration-value-transmission-model.png)

*Figure 1,* Integration value transmission model
Source: Evans, Jamal & Foxal, 2006, P.23

As for values transmission and acculturation, Vedder, Berry, Sabatier and Sam (2008) they emphasize that transmission takes place between people and it differs between parents and children. For immigrants both parents and children interact with two different cultures with two different experiences and expectations. It is discussed that the experience of the host country is more prominent among adolescents as their circle of communication goes beyond their family and ethnic group members to their school and peer group relationships in the wider society. While parents do not have the same experience and they get more
involved with members of immigrant groups. Here the parents influence becomes higher in transmitting their national culture to their children. The writers also use the ecological approach which was designed by Berry and Georgas that addresses the level of education, gender roles, and the proportion of life these immigrant adolescents have spent in their country of residence as social features to compare the lives of parents and children. They concluded that the larger the proportion of life that an adolescent spends in the country of settlement and the higher the parental education the lower the family obligations are on forcing the national values.

Belonging to the own group is what really matter to parents as by the increase of time spent in the host country the more the children become autonomous in participating in the new society and the bigger the gap between their own value preferences and what is represented and accepted by their parents. In the world of immigrants the importance of family obligations differ between parents and children and it is influenced by family and non family members. In general children are influenced by other members who control their way of living and experiences (Vedder et al. 2008, pp.650-652)

2.2 Amendments to Hofstede Cultural Dimensions

According to Hofstede’s dimensions for Sweden, Iran and Iraq a noticeable difference is recognized for the score of the four dimensions between these countries.

Sweden has individualism as the highest ranked Hofstede dimension, while Iran and Iraq that are both considered Muslim countries rank higher in power distance. Uncertainty avoidance is also high for these two countries. Countries that are high in power distance and uncertainty avoidance are more likely to follow a social group system that doesn’t allow significant upward mobility for its citizens, they are highly rule oriented with rules and regulations thus inequality of wealth and power have been allowed to grow in the society. Societies with high uncertainty avoidance do not accept change easily and are not risk takers in order to avoid the unexpected. Also these countries are more emotional and motivated by inner nervous energy.

Democracy level is low in these countries, as it is not unusual for new leaderships to arise from army revolution and not from a diplomatic or democratic change. The individuality dimension is very low for these countries, as collectivism tends to be dominant in which close and long-term commitment and loyalty to the member group is very high. While countries that are low in power distance and uncertainty avoidance like Sweden, have lower level of inequality and more acceptances for the different opinions with less number of rules which is the result of more democratic societies.
People in these cultures are more apathetic and do not express emotions. Individuality is very high in Sweden, in which the ties between individuals are loose and people tend to care more about themselves and their immediate family (itim International, 2009).

Table 1, Hofstede cultural dimensions for Sweden, Iran and Iraq
Source: itim International, 2009

<table>
<thead>
<tr>
<th></th>
<th>Power Distance</th>
<th>Individualism/Collectivism</th>
<th>Masculinity/Femininity</th>
<th>Uncertainty Avoidance</th>
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<tbody>
<tr>
<td>Sweden</td>
<td>31</td>
<td>71</td>
<td>5</td>
<td>29</td>
</tr>
<tr>
<td>Iran*</td>
<td>58</td>
<td>41</td>
<td>43</td>
<td>59</td>
</tr>
<tr>
<td>Iraq</td>
<td>80</td>
<td>38</td>
<td>53</td>
<td>68</td>
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* Hofstede’s survey was conducted in 1979 before Iran Islamic revolution, subsequent changes had happened in Iran for which it conforms more closely to the dimensions of other Muslim countries currently.

2.3 Relationship Marketing

Service providing process leads to interaction between service provider and customers for which the relationship will be created. These interactions can be direct or indirect, take a long or short time. In terms of services, there exists always this interaction which is used as a basis for marketing. The outcome of this relationship is an important factor due to the fact that if the customer is not satisfied with the created relationship which means if the customer perceives that s/he receives a lower quality or less value than a competitor, there the exchange of value for money will stop and customer will turn to other service providers. Keeping the existing customers is easier/cheaper than getting new ones to replace the ones who have been lost (Grönroos, 2007, pp.25-26).

A relationship is developed only when a customer perceives that a mutual way of thinking exists between customer and service provider and how value is created for customers. Relationship will be created depending on the way that marketing relationship is implemented but in the end, it is the customer who decides that a relationship has been created rather than the firm. The mutual way of thinking mentioned above creates a two-way commitment that leads to loyalty. It is important to note that loyalty means that both the customer and the service provider should reach a certain level of commitment to the other (Grönroos, 2007, p.36).

Strong customer relationships are based on long-term interactions that are resulted from customers recognizing the benefits that accrue from either allowing the supplier to become more involved in their value chain or customers, in suppliers’ activity chain. These types of relationships work best when customers are actively looking for tailored solutions for their own buying problems. In this era, consumer marketing depends highly on mass-
customization which increases the opportunity for one-to-one marketing. Marketing communications can be tailored particularly using direct mail and database marketing solutions. Nowadays, an increasing number of organizations are seeking to talk to their customers based on a far more detailed understanding of their lifestyles and life cycle stage (Peck, H., Payne, A., Christopher, M. & Clark, M. 2004, pp. 412-414).

2.4 Conceptualizing Ethnicity and Identity

In the literature that talks about ethnicity, identity and consumer behavior, researchers found it hard to find the proper relationship between both of them. In this field Laroche et al. 1992 in their article ‘An Examination of Ethnicity Measures: Convergent Validity and Cross-Cultural Equivalence’, they identify between two different methods for measuring ethnicity and identity which are subjective and objective measures. In the subjective section they focus on the idea that ethnicity is an issue of a personal belief in which it reflects an individual psychological identity about their cultural attributes. As for the objective measure which is a complete contrast of the former one, the socio-cultural traits such as religion, language and cultural traditions are taken into consideration. So when measuring ethnicity it should be highlighted which indicators were used subjective or objective. Added to these two measures there is the intensity of attachment within ethnic groups, as in many cases individuals with a strong ethnic association are also combined with those with a weak attachment (Burton, 2000, pp.856-857).

As for the idea of whether ethnic minorities will accept the culture of the host country or reject it, Rex in his sociological research ‘Contemporary Nationalism, Its Causes and Consequences for Europe- A Reply to Delanty’, argues about the point of the attitude of the host country towards ethnic minorities. He emphasizes that there are three ways in which the host country can respond to ethnic groups: first assimilate minorities on equal terms, second treat them as a second class citizens or finally understand and recognize the cultural diversity on the private level while preserving a shared public and political culture (Burton, 2000, p.857).

The acculturation models of measuring ethnicity, identity and consumption are faced with some limitation. First the culture of the ethnic groups is perceived as a static one and they consider acculturation as the way consumers accept or reject the culture of the host country referring any change of the culture to the level of acculturation and ignoring the concept that the ethnic group culture could evolve the same as the culture of the host country. Second, there is an assumption that individuals have the complete freedom and a level of autonomy in choosing what to adopt from the host culture and what to retain. This belief ignores the idea that ethnic groups are obliged sometimes to accept some dimensions of the host culture due to some constraints and in order to ensure conformity in the society. The final limitation is the situational ethnicity that focuses on the idea that the cultural and
social identities are affected by the social surroundings and the product being bought (Burton, 2000, pp. 858-859).

2.5 Connection between National Culture and Management Behavior

According to Hofstede 1983 nationality and management are related to each other due to three different reasons: a) nations are political units rooted in history with their own institutions, legal, educational and labor market systems, b) informal organizations are usually culturally based and c) psychological factors and our way of thinking are partly influenced by national cultural factors formed by early family relations and educational systems which differ from country to country.

As discussed by Lindell & Arvone (1996) there are three different management styles; employee orientation, task orientation and development orientation. In the employee orientation style the manager tends to build a close and friendly relationship with his employees, showing concern and supporting his subordinates, while in the task orientation style all the efforts are designed and structured in order to achieve the group formal goals, here the roles of the manager and subordinates are well defined. As for the third style ‘development orientation’ it was developed recently due to the changes that are happening in the business world, so a new management style that enforces flexibility and change was needed that generates new ideas and creates competence.

In the study they compared managers from six different European countries, two Latin European countries (Belgium and France) and four Nordic countries (Sweden, Norway, Finland & Denmark). They based their research on the relationship between management styles and Hofstede’s cultural dimensions, coming up with the following assumption. Countries with higher power distance are controlled through systems and structures and they tend to be more task oriented. While countries with low power distance tend to have more consultation in their management style and more employees oriented. Employees are considered more important than technology and decisions are made in co-ordination with the employees.

As for the second dimension individuality-collectivity, they assumed high individuality to be connected with development orientation and high conformity to be connected with task or employee orientation. Regarding masculinity and femininity they assumed managers in masculine countries to apply more task orientation attitude since they initiate structure, while managers in feminine countries show more employee orientation.

As for the final dimension uncertainty avoidance, countries with low degree in certainty avoidance tend to be more risk takers and initiate innovation which means they might adopt the development orientation in their management style, while countries with high uncertainty avoidance tend to think and worry more about the future and look for clear requirements, here more task oriented attitude could be anticipated.

Upon conducting the analysis they found out that Nordic managers came lower in task orientation and they are characterized as planning and order behavior. Also it showed that Nordic managers came higher on employee orientation, they are friendly and supportive for their subordinates. As for development orientation, both Latin and Nordic countries were evaluated more or less equally. Nordic managers showed that they encourage their subordinates to think along new lines, while Latin managers push more for growth and doing things in new ways. But in such countries the manager is the source of orders, while in Nordic managers it’s a collaborative work where the manager uses his subordinates to come up with new ideas.

As for the direct relation of national culture with management style, it was found that national cultural is highly related to the task orientation behavior, Hofstede’s value factors were related to the management style in a way but the other two managerial behaviors were more controlled by management actions and patterns of the manager and the organizational culture. So national culture is an important factor in shaping the management behavior but there are other factors that play a role in determining the management behavior in the different cultures.
2.6 Self-Reference Criterion (SRC)

*It is the unconscious reference to one’s own cultural values, experience and knowledge as a basis for decisions.* Here knowledge is considered the product of the history of the own marketer culture that he uses spontaneously in other markets when faced by any problem. Usually these values and norms are different from those in the host country which causes problems in decision making. The constant use of SRC prevents the marketer from taking the cultural differences into consideration or recognizing these differences which are known by ethnocentrism. The most successful way to control SRC is to recognize its existence in our behavior and be aware of the cultural differences (Ghauri & Cateora, 2006, pp.15-16).
3 Method

The method part gives a clear idea about why we chose this topic, how we created our literature review and formulated the conceptual framework. This is followed by explaining the process of data collection, analysis, the limitations we faced and the reliability and validity of our paper.

3.1 Topic Selection

This study investigates the importance of customers’ level of acculturation in determining their level of satisfaction and the kind of relationship that banks build with their immigrant customers in Sweden. Today we are living in the era of mobility and change which has caused societies to become more multi-cultural where ethnicity has become an increasingly important consumer characteristic (Burton, 2000, p.853). The instability of life in some parts of the world has caused people to migrate from their home countries in search of a better future for them and their families. Moreover individuals are seeking superior academic and profession opportunities globally.

Why Sweden? Throughout the previous decade the situation in Sweden has been encouraging for emigrants to move there. According to the statistical data released by the Migration Information Source (2006), Sweden has accepted refugees from neighboring countries between 1938 and 1948. Then the labor immigration was facilitated between 1949 and 1971. Family reunification and refugees from developing countries were welcomed during the period 1972 and 1989. Asylum seekers from southeastern, Eastern Europe and Middle East started their migration to Sweden since 1990 to present as well as the free movement of EU citizens within the European Union.

These waves of migration were followed by the decision that was taken by the Swedish parliament in 1984 which encouraged refugees to scatter all over the country so that the whole of Sweden could contribute to fulfilling the social integration aim causing most of the Swedish cities to be multi-cultural (Anderson, 1996, p.21).

