The Relationship between Demographics, Language, Culture, Level of Acculturation & Service Quality Expectations

A case study of Swedish banks and Iranian and Pakistani Immigrants in Sweden

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Abstract

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Title: The Relationship between Demographics, Language, Culture, Level of Acculturation & Service Quality Expectations

Problem Statement: How important is the customers’ ethnic background, culture and level of acculturation when choosing a provider of financial services?

Purpose: Do the demographics, language, culture and level of acculturation affect the service quality expectations of Pakistani and Iranian ethnic groups and influence their decisions about selecting their banks?

Chosen cities: Stockholm, Västerås, Eskilstuna

Method: Primary data was mainly based on qualitative data gathered from questionnaires. Responses from questionnaires were collected from the Iranian and Pakistani immigrants living in three chosen cities of Sweden: Stockholm, Västerås and Eskilstuna. Secondary data was from some books, articles and the official website of Migrationsverket. This information was used to support the findings.

Conclusion: We agree to Rajagopalan and Heitmeyer (2005) who stated that researchers found different ethnic groups in their dissimilar ability to acculturate and difference in acculturation level within an ethnic group. For the Iranian group, the authors came to this conclusion that demographic, language, culture