Before arriving in Sweden, we heard a lot about the number of foreign-born people who live there. Upon arriving and experiencing the daily life, we found that this is an alive issue, foreign-born and natives share public areas and spaces such as buses, supermarkets and parks while at the same time we could still hear people talking in different languages in the streets. After all of these observations and living in Sweden- Västerås for 10 months, our tutor brought up the topic of this study to be considered, we were interested to participate and further investigate it since it is highly related to our situation as foreigners living in Sweden and to our observations. Each of us come from different nationality; Jordanian and Iranian and upon further research we found that the number of ‘Iranians and Iraqis’ constitute a major proportion of the immigrants living in Sweden who came as refugees in
the eighties and increased at the beginning of the 1990’s. Since we speak the native languages of ‘Iranians and Iraqis’; Arabic and Farsi, we were able to communicate with them in their own languages allowing them to express themselves freely and share with us all the experiences that they faced while dealing with the Swedish banks.

Banks have been chosen for one main reason; people from different cultures and nationalities deal with banks and a two way interaction is common, so it would be confirmed to us that both immigrant and Swedish customers use this service and deal with the same banks. Moreover it is the type of business from which the service quality dimensions could be evaluated and measured.

3.2 Literature Review and Choice of Theories

Our research process went through two major steps; at the beginning we looked into information that enriched our knowledge in the field of ethnicity and service providers; then upon gaining the sufficient information we started looking for the suitable theories that helped us in building our conceptual framework.

Our first source of information was the university databases; mainly we used Emerald, JSTOR and ABI/Inform. Our research keywords were ethnicity in Sweden, ethnics and service providers, acculturation, multicultural marketing and service marketing. Google scholar was in so much of help in finding the suitable articles that relate to our topic of study. This first phase introduced us to some case studies that were conducted in this field. The US experience in dealing with the different ethnic groups as a success story was of a great help in showing how the financial service providers targeted Hispanics through developing special services and communication messages that talk directly to them. Moreover these articles provided us with information that helped us start questioning the situation we have in Sweden, such as the differences of demographics between ‘Iranian and Iraqi’ immigrants and Swedish customers and it is effect on the offered services, the inexperienced immigrant customers and how they seek information to satisfy their needs and wants from external sources, the type of relationships that immigrant customers seek to target, the sensitivity in dealing with immigrants and the effect of the cultural differences between immigrants and the host country.

The specialized journals like the Journal of Marketing Management and Journal of Consumer Marketing gave us more precise information that is related to our topic. One of the useful articles that we found in the Journal of Marketing Management was ‘Ethnicity, Identity and Marketing: A Critical Review’ that was written by Dawn Burton (2000). This article discusses a similar case, of how service providers in England consider the market a homogenous one and they do not consider ethnicity as an individual consumer characteristic that require special attention and marketing. This article focuses a lot on the importance of having a
reliable and accurate research in order to get the sufficient information about your ethnic market and how to design your research method for this task. From this study we added on the theories of ethnicity and identity and the different types of acculturation. Another useful article that we found in the Journal of Youth and Adolescence is ‘The Intergenerational Transmission of Values in National and Immigrant Families: The Role of Zeitgeist’ by Paul Vedder, John Berry, Colette Sabatier and David Sam (2009), from this article we were introduced to the intergenerational value transmission model that was used as a theory in understanding how values are transmitted and shape the actions of each culture.

As for the other part of the study which is the statistical data, we were introduced to Mångkulturellt centrum which is a specialized center that deals with diversity and multiculturalism in Sweden, from their website we downloaded the Pocket Facts-Statistics on Integration which provided us with all the information about the number of ethnic groups living in Sweden divided by nationality, demographics, level of education, labor market, income, housing & health. Also from this study which is conducted by The Swedish Integration Board in collaboration with Statistics Sweden we were able to know about the history of immigrants living in Sweden and the reasons behind the different waves of migration.

In order to get information about culture, acculturation and service management which mainly guide this study, we narrowed our source of used books in to four. ‘Service Management and Marketing: Customer Management in Service Competition’ by Christian Grönroos (2007), this book talks mainly about service marketing and the new trends in building successful relationships with customers and how to maintain it. Grönroos discusses new theories that are related to service marketing; the total perceived quality theory that talks about the expected quality and the experienced quality and how service providers should manage between both of them. The other part of the book helped us understand how companies manage their relationships with their customers.

The second book is ‘Perspectives of Scandinavian Management’ (1996), which is published by Gothenburg School of Economics and Commercial Law and contains several studies that investigate the Scandinavian management style. For our thesis we used the study that was done by Martin Lindell and Jouko Arvonen, which talks about ‘The Nordic Management Style-an Investigation’. Here in this study the writers investigate Hofestede cultural dimensions with the three management styles and come up with a link between the national cultural and management behavior. These results helped us to further understand the management style of the Swedish banks.

The third book we used is ‘Consumer Behaviour’ by Martin Evans, Ahmad Jamal and Gordon Foxall. (2006). We used this book to build more on our understanding of culture and
acculturation since it mainly covers the different aspects of the consumer behavior and how
the behavior of individuals is shaped and controlled by the values they carry and the culture
they relate to. The theory of the intergenerational value transmission model is the main
theory that we used from this book.

The last book is ‘International Marketing’ by Pervez Ghauri and Philip Cateora (2006), the
book mainly talks about how to run a business in a multicultural environment and the
analysis that should be done to understand each new market. From this book we are using
the self reference criterion theory which is an important one in understanding how
companies perceive and evaluate the markets they are operating in.

### 3.3 The Development of Theoretical Framework

Searching through several related articles and books helped us in developing our theoretical
framework. Selecting the right theories that match with the problem statement and the
purpose of the study questions was of a high importance. Theories can act as keys and only
the right key would lead to the right answer. In developing this framework, we applied a
chronological view to analyze and interpret the gathered data as a way to answer our
purpose.

Our theoretical framework mainly covers theories that helped in responding to our three
purposes of the study. First we started by getting to know the difference between ‘Iranian-
Iraqi’ and ‘Swedish’ customers level of satisfaction. To answer this part, the theory of
culture helped us to define a tool to frame our findings about the customers’ service quality
expectations and how they are shaped according to their cultural backgrounds. Hofstede
theory acted as a key in figuring out the differences between immigrants and the host
country’s cultural values.

Getting benefit of the SERVQUAL model, we were able to gather information about the way
immigrant customers perceive the quality of services provided by banks that is executed by
measuring the differences between the customers’ expectations of how the service should
be performed and their experience of the service quality. Information covered by the
SERVQUAL instrument, enabled us to crosstab all the other variables with the SERVQUAL
dimensions.

The second task of the study was figuring out the level of acculturation of ‘Iranian and Iraqi’
immigrants in relation with the SERVQUAL model attributes for explaining their level of
satisfaction. Here for this task we searched for acculturation and ethnicity theories that
defined the frame to interpret the related questions we asked these customers. The
theories of intergenerational values transmission model, ethnicity and identity were
implemented.
The last part dealt with answering questions about the banks operating in Sweden in terms of gaining knowledge about how they target those immigrants. Service providers are defined in accordance with their customers and the type of relationship they are able to build with them. We used the relationship marketing theory, the relationship between national cultural and management behavior and the self reference criterion theories in analyzing the gathered information from the related questions to reach this aim.

With reference to the developed theoretical framework, we were able to conceptualize three hypotheses that guided the process of documenting our findings, analyzing them and coming up with the final conclusions.

**Hypothesis 1**: Swedish customers are likely to be more satisfied with the service they receive from their financial service provider compared to Iranian and Iraqi customers.

**Hypothesis 2**: Iranians and Iraqis who have been living in Sweden for a longer time are more acculturated than the ones who have been living here for a shorter period of time.

**Hypothesis 3**: Iranians and Iraqis who have been living in Sweden for a longer time are more satisfied with the service they get from their financial service provider compared to the ones who have been living here for a shorter period of time.
1. Hofstede cultural dimensions
2. The intergenerational value transmission model
3. Acculturation and ethnicity
4. SERVQUAL model
5. Relationship marketing
6. Connection between national culture and management behavior
7. Self reference criterion

- Level of ‘Iranians and Iraqis’ service quality perception based on ‘the time spent in Sweden’
- Level of ‘Iranians and Iraqis’ acculturation based on ‘the time spent in Sweden’
- Comparison between ‘Iranians and Iraqis’ and ‘Swedish’ level of perceived service quality
- Interviewing bank employees to know their way of thinking in dealing with their Swedish and non-Swedish customers
- Understanding the difference between ‘Iranian-Iraqi’ and ‘Swedish’ customers’ level of satisfaction
- Getting to know the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model
- Understanding how Swedish banks design and offer their services and products to immigrants.

*Figure 4,* Development of theoretical framework
3.4 Data Collection

This section explains in details the type of data we used, our sample size, customers’ questionnaire and banks survey distribution and finally the analysis of the data.

3.4.1 Primary Data

Primary data is the core of our study, and it is split into two parts; quantitative and qualitative data. The quantitative data was collected through a questionnaire that was distributed on Swedish, Iranians and Iraqis customers.

As for the qualitative data it was designed in two ways, interviews and surveys with the Swedish banks. For the interviews we used semi-structured questions so by this we can direct the path of the interviews but at the same time give some space for the interviewee to feel free in adding any point s/he wants. Those interviews were conducted face to face. As for the surveys we used pre-coded and open-ended questions as to minimize the time for answering the survey and keeping it within the direction of the study. Different types of pre-coded questions were used, such as likert scale, multiple choice, ranking questions, dichotomous, checklist and some short open-ended questions.

![Figure 5](image)

Figure 5, Type and method of collecting primary data

3.4.2 Sample Size

The sample of the study consists of 133 ‘Iranian and Iraqi’ and 129 ‘Swedish’ customers and it has been performed through the random sampling method which covered both genders with different age groups, educational level and number of years they have been staying in Sweden. The breakdown of the total sample based on age, gender, level of fluency in Swedish language, level of education and number of years staying in Sweden is represented in the following table. In general, 139 females and 113 males were interviewed.
The respondents live in three cities; Stockholm, Västerås and Eskilstuna. Throughout the whole study we refer to ‘Iranians and Iraqis’ as immigrants and it is important to note that in our sample we have considered those of Iranians and Iraqis who were born in their home countries and have moved to Sweden after spending several years in their home countries.

We have tried to keep the balance among the size of different studied groups as much as possible. A total of five questionnaires were deleted due to the poor accuracy in delivered answers.

### 3.4.3 Secondary Data

The secondary data was used on a minimum scale in this study and covering two dimensions. Firstly, the statistical data that was collected from The Swedish Integration Board study and the Migrationsverket website. From this data we were able to know the number of immigrants living in Sweden and in particular ‘Iranians and Iraqis’ and the history about the migration waves that happened in Sweden.

Secondly, the online databases and e-journals that were used to collect relevant studies and papers that talk about ethnicity and service quality that helped in enriching our information and writing our theoretical framework.
3.4.4 Distributing Questionnaires

Starting with the banks survey, our first contact with banks was on the 3rd of April 2009, we met the banks representatives in one of Mälardalen’s university job fairs on the 13th of March 2009 and through paying visits to the branches in Västerås. After that we started sending emails to Swedbank, SEB, Nordea, Handelsbanken and Länsförsäkringar branches in Västerås. Those emails were followed by visits to the branches to confirm receiving the emails and assigning dates for the interviews and filling the surveys. After so many visits we were able to arrange for interviews with two of Swedbank front teller employees on the 28th of April 2009 that lasted for 45 minutes and then it was followed by a survey that was filled by one of the private banking sector employees on the 7th of May 2009. Afterwards, on the 17th of May 2009 Länsförsäkringar bank sales manager working in Västerås branch replied back with a filled survey. In May 2009 we got responses from Nordea-Västerås, SEB - Eskilstuna and Stockholm. All the interviews and survey were conducted in English. The table below shows the names and positions of the employees that contributed in this part.

*Table 3*, List of the banks contacted

<table>
<thead>
<tr>
<th>Bank</th>
<th>Name of the Employee</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedbank –Västerås</td>
<td>Bjorn Vikman</td>
<td>Private Banking</td>
</tr>
<tr>
<td>Swedbank –Västerås</td>
<td>Bobby Ehnberg</td>
<td>Teller-Direct contact with customers</td>
</tr>
<tr>
<td>Swedbank –Västerås</td>
<td>Elina Starhagen</td>
<td>Private Banking</td>
</tr>
<tr>
<td>Länsförsäkringar-Västerås</td>
<td>Maria Sandberg</td>
<td>Sales Manager</td>
</tr>
<tr>
<td>Nordea – Västerås</td>
<td>Patrik Borg</td>
<td>Advisor</td>
</tr>
<tr>
<td>SEB – Eskilstuna</td>
<td>Hilya Koc</td>
<td>Customer Service Manager</td>
</tr>
<tr>
<td>SEB – Stockholm</td>
<td>Belgin Fortaci</td>
<td>Diversity Issues</td>
</tr>
</tbody>
</table>

As for the customers’ questionnaire, we started distributing our questionnaire on the 3rd of May 2009 and finished distributing on the 18th of May 2009. Our distribution areas covered Västerås, Eskilstuna and Stockholm. For the Swedish respondents we distributed our questionnaire in Mälardalen’s University campuses (Västerås and Eskilstuna), after that it was distributed in the train to Eskilstuna and to some of the retail shops in both cities. Most of the respondents were self assistant in filling the questionnaire. Regarding the Iranian and Iraqi respondents, first we approached the Swedish language schools in Västerås and Eskilstuna, then we distributed it to the shops and restaurants owned by ethnics living in...
Västerås and to some Iranian and Iraqi families that we met during our stay in Sweden and finally an online version was created and posted on Facebook related groups and sent by email to some Iraqi institutions contact list and friends in order to cover respondents living in Stockholm. The majority of the respondents were self assistant in filling the questionnaire, but also some interviews we conducted and some answers we received from the online version of the questionnaire.

The original version of questionnaire was formulated in English and it is worth mentioning that they were distributed in four languages; Farsi for Iranians, Arabic for Iraqis and English and Swedish for Swedish respondents. For the Farsi and Arabic versions we translated the questionnaires ourselves since it’s our mother language and then we asked people from our same nationality to proof read and to ensure clarity and accuracy of the questions upon which some revisions were done. The Swedish version was only distributed on two respondents and it got translated by a native Swedish speaker.

### 3.4.5 Analysis Plan

First we should clarify that we considered both Iranian and Iraqis as one cultural group, as based on Hofstede cultural dimensions both countries score the same in the four dimensions and there is a lot of commonalities between both countries.

The quantitative data was interpreted by using excel for time limitation purposes. Each time the data was filtered according to the different tests we wanted to do. Means, percentages and standard deviations were calculated to compare and assess the correlations between variables. Also the data was further used to know the perceptions and the insights of these immigrant groups. As for the qualitative data that was collected from the interviews with the banks, we summarized what those banks wrote and said and came up with a general understanding about how they perceive immigrants living in Sweden, how they target them and what kind of services and products they offer them.

According to Burton (2000) the subjective and objective measures were took into consideration when we evaluated the ethnicity of those immigrants. For the subjective measurement we took into consideration the personal beliefs of those immigrants that reflect the individual psychological identity about their cultural attributes while in the objective measure we studied the socio-cultural traits such as language and cultural traditions. By this, we make a balance between subjective and objective views.

The below table describes the relationship between our research purpose, hypotheses and the type of tests and cross tabulations that were done to analyze the quantitative and qualitative data.
### Research purpose

<table>
<thead>
<tr>
<th>Table 4, Data analysis plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Research purpose</strong></td>
</tr>
</tbody>
</table>
| Running a comparison between ‘Iranian-Iraqi’ and ‘Swedish’ customers’ level of satisfaction | **H1:** Swedish customers are likely to be more satisfied with the service they receive from their financial service provider compared to Iranian and Iraqi customers’ | • SERVQUAL dimensions vs. nationality  
• Gender as a factor to measure total service quality satisfaction  
• Level of education as a factor to measure total service quality satisfaction  
• Relationship and loyalty  
• Age as a factor to measure total service quality satisfaction  
• Number of years dealing with the same bank as a factor to measure total service quality satisfaction  
• Measuring total level of satisfaction |
| Studying the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model attributes for explaining their level of satisfaction | **H2:** ‘Iranians and Iraqis who have been living in Sweden for a longer time are more acculturated than the ones who have been living here for a shorter period of time’  
**H3:** ‘Iranians and Iraqis who have been living in Sweden for a longer time are more satisfied with the service they get from their financial service provider compared to the ones who have been living here for a shorter period of time’ | • The influence of duration of staying in Sweden on the language factors  
• Cultural group they refer themselves to  
• Measuring the level of acculturation  
• Relationship and loyalty of ‘Iranian and Iraqi’ immigrants  
• Factors affecting the decision of choosing a bank  
• Relationship between level of service satisfaction and fluency in Swedish language  
• Number of years vs. SERVQUAL |
| Investigating how Swedish banks design and offer their services and products to immigrant customers | **Findings about Swedish banks management style in dealing with immigrants** | |

**Note:** SERVQUAL stands for 'Service Quality'.
3.5 Limitations

In the process of conducting the research we encountered some obstacles that affected the collected data. First the distribution process took more time than expected due to the long questionnaire we had, as the average time to fill the questionnaire was around 15-20 minutes, thus the respondents were not willing to spend this time filling it. Second; our questionnaire included some personal questions for which immigrants did not feel comfortable answering them. Third; it was hard to find Immigrants who have been living in Sweden for more than 20 years and more. Lastly; only a few number of banks showed interest in cooperating with us for which it limited the amount of data gathered about how the different banks operating in the region of our study deal with Iranian and Iraqi immigrants, thus the reliability of the gathered data was affected.

3.6 Reliability and Validity

The number of respondents we have is 262; this number is not big enough to come up with a precise quantitative judgment but to give a notion and idea about the topic of the study.

Our hypotheses were formulated as guidance for the whole study for which a number of tests were performed to answer each hypothesis. Therefore the results we got were treated as qualitative information in order to get to people’s insights, perceptions and lifestyle and not numbers that are used to run statistical tests.
4 Findings and Analysis

The findings and analysis part is split into three sections that adheres to the purpose of our study. Firstly we start with the comparison between ‘Iranian and Iraqi’ and ‘Swedish’ customers level of satisfaction, secondly we study the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model attributes for explaining the level of satisfaction and finally we Investigate how Swedish banks design and offer their services and products to the immigrant customers.

4.1 The Political and Banking Situation in Iraq and Iran

Banking industry in Iraq is split in to two eras; the first era goes back to the former regime of Saddam Hussein. In that period banks were controlled by the government and they were not allowed to follow the technological developments happening internationally. As for private banks, they started operating in Iraq only in 1992, but they were banned from having any international transactions.

The banking scene was controlled by two main state-owned commercial banks the Rafidian and the Rasheed. These two banks owned 90% of the total financial assets (Iraqi National Investment Commission, 2009).

Moreover Iraq went through a long and hard sanctions period from August 1990 after Iraq’s invasion of Kuwait till May 2003 and the US invasion of Iraq. These sanctions caused deterioration in the Iraq’s economy. In this period there was a decline in the conventional social services that is provided for Iraqis (UNICEF, 2003).

After the end of this era, the banking system in Iraq was a fragile one, which was characterized by lack of modern technology, outdated systems, payments in cash, no voice or data connections, documents within the same branch or other branches were carried by courier, IT systems that did exist were damaged or stolen during the 2003 chaos, interest rates on banking system and most of the loans were given for one-year only and were rotated annually, with the interest rate re-set each year.

In the second era which comes after the year 2003 and the collapse of the old regime a major change happened in the political system in Iraq which caused a change in the banking system as well. As of late 2005 a change in the Iraqi banks capabilities and services started to take place which include; deposits, credit facilities, investments activities, foreign currency dealing, securities and trade services. But the insecure situation in Iraq after the US invasion of Iraq is causing a delay in the development of the Iraqi banks (Iraqi National Investment Commission, 2009).
Nowadays Iranian banks are facing two main obstacles in terms of growth and advancement in banking technology; country’s political situation that has led to sanctions and restrictions in relationship with foreign banks from one side and the low rate borrowing funds in comparison with high inflation rate from the other. The two explained factors have strongly affected the banking revenue which is considered as the main source of different drawbacks in providing the service to the customers causing an international isolation (Loeffler, 2009). Another problem is the limited resources in dealing with customers that result in long waiting queues and employees work long overtime hours which decrease their level of performance and treating customers in a negative way. Iranian banks are not using the modern banking methods and equipments in a high extent and this restricts the level of provided service to the highly demanding customers who have some trade agreements with foreign companies (Iranian Banking Challenges, 2008).

4.2 Comparison between ‘Iranian and Iraqi’ and ‘Swedish’ Customers Level of Satisfaction

The first task of knowing if there is a difference in the level of satisfaction between Swedish customers and ‘Iranian and Iraqi’ customers is to compare the level of satisfaction of both customers using the SERVQUAL model attributes and finding if there is a correlation between these attributes and gender, age, years of dealing with the bank and level of education, moreover test the strength of relationship for both nationalities.

4.2.1 Measuring SERVQUAL Dimensions vs. Nationality

To measure the level of satisfaction for each service quality dimension among ‘Iranian and Iraqi’ and ‘Swedish’ customers, first we calculated the means of the SERVQUAL five dimensions which are important influencers for the overall quality perception. In the table below we calculated the means of the five characteristics for both groups followed by a total for each one. ‘N’ represents the number of respondents under each category.

Table 5, Level of satisfaction for each service quality dimension for each sample group

<table>
<thead>
<tr>
<th>SERVQUAL Dimensions</th>
<th>Nationality</th>
<th>N</th>
<th>Reliability</th>
<th>Responsiveness</th>
<th>Assurance</th>
<th>Empathy</th>
<th>Tangibility</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
</tr>
<tr>
<td>Iranians &amp; Iraqis</td>
<td>133</td>
<td>4.01</td>
<td>4.00</td>
<td>3.97</td>
<td>3.89</td>
<td>4.00</td>
<td>3.97</td>
<td>0.61</td>
</tr>
<tr>
<td>Swedish</td>
<td>129</td>
<td>3.85</td>
<td>3.80</td>
<td>3.84</td>
<td>3.71</td>
<td>3.71</td>
<td>3.78</td>
<td>0.64</td>
</tr>
</tbody>
</table>
This test indicates that ‘Iranian and Iraqi’ customers are more satisfied with the service they get from Swedish customers but with a slight difference between the two figures, (mean=3.97) for ‘Iranian and Iraqi’ customers and (mean=3.78) for Swedish customers. Both groups agree on the reliability dimension as the one that scored highest in the service they get and on empathy as the weakest dimension, so there is consonant on the score of the highest and weakest dimensions. Beside these results there is a significant difference in the tangibility dimension, quality perceived for this dimension is low for Swedish customers (mean=3.71) while for ‘Iranians and Iraqis’ the quality perceived is high (mean=4.0). In general both groups agree on the perceived service quality dimensions for the first four attributes, while they disagree on the level of perceived quality for the last dimension; tangibility.

4.2.2 Measuring SERVQUAL Dimensions Based on ‘Gender’

The below table measures the level of satisfaction for each service quality dimension based on gender for both groups; ‘Iranians and Iraqis’ and ‘Swedish’ customers. Here the calculated means for each of the SERVQUAL dimensions is calculated separately as well as the overall mean for each gender is shown in the last column. According to the calculated means for each gender the level of satisfaction of ‘Iranians and Iraqis’ is higher than the Swedish customers. Within each of the two customer groups, women are more satisfied compared to men, ‘Iranian and Iraqi’ females (mean=4.07) while Swedish females (mean=3.85).

*Table 6*, Level of satisfaction for each service quality dimension for different ‘genders’ according to each sample group

<table>
<thead>
<tr>
<th>SERVQUAL Dimensions</th>
<th>Nationality</th>
<th>Reliability</th>
<th>Responsiveness</th>
<th>Assurance</th>
<th>Empathy</th>
<th>Tangibility</th>
<th>Total</th>
<th>N</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>STDV</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iranians and Iraqis</td>
<td>Male</td>
<td>67</td>
<td>3.88</td>
<td>3.86</td>
<td>3.90</td>
<td>3.79</td>
<td>4.01</td>
<td>3.89</td>
<td>0.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>66</td>
<td>4.11</td>
<td>4.09</td>
<td>4.10</td>
<td>4.06</td>
<td>4.02</td>
<td>4.07</td>
<td>0.61</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Swedish</td>
<td>Male</td>
<td>56</td>
<td>3.78</td>
<td>3.70</td>
<td>3.72</td>
<td>3.55</td>
<td>3.55</td>
<td>3.66</td>
<td>0.63</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>73</td>
<td>3.89</td>
<td>3.88</td>
<td>3.90</td>
<td>3.79</td>
<td>3.79</td>
<td>3.85</td>
<td>0.63</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
According to the means presented for each SERVQUAL dimension based on gender, reliability is scored the highest for the three customer groups; ‘Iranian and Iraqi females’ and ‘Swedish males and females’ while ‘Iranian and Iraqi males’ scored tangibility the highest and this is followed by assurance dimension agreed by all of the four groups as the second important dimension. The least scored SERVQUAL dimension in forming the customers perception is tangibility for ‘Iranian and Iraqi females’ and ‘Swedish males and females’ whereas ‘Iranian and Iraqi males’ gave the least score to the empathy of services provided by their banks. The graph is showing the trend as explained. So looking into the gender aspect, it is shown that females drive the level of satisfaction for both groups, with similarity for the most important and least important factors, and disagree among males for the perceived service quality dimensions.
4.2.3 Measuring Total Satisfaction Based on ‘the Level of Education’

The following table demonstrates the total level of service quality satisfaction of ‘Iranian and Iraqi’ and ‘Swedish’ customers according to the level of their education.

**Table 7**, Level of total service quality satisfaction based on ‘the level of education’ for each sample group

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Education level</th>
<th>Secondary School or Lower</th>
<th>Professional Certificate</th>
<th>Bachelor’s degree</th>
<th>Masters degree</th>
<th>PHD (Doctoral Degree)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iranians and Iraqis</td>
<td>N 35</td>
<td>19</td>
<td>40</td>
<td>28</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>4.10</td>
<td>3.06</td>
<td>3.95</td>
<td>3.70</td>
<td>4.06</td>
</tr>
<tr>
<td>Swedish</td>
<td>N 45</td>
<td>24</td>
<td>41</td>
<td>12</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>3.89</td>
<td>3.71</td>
<td>3.67</td>
<td>3.89</td>
<td>3.48</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.99</td>
<td>3.38</td>
<td>3.81</td>
<td>3.79</td>
<td>3.77</td>
</tr>
</tbody>
</table>

**Figure 8**, Total service quality perception based on ‘the level of education’ for ‘Iranian and Iraqi’ and ‘Swedish’ customers

The above table shows that there is no significant correlation between the level of education and the level of service satisfaction perceived by both group of customers. The highest perceived service quality has been ranked by ‘Iranians and Iraqis’ and ‘Swedish’ with secondary or lower level of education (Mean = 4.10 and 3.89). There is no similarity among
the other educational groups in the way they perceive the service quality and as a result it is shown that the influence of the level of education is very low in how customers perceive the quality they get from their banks.

The ‘secondary school or lower’ group can be characterized as a group with the least expectations and less demanding which results in higher level of satisfaction.

4.2.4 Measuring Loyalty Based on ‘the Number of Years Dealing with the Same Bank’

Here loyalty is calculated based on the number of years each group has been dealing with the same bank. For accuracy the Swedish respondents who were born after 1984 were excluded from this test and ‘Iranian and Iraqi’ respondents who have been staying in Sweden for less than six year were also excluded as we want to make sure that respondents in this test have spent more than six years in Sweden and also have passed the legal age for opening a bank account.

Table 8, Level of total service quality satisfaction based on ‘the number of years dealing with the same bank’ for each sample group

<table>
<thead>
<tr>
<th>Number of years dealing with the same bank</th>
<th>Less than one year</th>
<th>1-3 years</th>
<th>4-6 years</th>
<th>More than 6 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationality</td>
<td>N</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Iranians and Iraqis</td>
<td>76</td>
<td>0.00</td>
<td>17.72</td>
<td>13.86</td>
</tr>
<tr>
<td>Swedish</td>
<td>93</td>
<td>4.30</td>
<td>8.60</td>
<td>7.53</td>
</tr>
</tbody>
</table>

In the relationship and loyalty dimension both ‘Iranian and Iraqi’ and ‘Swedish’ customers spend more than 6 years dealing with the same bank, (79.57%) for Swedish and (68.42%) for Iraqis and Iranians. However on an item level Swedish customers showed more loyalty but with (4.30%) for customers who spend less than one year dealing with the same bank. ‘Iranian and Iraqi’ customers showed (0%) in the less than one year variable and scored higher in the one to three years and four to six years variables than the Swedish customers. In general both groups tend to build long term relationships with their banks and the idea of changing it seems to be low across both customer groups.
Moreover; it was mentioned by some of the respondents from the Swedish language school in Västerås that the Swedish government recommends the bank for them the moment they arrive in Sweden, and their money is usually deposited into their accounts so it would not be recommended to change it.

### 4.2.5 Measuring Satisfaction Based on ‘Age’

Another test that is used to measure the total service quality satisfaction of both groups is taking age as a key variable. The table below lists the relationship between four age bands and their level of satisfaction.

**Table 9**, Level of total service quality satisfaction based on ‘age’ for each sample group

<table>
<thead>
<tr>
<th>Age groups</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>45+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationality</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iranians and Iraqis</td>
<td>N 16</td>
<td>55</td>
<td>20</td>
<td>42</td>
</tr>
<tr>
<td>Mean</td>
<td>4.05</td>
<td>3.92</td>
<td>3.98</td>
<td>4.09</td>
</tr>
<tr>
<td>Swedish</td>
<td>N 49</td>
<td>41</td>
<td>19</td>
<td>20</td>
</tr>
<tr>
<td>Mean</td>
<td>3.96</td>
<td>3.71</td>
<td>3.44</td>
<td>3.70</td>
</tr>
</tbody>
</table>

**Figure 9**, Total service quality perception based on ‘age’ for ‘Iranian and Iraqi’ and ‘Swedish’ customers
The test indicates that there is no significant correlation between age and level of satisfaction for both customer groups. Each age group scored differently between the two categories of customers; even it did not show any similarity of the level of satisfaction for any same age band. For Iranians and Iraqis, the average service quality score of respondents for age group 45 years and above makes the highest level of satisfaction (mean=4.09), while respondents of age group 26-35 score the lowest with (mean=3.92). As for Swedish, the average service quality score of respondents for age group 18-25 makes the highest level of satisfaction (mean=3.96), and respondents of age group 36-45 score the lowest with (mean=3.44).

4.2.6 Measuring Satisfaction Based on ‘the Number of Years Dealing with the Same Bank’

In this test a cross tab has been run between ‘the number of years a customer has been dealing with a bank’ and ‘the level of total service quality satisfaction’ taking the nationality of respondents into consideration.

Table 10, Level of total service quality satisfaction based on ‘the number of years dealing with the same bank’ for each sample group

<table>
<thead>
<tr>
<th>Nationality</th>
<th>Number of years dealing with the same bank</th>
<th>Less than one year</th>
<th>1-3 years</th>
<th>4-6 years</th>
<th>More than 6 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iranians and Iraqis</td>
<td>N</td>
<td>16</td>
<td>53</td>
<td>12</td>
<td>52</td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>3.80</td>
<td>4.07</td>
<td>3.99</td>
<td>3.96</td>
</tr>
<tr>
<td>Swedish</td>
<td>N</td>
<td>2</td>
<td>11</td>
<td>18</td>
<td>98</td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>3.23</td>
<td>3.72</td>
<td>4.06</td>
<td>3.72</td>
</tr>
</tbody>
</table>
Figure 10, Total service quality perception based on ‘number of years dealing with the same bank’ for ‘Iranian and Iraqi’ and ‘Swedish’ customers

According to the calculated means that represent the level of perceived service quality, the highest service quality has been scored by Swedish customers who have been dealing with their bank between four and six years (mean=4.06). Whereas Iranians and Iraqis who have been dealing with their major bank from one to three years scored the highest with an average total perceived quality of (mean=4.07). Both groups have the lowest perceived service quality among customers who have been receiving services from their banks for less than one year.

4.2.7 Measuring Total Satisfaction among Both Nationalities

The following test has been run to measure the general service quality perceived by the two groups; ‘Iranians and Iraqis’ and ‘Swedish’, the results here are based on direct questions that were asked in the questionnaire. This test includes two questions about the level of general satisfaction and the general perceived service quality provided by the bank. The aim is to measure the level of customer satisfaction without any further analysis to compare against the detailed tests ran above and make sure of the reliability of the gathered data. According to the following table the level of satisfaction of Iranians and Iraqis is described by the (mean=4.04) which is slightly higher compared to the (mean=3.95) calculated for the Swedish customers that supports the findings in the previous sections.

Table 11, Level of total service quality satisfaction for each sample group

<table>
<thead>
<tr>
<th>Level of satisfaction</th>
<th>N</th>
<th>Mean</th>
<th>STDV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iranians and Iraqis</td>
<td>133</td>
<td>4.04</td>
<td>0.61</td>
</tr>
<tr>
<td>Swedish</td>
<td>129</td>
<td>3.95</td>
<td>0.64</td>
</tr>
</tbody>
</table>
Analysis

In accordance with our first hypothesis, to test the level of satisfaction of both groups, we examined the demographic factors and the duration spent dealing with the same bank for which we found that ‘Iranian and Iraqi’ customers are more satisfied compared to the ‘Swedish’ group. Looking at the results from the demographic tests, we found out that there is no relationship between the level of perceived service quality and the factors of age and level of education as there was no specific trend identified while comparing the means of each age and educational groups. But when we tested gender versus level of perceived service quality, it was shown that there was homogeneity in the level of satisfaction declared by females in both groups in which they scored higher than males.

Beyond the demographic factors, we wanted to know the maximum duration that each group spends dealing with the same bank and the effect of this duration on the level of perceived service quality. The results showed that the majority of both groups spend more than six years dealing with the same bank and even for ‘Iranians and Iraqis’, the percentage of customers who spend less than one year with the same bank was zero. As for the effect of the number of years spent with the same bank and the level of perceived service quality, both groups agreed that the least level of satisfaction was stated by the customers who spend less than one year dealing with the same bank. Moreover there was no similarity revealed for both groups which shows there is no significant relationship between the two variables.

The previous tests did not provide us with enough information to come up with a suitable analysis of why ‘Iranian and Iraqi’ customers are more satisfied compared to the ‘Swedish’ group. Based on Grönroos opinion about the perceived service quality, interactions create the moments of truth which impacts the customers’ perceptions of service quality. Service quality is based on five dimensions that could influence the level of service perception. The importance of these dimensions is subjective and it is based on the customers’ needs and cultural background. Since our sample group is immigrants and refugees who were born in their home countries, they have had the chance to experience the service in both home and host countries. Mainly their expectations are built upon the experiences they had in their home countries and not based on what Swedish banks promise to offer.

According to Hofstede cultural dimensions, there is a considerable difference in ranking each of the indexes among both country groups. Unlike ‘Iran and Iraq’, ‘Sweden’ scored low in power distance and uncertainty avoidance. Based on the relationship of culture and service quality, customers with high power distance would not expect service providers to offer high performance quality and thus agree to tolerate poor service quality. As for the other dimension, customers with high uncertainty avoidance consider the five service quality dimensions as of a high importance.
Service quality is measured by knowing the discrepancies between the consumers’ service perceptions and expectations. ‘Iranians and Iraqis’ perceptions were formulated based on their previous experiences with banks in their home countries therefore their expectations could be considered low according to the cultural factors mentioned previously. Due to the cultural differences among both country groups in which Sweden scored low in power distance and uncertainty avoidance, the difference between ‘Iranians and Iraqis’ perceptions and expectations was very high. When expectations are exceeded, customers would perceive the quality as more than satisfactory and this is what happened to our sample group.

As for ‘Swedish’ customers, they base their expectations on the banks’ promises and their previous experiences with other Swedish banks, that’s why the difference between the perceived and expected quality is not that significant in which their expectations are only met without being exceeded.

Finally our hypothesis Swedish customers are likely to be more satisfied with the service they receive from their financial service provider compared to Iranian and Iraqi customers is rejected, and ‘Iranian and Iraqi’ customers are more satisfied with a slight difference compared to the ‘Swedish’ customers. Hofestede power distance and uncertainty avoidance dimensions are the key cultural determinants in supporting these differences.

4.3 Studying the Level of Acculturation in Relation with the SERVQUAL Dimensions

For ‘Iranian and Iraqi’ Immigrants to Explain their Level of Satisfaction

In this part of the research the level of acculturation of ‘Iranian and Iraqi’ immigrants is being measured in order to figure out their level of satisfaction, taking the number of years they have been living in Sweden as a key factor and the SERVQUAL model as the way to measure their level of satisfaction.

4.3.1 Influence of ‘Number of Years Staying in Sweden’ on ‘Language’

At this stage, the influence of duration of staying in Sweden on the three factors of ‘stating Swedish as the first language’, ‘level of fluency in Swedish’ and ‘the use of languages other than Swedish’ has been tested. The highest score in each of the mentioned categories belongs to the ‘Iranians and Iraqis’ who have lived in Sweden for 6-19 years which does not show any definite trend. In other words regardless of the number of years spent in Sweden, ‘Iranians and Iraqis’ have kept their own language as a mean to communicate with family and friends to a high extent and they have not accepted Swedish as their first language even though their level of fluency in Swedish is getting better over the longer period of time.
Table 12, The influence of ‘number of years staying in Sweden’ on the ‘language’ aspect

<table>
<thead>
<tr>
<th>Language aspect</th>
<th>Number of years staying in Sweden</th>
<th>First language stated as Swedish</th>
<th>Fluent in Swedish</th>
<th>Use of languages other than Swedish</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
</tr>
<tr>
<td>1-5 Years</td>
<td>57</td>
<td>2.17</td>
<td>2.42</td>
<td>4.23</td>
</tr>
<tr>
<td>6 – 19 Years</td>
<td>53</td>
<td>2.60</td>
<td>3.81</td>
<td>4.38</td>
</tr>
<tr>
<td>20 Years and more</td>
<td>23</td>
<td>2.17</td>
<td>3.65</td>
<td>4.00</td>
</tr>
</tbody>
</table>

4.3.2 Testing the Cultural Group Immigrants refer themselves to

The aim of this test is to know to which cultural/regional group ‘Iranian and Iraqi’ customers refer themselves to; is it the Swedish culture or any other different one taking their level of involvement in this group into consideration. The number of years living in Sweden is being taken as a key variable that could shape their sense of belonging to this cultural/regional group.

Table 13, The influence of ‘number of years staying in Sweden’ on the ‘cultural group immigrants refer themselves to’

<table>
<thead>
<tr>
<th>Number of years Staying in Sweden</th>
<th>Category</th>
<th>Swedish Cultural Group Involvement</th>
<th>Other Cultural Groups Involvement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>Mean</td>
</tr>
<tr>
<td>1-5 years</td>
<td>57</td>
<td>15.80</td>
<td>3.22</td>
</tr>
<tr>
<td>6-19 years</td>
<td>53</td>
<td>41.51</td>
<td>2.77</td>
</tr>
<tr>
<td>20 Years and more</td>
<td>23</td>
<td>34.78</td>
<td>3.44</td>
</tr>
</tbody>
</table>

‘Iranian and Iraqi’ respondents who have been living in Sweden for 6-19 years show the highest level of belonging to the Swedish culture (41.51%) but with the lowest level of involvement (mean=2.77), and the respondents who have been living in Sweden for more than 20 years show the highest level of involvement with the Swedish culture (mean=3.44). Across the three groups of how many years those immigrants have been living in Sweden, the average percentage of referring to other cultural groups and the level of involvement is always higher for the ‘1-5 years’ and ‘6-19 years’, a change in the last group of 20 years and
above is being noticed, where the level of involvement is higher with the Swedish cultural group but with a higher reference for the other cultural group.

This table shows that even if some respondents assume that they belong to the Swedish culture, their level of involvement is very low with this group as it is shown in the ‘6-19 years’. In general the percentage of people who refer themselves to the other cultural groups is higher across the three groups, with a change for the ‘20 years and more’ group were a high level of involvement is being reflected but with a low percentage of reference to this group.

### 4.3.3 Measuring the Level of Acculturation

This table gives a thorough analysis of the level of acculturation for ‘Iranian and Iraqi’ immigrants; a deeper understanding on the item level is being studied on some cultural behaviors in relation with the number of years they have been living in Sweden.

**Table 14**, The influence of ‘number of years staying in Sweden’ on ‘cultural’ behaviors

<table>
<thead>
<tr>
<th>Cultural Aspects</th>
<th>Number of years staying in Sweden</th>
<th>1-5 Years</th>
<th>6 – 19 Years</th>
<th>20 Years and more</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>57</td>
<td>53</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>I mainly celebrate events that are not typically Swedish</td>
<td>3.54</td>
<td>3.72</td>
<td>3.48</td>
<td></td>
</tr>
<tr>
<td>I celebrate typical Swedish events in a Swedish way</td>
<td>3.53</td>
<td>3.67</td>
<td>3.56</td>
<td></td>
</tr>
<tr>
<td>I often engage in activities (meetings, parties) where Swedish or English are not the main languages used</td>
<td>3.38</td>
<td>3.41</td>
<td>3.52</td>
<td></td>
</tr>
<tr>
<td>I often buy products that are found only in ethnic stores</td>
<td>2.82</td>
<td>3.51</td>
<td>3.74</td>
<td></td>
</tr>
<tr>
<td>If I would see ads in my own language I would be more attracted to it</td>
<td>3.88</td>
<td>3.28</td>
<td>3.00</td>
<td></td>
</tr>
<tr>
<td>I want to feel that the ad is targeting me as an individual, not my family or group</td>
<td>3.61</td>
<td>3.36</td>
<td>3.22</td>
<td></td>
</tr>
</tbody>
</table>
Looking at the basic item of the acculturation table, ‘Iranian and Iraqi’ respondents celebrate both the Swedish and their own events at the same time with a stable mean score across the three year bands. As for their level of engagement in non Swedish activities, there is a slight increase in their level of engagement. For their shopping habits there was a noticeable increase in buying their products from the ethnic stores over the specified period of time with (mean=2.82) for the period ‘1-5 years’ and (mean=3.74) for the period ‘20 years and more’. When they were asked about the press ads and the language they prefer, they showed less interest in seeing ads in their own language by the time spent in Sweden, as the mean for ‘1-5 years’ is (3.88) and the mean for ‘20 years and more’ is (3,00) which reflects the decrease in their interest. Adding to the language aspect of ads, they expressed more interest in seeing ads that target them within a group and not as individuals, the decrease in mean was continuous across the three year groups with (mean=3.61) for the first group and (mean=3.22) for the last one.

When respondents were asked about their close friends and the second most common nationality among their friends, more than (85%) of the respondents said that their closest friends are of their same home nationality regardless of the number of years they have been staying in Sweden, they were even referring to their friends from their home country as ‘same as my nationality’ even if they hold the Swedish nationality. As for the second common nationality of their friends, (40%) of the respondents mentioned the Swedish nationality regardless of the number of years they have been living in Sweden. Another point that was brought up by one of the respondents from the Swedish language school in Västerås was that she wants to have Swedish friends in order to practice the language and know more about the Swedish habits, but she finds it very hard to interact or mingle with them. The community of Swedish people she knows is limited between her neighbors and tutors in the school.

4.3.4 Strength of the Relationship of ‘Iranian and Iraqi’ Immigrants

‘Iranian and Iraqi’ immigrants build a long term relationship with the Swedish banks they deal with across the three year bands mentioned in the table.
Table 15, The influence of ‘number of years staying in Sweden’ on ‘the number of years dealing with the same bank’

<table>
<thead>
<tr>
<th>Number of years staying in Sweden</th>
<th>Less than 1 year</th>
<th>1-3 years</th>
<th>4-6 years</th>
<th>More than 6 years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>1-5 years</td>
<td>57</td>
<td>28.1</td>
<td>68.4</td>
<td>3.5</td>
</tr>
<tr>
<td>6-19 years</td>
<td>53</td>
<td>0.0</td>
<td>24.5</td>
<td>17.0</td>
</tr>
<tr>
<td>20 years and more</td>
<td>22</td>
<td>0.0</td>
<td>4.5</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Figure 11, Total service quality perception based on ‘number of years dealing with the same bank’ for ‘Iranian and Iraqi’ and ‘Swedish’ customers

The most significant variable in this table is the ‘more than 6 years’ period of time they have been dealing with the same bank, as the percentage for the year band ‘6-19 years’ is (58.5%) and then it jumps to (91.0%) for the year band ‘more than 6 years’. Also looking at the year band ‘less than 1 year’, it is noticed that it drops to zero for the longer period of time spent in Sweden and the other year bands ‘1-3 years’ and ‘4-6 years’ decrease accordingly by time.

The table below provides a second way to look at the relationship ‘Iranian and Iraqi’ immigrants have with their banks in Sweden. A crosstab between the number of years they
have been living in Sweden and some cultural elements regarding language and celebrations of the immigrants’ home country is done. Respondents showed a decreasing interest in dealing with a bank that offers information in their own language and they did not consider it a key factor to switch to that bank, while they showed a minor increase in the idea of having a bank that shows interest in their own culture, but even though this increase of mean ($m_1=2.61$, $m_2=2.68$, $m_3=2.74$) is not strong enough to influence their decision about switching to other bank.

**Table 16.** The influence of ‘number of years staying in Sweden’ on some cultural and language aspects

<table>
<thead>
<tr>
<th>Cultural and language aspects</th>
<th>1-5 Years</th>
<th>6 – 19 Years</th>
<th>20 Years and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>57</td>
<td>53</td>
<td>23</td>
</tr>
<tr>
<td>If another bank offered me information (text) in my own language I would probably switch to that bank</td>
<td>3.07</td>
<td>2.90</td>
<td>2.78</td>
</tr>
<tr>
<td>If another bank had an employee speaking my language I would probably switch to that bank</td>
<td>2.77</td>
<td>2.73</td>
<td>2.56</td>
</tr>
<tr>
<td>If another bank showed interest in my culture (e.g. Eid or Chinese new-year) I would probably switch to that bank</td>
<td>2.61</td>
<td>2.68</td>
<td>2.74</td>
</tr>
</tbody>
</table>

### 4.3.5 Factors Affecting their Decision in Choosing a Bank

In order to test the factors that affect the decision they take when choosing a bank, two variables were tested, first the characteristics and features of the bank which included; location, brand, fees and interest rate, service quality and languages spoken by the staff, as for the second variable it included the opinion of my family, my friends of my own nationality and friends of other nationalities.
Table 17, The influence of ‘number of years staying in Sweden’ on some preferences made by ‘Iranians and Iraqis’

<table>
<thead>
<tr>
<th>Preference</th>
<th>1-5 Years</th>
<th>6 – 19 Years</th>
<th>20 years and more</th>
<th>Total</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>Mean</th>
<th>STDV</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>57</td>
<td>53</td>
<td>23</td>
<td>133</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank characteristics, features and quality of services</td>
<td>4.15</td>
<td>3.95</td>
<td>3.88</td>
<td>3.99</td>
<td>0.72</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What my family and friends think of the bank</td>
<td>3.08</td>
<td>2.94</td>
<td>3.03</td>
<td>3.02</td>
<td>1.08</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The importance of bank characteristics scored higher as a total mean (3.99) from the opinion of their family and friends (mean=3.02). Looking at the trend of the first variable, there is a slight decrease in the importance of bank characteristics in choosing the bank they deal with, as for the second variable, some minor changes are taking place across the three year groups but they are all happening around the (mean=3.00) which reflects a neutral change. As for the languages spoken by the staff that was included in the first variable, it is worth mentioning that it scored the lowest across the other factors in this variable and thus affected the total average negatively.

4.3.6 Total Satisfaction Based on ‘Fluency in Swedish Language’

A crosstab between ‘level of service satisfaction’ and ‘fluency in Swedish’ resulted in the following table. ‘Iranians and Iraqis’ who are not fluent in Swedish scored the same satisfaction mean as the ones who speak fluent Swedish (mean=4.00). In other words there is no significant difference among both groups and there is no correlation between fluency in Swedish and level of service satisfaction.

Table 18, Level of total service quality satisfaction based on ‘fluency in Swedish’ for each sample group

<table>
<thead>
<tr>
<th>Language</th>
<th>Not fluent in Swedish</th>
<th>Fluent in Swedish</th>
</tr>
</thead>
<tbody>
<tr>
<td>SERVQUAL</td>
<td>N Mean</td>
<td>N Mean</td>
</tr>
<tr>
<td>Iranians &amp; Iraqis</td>
<td>69 4.00</td>
<td>64 4.01</td>
</tr>
</tbody>
</table>

When ‘Iranian and Iraqi’ respondents were asked about the major language they use to communicate with their bank, (86%) of the total sample said that they use Swedish to communicate with their bank regardless of their level of fluency. The idea of translator was
brought up by some respondents, while one respondent mentioned that he uses Farsi in dealing with his bank since there is an Iranian employee working there. English is considered the second language of communication and (12%) of the total respondents are using it as their main language. Moreover it was highlighted by one of the respondents that they like to use Swedish in their communication in order to be forced to learn the language and practice it more.

4.3.7 Total Satisfaction Based on ‘Number of Years Staying in Sweden’

The correlation between the number of years staying in Sweden and the level of satisfaction over each SERVQUAL dimension is tested. Paying more attention shows that ‘Iranians and Iraqis’ who have been staying in Sweden for ‘1-5 years’, have scored tangibility as the highest influencing factor in their level of perceived quality (mean=4.11) and empathy as the lowest with (mean=3.93). For ‘Iranians and Iraqis’ who have been living in Sweden for ‘6-19 years’, the highest ranked SERVQUAL dimension is reliability (mean=4.06) and the lowest mentioned is responsiveness (mean=3.91) whereas for the group stayed in Sweden for ‘20 years and more’, responsiveness is ranked the highest (mean=3.94) and empathy is the lowest score with the (mean=3.77). In general there is no significant correlation between the number of years stayed in Sweden and the level of service satisfaction for each dimension.

Table 19, Level of total service quality satisfaction based on ‘number of years staying in Sweden’ for each sample group

<table>
<thead>
<tr>
<th>SERVQUAL Dimensions</th>
<th>1-5 Years</th>
<th>6-19 Years</th>
<th>20 years and more</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of years staying in Sweden</td>
<td>N</td>
<td>Mean</td>
<td>Mean</td>
<td>Mean</td>
</tr>
<tr>
<td>1-5 Years</td>
<td>57</td>
<td>3.95</td>
<td>4.04</td>
<td>4.05</td>
</tr>
<tr>
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<td>3.94</td>
<td>3.80</td>
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<td>133</td>
<td>3.98</td>
<td>3.96</td>
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</tr>
</tbody>
</table>

Respondents mentioned while answering the questionnaire that they are happy with how banks treat them equally like any other ‘Swedish’ customer; their requests are fulfilled through the normal process that is applicable for any other customer, this gives them more confidence and security in which they know they are in safe hands.
One more comparison that was brought up is the languor in performing jobs, which causes a delay in serving customers. But they relate this to the more patient and relaxed Swedish employees and management style.

**Analysis**

Our second and third hypotheses focus on the level of satisfaction and acculturation of ‘Iranian and Iraqi’ customers. These hypotheses were not confirmed. Starting with language, which is considered a major indicator in measuring the level of acculturation, results showed that by time, fluency in speaking Swedish language increases but at the same time they do not consider it as their first language and they keep using their home language in communicating with their family and friends. The results showed that there is an imperfect relation between language adoption and advancing acculturation. Apparently our sample group uses the Swedish language according to the physical context they are in whereas they continue using their home language in communicating with their social group.

Another measured aspect is the cultural group that respondents refer themselves to and their level of involvement in that culture. The longer time they have been living in Sweden did not reflect an increase in the percentage of the immigrants who refer themselves to the Swedish cultural group. It is worth mentioning that the group who refer themselves to the Swedish cultural group and have been staying in Sweden for 20 years and more, showed more involvement in the culture of the host country than the respondents from the same year group who refer themselves to other cultural group, despite the fact that the percentage of immigrants who refer themselves to other cultural group is nearly double the size of the other group.

Other factors such as shopping habits, cultural celebrations and media communication were considered to assess the level of immigrants’ acculturation. ‘Iranians and Iraqis’ celebrate both home and host cultural celebrations without any specific preference but their participation in non Swedish activities are increasing across the time. As for their shopping habits, they still prefer to buy their products from the ethnic stores. For the media communication, they still like to be targeted in the context of a group but messages do not have to be in their home language.

Relating these results to the intergenerational value transmission model in which they emphasize that values are transmitted from one generation to another through family, school, friends and early lifestyle experience, we can say that those immigrants who were born in their home countries, have acquired most of their values from their home cultural environment. The results of their interactions with the host country reflect that the majority of immigrants still refer themselves to other cultural groups, celebrate their own events as well as the Swedish events and buy their products from the ethnic shops. Even throughout the years, they still practice their cultural values acquired in their home countries and their experiences they got in the host country were the result of their involvement with the
members of the same immigrant group. Belonging to the own group is what really matters for ‘Iranians and Iraqis’ as their closest friends are mentioned to be from their own nationality in (85%) of all the cases and all of the above affects their level of acculturation.

As there are four different alternatives of acculturation, we can relate our sample immigrant group to the integration model since they are adopting some of the host culture values while maintaining their original culture. During the acculturation process, there has been no weakening of the immigrants’ original cultural identity and this segment can be categorized as ‘least-accultured’ and in some occasions, ‘bi-cultural’. Since ethnic affiliation is negatively related to consumer acculturation and lessen the chances of immigrants to adapt and adopt mainstream values and behaviors, we can support our previous findings by mentioning the high affiliation of our group with their community which decreases their level of acculturation.

Measuring the relationship and loyalty that immigrants build with their banks, a positive relationship was recognized between ‘the number of years immigrants spend in Sweden’ and ‘the number of years they spend dealing with the same bank’. ‘Iranian and Iraqi’ customers indicate that this relationship will hardly be affected by the emergence of other banks that are willing to provide them services in their home language, but they might show a slight interest in considering banks that take their home cultural events into consideration. They even emphasized that they care more about the bank characteristics, features and quality of services than the opinion of their family and friends.

Both factors of ‘the number of years staying in Sweden’ and ‘fluency in speaking the Swedish language’ are not decisive factors in driving the immigrants’ level of satisfaction in perceiving the service quality they receive. It is important to note that the majority of ‘Iranian and Iraqi’ customers use Swedish as the official communication language in dealing with their banks.

This level of satisfaction that immigrant customers show towards the Swedish banks can be listed under the ‘situational ethnicity’ and ‘consumer acculturation’ concepts. Their cultural and social identities are affected by their social surroundings and only some level of consumer acculturation is taking place in which immigrants take it as an opportunity of socializing in order to know the behaviors, attitudes and values of the host culture.

Our second hypothesis Iranians and Iraqis who have been living in Sweden for a longer time are more satisfied with the service they get from their financial service provider compared to the ones who have been living here for a shorter period of time and the third hypothesis Iranians and Iraqis who have been living in Sweden for a longer time are more accultured than the ones who have been living here for a shorter period of time were both rejected.
4.4 Swedish Banks Attitude towards Immigrant Customers

*Findings and analysis of how Swedish banks design and offer their services and products to immigrant customers*

It was significant that all of the banks were aware of the changes happening in the demographics of the Swedish society and the increase in the number of immigrant customers they serve on a daily basis. Accordingly their experience in dealing with different types of customers is developing and their knowledge about the need of the different services they require is growing. Diverse nationalities of customers were brought up by the interviewees like Iranians, Iraqis, Chinese and Turkish, but they show no differences in the way they serve them, only one interviewee refused to announce the different nationalities of their customers expressing that by law they are not allowed to do this.

For market research, most of them mentioned that they conduct specific types of research to measure the service quality they offer and to know their customers in general, but no in-depth research is conducted for the customers who come from different cultural backgrounds. Even when they register any new customer, they do not show any interest in knowing his background and they only take the information mentioned in the passport to be included in their database. Some banks hire employees from other cultural backgrounds due to their personal qualifications that fit the job, in addition they can help in dealing with the immigrant customers in terms of language they speak in common, but managers do not consider hiring such employees for these specific purposes.

The official communication language for dealing with customers is Swedish, either spoken by the employees or used for most of their print materials; in addition most of the employees have the ability to speak in English and few print materials were provided in English by only one of the interviewed banks. Customers who do not speak Swedish or English and deal with banks that do not even have employees who could speak their own language, are usually accompanied by relatives or friends who are able to speak the language or they use body gestures to get their job done.

All of the banks agreed that customers from different cultural backgrounds are considered as a potential market in the future and some new services and products could be designed for them but also be used by ‘Swedish’ customers. This understanding has not been implemented by banks, as only half of them mentioned that there is a focus on these segments in their market positioning strategy. Their marketing strategies towards these segments were contradicting with their previous understanding, as most of the banks agreed on having standardized policies for targeting both ‘Swedish’ and immigrant customers and they also emphasized that they treat their customers equally regardless of
their cultural backgrounds and if they want to treat them in another way it could be only through adapting some services or products for them that they can get inside the bank without any official campaigns that release these services or products. It was interestingly mentioned by the customer service manager and the advisor of two different banks that they recently adapted a customer service center that could provide the information for customers in different languages.

When banks were asked to rank the importance of the cultural, demographical and level of acculturation factors they might take in considering those immigrants as a new market segment. Demographics, language and culture were ranked the three most vital aspects that they might mull over when designing new services and products, while adaptation to the local community, national identity and religion were given a second priority. According to the elements of culture, some factors are given the higher priority that are important to gather and analyze in order to understand the cultural background of these immigrants.

Swedish banks appeared poorly placed to meet the needs of the customers with different cultural backgrounds and operated ‘color-blind’ marketing policies which could be related to ‘self reference criterion’ theory that is preventing the Swedish banks from taking the customers’ cultural differences into consideration while designing their marketing messages. Most of the interviewees talked highly of their institutions marketing strategy by expressing it in terms of the institution’s commitment to equal opportunities.

Moreover the interviewees pointed out that their company policy was to offer all consumers an equal opportunity to get access to the same services and products irrespective of the culture and adaptation factors. The following sentiment was common: ‘I do not think that immigrants have different financial needs, we have to better communicate our offers and show that they are important customers to us.’ While providers spoke of non-discriminatory policies whereby all potential customers are treated ‘equally’, this policy may ignore the needs of such groups and thus losing a potential investment that the bank could benefit from in the future.

From the attitude of the Swedish banks, we can understand the behavior of the host country towards the immigrants as they try to assimilate them on equal terms as the ‘Swedish’ customers. Here we find a similarity among the way both the Swedish banks and the ‘Iranian and Iraqi’ customers think in terms of equal treatments thus a relationship is developed as customers perceive a mutual way of thinking exists between customer and service provider and how value is created, but this relationship is not built on the idea of organizations’ tailored marketing communications that is based on further understanding of the immigrant customers’ lifestyle and cultural values.
A general finding from speaking with the representatives of the banks, who worked in direct contact with customers, was that none of the banks faced any major problems while dealing with immigrants despite their different nationalities. Most of the issues they addressed were related to language barriers, knowing about the services and products they offer and finally educating them about the Swedish financial laws and regulations.

Further understanding of the style of relationship which the Swedish banks have built with their immigrant customers and their management style which is based on their national culture, countries with low power distance and uncertainty avoidance like Sweden achieve best in ‘employee orientation’ and ‘development orientation’ management styles. This could be translated to higher empowerment of the employees’ skills, dealing with customers and loyalty for the bank they work for. This leads to creating a better relationship with customers. As for the ‘development orientation’ management style, we cannot provide any proofs as we need further information about organizational culture and management behavior.
5 Conclusion

The overall purpose of this study was to know the relationship between the level of acculturation and the service quality perception for ‘Iranian and Iraqi’ customers living in Sweden when dealing with Swedish banks. This purpose has been fulfilled by a) making a comparison between ‘Iranian and Iraqi’ and ‘Swedish’ customers’ level of satisfaction, b) studying the level of acculturation of ‘Iranian and Iraqi’ immigrants in relation with the SERVQUAL model attributes for explaining their level of satisfaction, and c) Investigating how Swedish banks design and offer their services and products to immigrant customers.

The comparison between the two groups showed that ‘Iranian and Iraqi’ customers are more satisfied than the ‘Swedish’ with a slight difference between the both means. The demographic factors were not of any significant importance in analyzing this difference however Hofstede cultural dimensions showed the importance of the cultural backgrounds in shaping the level of service quality expectations. Countries with high power distance and high uncertainty avoidance like Iran and Iraq are more controlled by rules and therefore they can tolerate any power forced on them and any in-equality in treatment, while Sweden that scores lower on both cultural dimensions focuses more on treating people equally. Moreover our immigrant sample group mainly consists of refugees who escaped from their unstable and inconsistent political situation in their home countries, enforced sanctions and wars thus the mentioned factors deteriorate the living conditions of the citizens and decrease the technological developments and service quality of banks in their home countries.

So the expectations of ‘Iranian and Iraqi’ customers are built on their experiences with banks in their home countries on the contrary to the Swedish customers and as a result the services offered exceeded their expectations leading to higher satisfaction. These outcomes rejected our hypothesis which assumed that Swedish customers are more satisfied than ‘Iranians and Iraqis’.

When the service quality for those immigrants was measured based on the number of years they have been living in Sweden and their level of acculturation, it was shown that the ‘Iranian and Iraqi’ customers are only integrating with the Swedish culture and the number of years they have been living in Sweden did not show a high level of acculturation for the ones who have been living in Sweden for more than 20 years. Also the results showed that there is a high affiliation between those immigrants and their cultural groups which is working negatively with their level of acculturation. Language was not an important factor in measuring their level of acculturation and satisfaction, since both groups who speak the language fluently and who do not, demonstrated the same level of satisfaction. Also when the SERVQUAL dimensions were tested against the number of years they have been living in Sweden, their level of satisfaction was not increasing as the number of years was growing.
even though those groups tend to build long term relationships with their banks. Hence these results also rejected our hypotheses that predicted an increase in the level of satisfaction by the increase in the number years those immigrants have been living in Sweden and the increase of their level of acculturation.

The last purpose is related to the banks. All of the banks showed that they do not design any special products or services for the different cultural groups although they are noticing how multicultural the Swedish society is becoming. Banks also added that they consider customers from the other cultural groups are the future potential but they do not intend to design any special products for them, they fairly customize some products or services for them that could be offered inside the bank, but no further customized communication could be executed. Hofestede cultural dimensions helped us in understanding their management behavior that could be more employee oriented. The Swedish banks style in dealing with customers can be characterized as ‘color-blind’ marketing strategy in which they treat customers equally regardless of their different cultural backgrounds. This could clarify the concept of the long term relationship and the high level of satisfaction of those immigrant groups, as they like the way they are treated equally; an attitude that they miss in their home countries and a gap that is fulfilled for them in Sweden.

In general we can say that the level of acculturation was not a decisive factor in controlling the level of satisfaction of ‘Iranian and Iraqi’ customers. The cultural aspect had a stronger influence on them, since our entire sample group is considered as foreign-born immigrants who experienced the unstable situation in their home countries that is reflected on the type of service they receive. This made them appreciate the level of service quality they are receiving in Sweden.

This study contributes to the under-researched area of immigrants in Sweden and how services are provided to them. To validate our results, we tried to take both sides of the equation and check how customers get the service and what banks offer, the usage of the SERQUAL model increased the possibility of getting validated results since it is tested and approved and finally several statistical tests were run to back check the validity of the data.

In this part we could refer to what was suggested by Rex, that there are factors that affect the level of identification and acculturation within the ethnic minorities. First the concept of the homeland and the dream of return, the host country and the fight they do against being treated as inferiors because of their racial characteristics and finally other possible countries of future settlement (Burton, 2000, P. 857-858).

For the future research directions numerous issues could be addressed. Studying the service quality between the first and the second generation would give a better understanding of the level of acculturation and the expected service quality. Another group of immigrants living in Sweden should be studied in order to give a clearer idea about the immigrants’ level of satisfaction towards Swedish banks and their level of acculturation, other study could be
conducted on a bigger sample size and finally some social aspects could be studied in order to know why the level of acculturation is low among those immigrants which could also affect their level of satisfaction from another perspective.
References


## Appendix A/ Customers Questionnaire, Farsi Version

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1. آیا شما در سوئد زندگی می‌کنید و یا ویزای اقامت دارید؟
2. شما متولد چه سالی می‌باشید؟ (لطفاً در صورت امکان به میلادی ذکر نمایید)
3. شما ساکن کدامیک از شهرهای سوئد می‌باشید؟
4. جنسیت: مذکر
5. در کدام کشور متولد شده‌اید؟
6. لطفاً میلیارد خود را مشخص نمایید
7. چه مدت ساکن کشورسعودی بوده‌اید؟
8. لطفاً بالاترین مدرک تحصیلی که کسب کرده‌اید را مشخص نمایید:
   - مدرک دوره راهنما و یا پایین تر
   - مدرک کارشناسی (لیسانس)
   - مدرک کارشناسی ارشد (فوق لیسانس)
   - مدرک دکترا
9. شما مشتری چند بانک در کشورسعودی می‌باشید؟
   - از هیچکای سوئدی نمی‌باشم
   - از یک بانک
   - از بیش از یک بانک
10. افرادی که تعداد کافی کار کرده و در کشورسعودی انجام می‌دهند (لطفاً فقط یک گزینه را انتخاب نمایید)
11. برای چه مدت مشتری این بانک بوده‌اید؟
12. هر چند وقت یکبار بانک خود مراجعه می‌نمایید؟
- [ ] یک تا چهاربار در سال
- [ ] یک تا سه بار در هفته

13. لطفاً مشخص نمایید در مورد بانکی که مشتری آن می‌باشید عبارات زیر تا چه حد با واقعیت مطابقت دارد (از بین گزینه‌های یک تا پنج انتخاب کنید).

| ردیف | انتخابات مطابق با وعده | قابل اعتماد در مورد پاسخگویی به مشکلات | ارائه سرویس رضایت‌بخش در اولین برخورد | ارائه سرویس طرف دوستانه و داده‌های مربوط | حفظ ساختن مشتریان در مورد مدت زمان لازم برای اجرای خدمات بانکی | سرویس دهی مطابق با وعده | مکان بانک | نام بانک | نرخ سرویس دهی و بهره بانکی | دسترسی آسان (از لحاظ مکان بانک) | زبانهای مکالمه با کارمندان | نظر افراد خانواده در مورد بانک مورد نظر | نظر دوستان هموطن در مورد بانک مورد نظر | نظر دوستان با ملیت متفاوت در مورد بانک مورد نظر | سایر موارد، لطفاً ذکر کنید |
|-------|----------------------|----------------------------------|----------------------------------------|-----------------------------------------------|------------------------------------------------|----------------------|-----------------|-----------------|-----------------|-------------------|------------------|----------------------|-----------------|-----------------|------------------|----------------|
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14. لطفاً مشخص نمایید هر یک از موارد زیر به چه حد در انتخاب بانک پرایتان اهمیت دارد؟

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15. معمولاً اطلاعات مربوط به بانک خود را از چه چه طریق کسب می‌کنید؟ (می‌توانید بیش از یک گزینه انتخاب کنید)

- رادیو و تلویزیون
- اینترنت
- پوسترها و بیلبوردها
- ارتباط مستقیم با کارمندان بانک
- مکاتبه مستقیم
- دوستانتان، آشنایان و خانواده
- سایر موارد - لطفاً ذکر کنید

16. در برقراری ارتباط با بانک خود از کدام زبان ارتباطی استفاده می‌کنید؟

- سوئدی
- انگلیسی
- اسپانیایی
- کازوی
- سایر زبان‌ها

17. شما از کدامیک از خدمات بانکی استفاده می‌کنید؟ (می‌توانید بیش از یک گزینه انتخاب کنید)

- حساب جاری
- خدمات پس انداز
- کارت اعتباری
- خدمات بانکی اینترنتی
- اینترنت
- کارت موبایل
- انتقال وجه و پرداخت
- سایر موارد - لطفاً ذکر کنید

18. به هنگام انتخاب بانک، کدامیک از فاکتورهای زیر برایتان اهمیت دارد؟ (می‌توانید بیش از یک گزینه انتخاب کنید)

- نرخ بهره حساب پس انداز
- کارمزد انتقال وجه به حسابی در سایر بانک‌ها و یا خارج از کشور
- نرخ خرید و فروش ارز
- کارمزد مربوط به کارت اعتباری
- سایر موارد - لطفاً ذکر کنید

19. لطفاً میزان موافقتنامه خود را با عبارات زیر در مورد آگهی‌های زیر تعیین نمایید:

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20. صمیمی ترین دوستان من:

- سوئدی است
- از هموطنان خودم می‌باشند

21. در مجموع دوستان من:

- سوئدی است
- از هموطنان خودم می‌باشند

22. دوستان درجه دوم من (از لحاظ اولویت):

- سوئدی است
- از هموطنان خودم می‌باشند
لزم می‌باشد: سوالات آخر

### سوالات کلیه‌گان

<table>
<thead>
<tr>
<th>شماره</th>
<th>سوال کلیه‌گان</th>
<th>بهترین پاسخ</th>
<th>انتخابی</th>
<th>بهترین پاسخ</th>
<th>انتخابی</th>
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<tbody>
<tr>
<td>1</td>
<td>در مجموع از بانک‌های مختلف رضایت دارم</td>
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<td>از خدمات ارائه‌دهی در بانک‌های مختلف بهترم</td>
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<td>اگر بانکی دیگر خدمات و اطلاعات خوبی را به زبان مناسبی ارائه دهد، سعی کنم به آن بانک بپیمایم</td>
<td>1</td>
<td>2</td>
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</tr>
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<td>4</td>
<td>اگر بانکی دیگر کارمندی با توانایی صحبت به زبان مناسبی وجود داشته باشد، ممکن است به آن بانک بپیمایم</td>
<td>1</td>
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<td>5</td>
<td>اگر بانکی دیگر توانایی صحبت به زبان مناسبی ارائه دهد و مسئول از عدم توجه به لیزی‌ها دیداری و آنها را در نظر گرفته باشد، ممکن است به آن بانک بپیمایم</td>
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### سوالات آخر

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<th>انتخابی</th>
<th>بهترین پاسخ</th>
<th>انتخابی</th>
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<tbody>
<tr>
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<td>در صورت امکان داشته باشید در مورد تجربیات خوب و بدی که روزی دیدگاه‌های در مورد بانکی که مشتری‌اند</td>
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<td>سولات آخر:</td>
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<td>4</td>
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</table>

با تشکر فراوان از همکاری شما
Appendix B/ Customers Questionnaire, Arabic Version

SA    INT    TRA

1. هل تعيش في السويد أو تملك إقامة للعيش؟
   نعم ☐ لا ☐

2. في أي سنة ولدت؟

3. في أي مدينة تعيش؟
   إسكندنافية ☐ ستوكهولم ☐ أخرى ☐

4. الجنس:
   ذكر ☐ أنثى ☐

5. أين ولدت؟

6. ما هي جنسيتك؟

7. من كم سنة وأنتم تعيش في السويد؟

8. ما هو مستوى التعليم؟
   شهادة مهنية ☐ بكالوريوس ☐ شهادة مهنية ☐ باكالوريوس ☐ ماجستير ☐ دكتوراه ☐

9. كم عدد المصارف التي تتعامل معها في السويد؟
   لا التفاعل مع أي مصرف في السويد ☐ مصرف واحد ☐ أكثر من مصرف واحد ☐ الرجاء تحديد العدد...

10. ما هو المصرف الرئيسي الذي تتعامل معه في السويد؟
    سويدنكن ☐ نورديا ☐ هاندلبنكن ☐ نورديا ☐ لاسفيركنجر ☐ إيكا ☐ اس بي ☐

11. من كم سنة وانت عميل مع المصرف الذي تتعامل معه؟
    أقل من سنة ☐ من 1 - 3 سنوات ☐ أكثر من 6 سنوات ☐ من 4 - 6 سنوات ☐

12. كم مرة تتكرر على المصرف بصورة شخصية؟
    كل أسبوع ☐ كل شهر ☐ كل سنة ☐ من 1 - 10 مرات في السنة ☐ من 11 - 50 مرات في السنة ☐ من 51 - 100 مرات في السنة ☐ أكثر من 100 مرات في السنة ☐
13. أي العبارات تصف بشكل أدق المصرف الذي تتعامل معه:

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<td></td>
<td>نوفر الخدمات التي يتعهد المصرف بتوفيرها</td>
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<td>الاعتماد على المصرف في التعامل مع مشاكل العملاء</td>
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<td>تقديم الخدمة بشكل صحيح من المرة الأولى</td>
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14. عند اختيارك للمصرف الذي تتعامل معه:

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15. كيف تحصل على المعلومات بخصوص المصرف الذي تتعامل معه (إذا كنت أكثر من جواب):

- الإنترنت
- الإذاعة والتلفزيون
- الاتصال المباشر مع الموظفين
- الملفات واللوحات
- البريد الإلكتروني
- أخرى
- من خلال الناس
16. ما هي اللغة (اللغات) التي تستخدمها للتعامل مع مصرفك؟
☐ العربية
☐ الإنجليزية
☐ أخرى، يرجى التحديد

17. ما هي الخدمات التي تستخدمها حالياً من المصرف؟ (يمكن اختيار أكثر من جواب)
☐ حساب رئيسى
☐ حسابات التوفير
☐ بطاقات الصرف الآلي (بكتومات أو مينوت)
☐ بطاقات الامتنان
☐ الخدمات المصغوفة عبر الإنترنت
☐ التامين
☐ التسديد وتحويل الأموال
☐ المعاش التقاعدي
☐ أخرى، يرجى التحديد

18. عند اختيار أحد المصروف، أي من هذه العوامل تأخذ بعين الاعتبار؟ (يمكن اختيار أكثر من جواب)
☐ سعر الفائدة على حسابات التوفير
☐ سعر الفائدة على الامتنان
☐ رسوم التحويل إلى بنوك أخرى في الخارج
☐ سعر الصرف
☐ رسوم استخدام بطاقات الامتنان
☐ رسوم استخدام الخدمات المصغوفة عبر الإنترنت
☐ أخرى، يرجى التحديد

19. الإعلات المطبوعة

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<tr>
<th>العلامات</th>
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<th>B</th>
<th>C</th>
<th>D</th>
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أعز أصدقائي هم:
☐ أخرى، يرجى التحديد
☐ نفس جنسيتي
☐ سودانيون

أعما أصدقائي:
☐ أخرى، يرجى التحديد
☐ نفس جنسيتي
☐ سودانيون

الجنسية المشتركة التي تأتي في المرتبة الثانية بين أصدقائي هي:
☐ أخرى، يرجى التحديد
☐ نفس جنسيتي
☐ السودانية

ما هي المجموعة الإقليمية أو الثقافية التي تشعر بانتماء أكبر لها؟
☐ أخرى، يرجى التحديد
☐ السودانية
### 24. العلاقة بين المجموعة الإقليمية أو الثقافية المذكورة في السؤال السابق

<table>
<thead>
<tr>
<th>رقم السؤال</th>
<th>مصطلح</th>
<th>شرح السؤال</th>
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<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>هناك صلة قوية بين هويتك الشخصية وبين المجموعة الإقليمية أو الثقافية التي تتميّز بها.</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>أنا أشارك كثيراً في المجموعة المذكورة أعلاه.</td>
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<td>1</td>
<td>احتفظ بشكل أكبر بالمحافظات غير السويدية.</td>
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<tr>
<td>4</td>
<td>1</td>
<td>احتفظ بالمحافظات ذات الطبيعة السويدية ببعداتها السويدية.</td>
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<td>5</td>
<td>1</td>
<td>لغتي الرئيسية هي السويدية.</td>
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<tr>
<td>6</td>
<td>1</td>
<td>التحدث اللغة السويدية بطلاقة.</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>بالعادة استخدم لغات أخرى غير السويدية عندما احتملت مع عائلتي وأصدقائي.</td>
</tr>
<tr>
<td>8</td>
<td>1</td>
<td>إنني كثيراً ما أشارك في أنشطة (اجتماعات وحفلات) حيث السويدية أو الإنجليزية ليست أهم اللغات المستخدمة.</td>
</tr>
<tr>
<td>9</td>
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<td>إنني كثيراً ما اشترى المنتجات التي لا توجد إلا في المحال الأعرق (التي يملكها غير السويديين).</td>
</tr>
<tr>
<td>10</td>
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<td>أعرف نفسني بناء على ديني.</td>
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<tr>
<td>11</td>
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<td>أعتبر نفسي شخص مثمن جداً.</td>
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<td>احتفظ بالمحافظات الدينية تسمى بالعادات وليس من منطقة ديني.</td>
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### 25. استدلال أخرى

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<th>رقم السؤال</th>
<th>مصطلح</th>
<th>شرح السؤال</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>أنا مرتاح جداً مع مصرفي.</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>أنا راض جداً عن الخدمة التي أحصل عليها من مصرفي.</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>إذا عرض على مصرف آخر halk (النص) بلغتي أنا ربما أفكر في التحويل إلى ذلك المصرف. (الإجابات أن هذا السؤال مفتوح بالختام.)</td>
</tr>
<tr>
<td>4</td>
<td>1</td>
<td>إذا كان لدى مصرف آخر موفق يحدث بلغتي أنا ربما أفكر في التحويل إلى ذلك المصرف. (الإجابات أن هذا السؤال مفتوح بالختام.)</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>في حال أدى مصرف آخر اهتماماً بالثقة مثل الأعداد ربما أفكر في التحويل إلى ذلك المصرف. (الإجابات أن هذا السؤال مفتوح بالختام.)</td>
</tr>
</tbody>
</table>

### 26. رؤونا (إن أمكن) بعض الأمثلة عن تجارب جيدة أو سيئة واجهتها مع مصرفك والتي أثرت على رأيك بقوة؟

شاكراً لتعاونكم.
Appendix C/ Banks Questionnaire

1. Full Name:
2. Position:
3. Years of experience in this position:
4. Number of years with this bank:
5. Name of company:
6. How often do you serve customers from different nationalities?
7. What nationalities are they?
8. Which one has the majority?
9. Did you feel that serving these different nationalities have affected your strategies in dealing with customers? In what way?
10. If yes, do you design special communication tools for them?
11. If no, what could be the reason in your opinion?
12. In which language do you communicate with them?
13. Do you have print advertisements specially targeting ethnic customers or have you done any adjustments to target them?
14. If yes, what kind of adjustments did you do?
15. Do they ask for any services or treatments other than the ones you already provide?
16. If yes, what kind of services and treatments? Do you face any problems in designing these services?
17. How do you respond to the different needs of other nationalities?
18. Do you have employees from other nationalities other than Swedish?
19. In what way do you think they will add to the company?
20. Do you conduct any market research to measure the service quality you provide to your customers?
21. If yes, how do you get benefit of the research result to enhance the services offered to ethnic groups?
22. Do you conduct any market research or do you have any databases which would provide you with the information about the nationality of your customers and the type of services offered to them?
23. Do you provide the services designed for the ethnic groups to other Swedish customers as well?
24. What are your future plans and strategy in this regard?
# Appendix D/ Banks Survey

1. Name: _______________________

2. Organization: ___________________

3. Position: _______________________

4. Is the bank aware of the changes happening in the characteristics of the Swedish population?
   - [ ] Yes
   - [ ] No

5. Do you have experience of serving customers from different ethnic groups?
   - [ ] Yes
   - [ ] No

6. Can you list the nationalities of the three major visiting customers other than customers from Nordic countries?
   1. __________________________
   2. __________________________
   3. __________________________

7. Did your organization hire employees from the mentioned nationalities in question number 6 to facilitate the service offered to customers from same background? If “yes” go to question#8 otherwise Q#9)
   - [ ] Yes
   - [ ] No

8. If the answer is yes, then how is consumers response over this tactics:
   - Very Satisfied
   - Satisfied
   - Neutral
   - Less Satisfied
   - Not Satisfied
   - Don’t Know

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

9. Did you notice any difference in the type of services these customers from different nationalities ask for?
   - [ ] Yes
   - [ ] No

10. If yes, what kind of services? Please select for service Nationality 1 you selected in Q6
    - [ ] Bank Loan
    - [ ] Saving Account
    - [ ] Financial Management
    - [ ] Pension
    - [ ] Insurance
    - [ ] Other: ________________
    - [ ] Financial Management of special account, retirement, trusts and inheritance

    Please select service for Nationality 2 you selected in Q6
    - [ ] Bank Loan
    - [ ] Saving Account
    - [ ] Financial Management
    - [ ] Pension
    - [ ] Insurance
    - [ ] Other: ________________
    - [ ] Financial Management of special account, retirement, trusts and inheritance
<table>
<thead>
<tr>
<th>Please select service for Nationality 3 you selected in Q6</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Bank Loan</td>
</tr>
<tr>
<td>☐ Pension</td>
</tr>
<tr>
<td>☐ Financial Management of special account, retirement, trusts and inheritance</td>
</tr>
</tbody>
</table>

11. What is your organization’s current marketing strategy for ethnic consumers: (tick appropriate)

☐ We treat them the same as Swedish customers

☐ We adapt some products/services only for them

☐ We adapt some advertisement only for them

☐ Complete product, service and advertisement adaptation for them

12. What changes did your company adapt related to marketing strategy you selected in Q.11?

13. In which language do you communicate with customers? (list the languages)

(1) ______________ (2) ______________ (3) ______________

14. Does your organization provide all information regarding financial process in any or more than one of the following languages: (other than Swedish or Nordic languages)

☐ English | ☐ Polish | ☐ Farsi (Persian)

☐ Arabic | ☐ Turkish | ☐ Any Other: ______________

15. What solution your bank adapted for below mentioned problems in terms of language

<table>
<thead>
<tr>
<th>Needed Services</th>
<th>Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Counter problems</td>
<td></td>
</tr>
<tr>
<td>2. Customer problems</td>
<td></td>
</tr>
<tr>
<td>3. Online problems</td>
<td></td>
</tr>
<tr>
<td>4. Customer Service (Telephonic)</td>
<td></td>
</tr>
<tr>
<td>5. Any other: ______________</td>
<td></td>
</tr>
</tbody>
</table>

16. Does your company conduct any research to know the type of customers they deal with?

☐ Yes | ☐ No

17. If yes how do they use this data to formulate services for these ethnic groups?

Please Specify: __________________________________________
<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Possible Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.</td>
<td>What kind of activities your company does in order to maintain a special positioning in the minds of their customers?</td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>Is there any special focus on ethnic groups while positioning your company?</td>
<td>Yes ☐  No ☐</td>
</tr>
<tr>
<td>20.</td>
<td>Do you conduct any service quality measurement survey?</td>
<td>Yes ☐  No ☐</td>
</tr>
<tr>
<td>21.</td>
<td>How do you rate <strong>Age, Gender, income</strong> status factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>22.</td>
<td>How do you rate the <strong>cultural</strong> factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>23.</td>
<td>How do you rate the <strong>Language</strong> factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>24.</td>
<td>How do you rate <strong>Religion</strong> factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>25.</td>
<td>How do you rate <strong>National Identity</strong> factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>26.</td>
<td>How do you rate “<strong>Adaptation of local culture by immigrants</strong>” factor in importance for considering ethnic consumers as new market segment:</td>
<td>Most Important 4  Important 3  Neutral 2  Less important 1</td>
</tr>
<tr>
<td>27.</td>
<td>From the above factors to which you give priority for market segmentation? (please rank with number)</td>
<td>(   ) Age, gender, income status  (   ) Culture  (   ) Language</td>
</tr>
</tbody>
</table>
( ) Religion
( ) National identity
( ) Adaptation of local culture by immigrants

28. Tick company’s potential ethnic consumers in your opinion
   - [ ] Eastern European
   - [ ] Nordic
   - [ ] Southern European
   - [ ] Middle East
   - [ ] Western European
   - [ ] Southern Asian
   - [ ] Eastern Asian
   - [ ] Other: __________________

29. Would above selected potential ethnic consumer group(s) (in Q#28) be potential in future also?
   - [ ] Yes
   - [ ] No

30. Would above selected potential ethnic consumer group(s) (in Q#28) be unique in terms of their
    special needs in future also?
   - [ ] Yes
   - [ ] No

31. Does the services designed for ethnic consumers are also used by Swedish consumers?
   - [ ] Yes
   - [ ] No

32. If your company has never designed any products or services for ethnic groups, then what is your
    opinion in the need to target ethnic groups living in Sweden as a different consumer group?

33. Do you think standardized marketing is enough to target all customers in Sweden?
   - [ ] Yes
   - [ ] No

34. If No Why didn’t your organization consider ethnic consumers as potential consumers so far?

35. What are your future intentions to target ethnic consumers?

Date and Place ……………………………………………………………………….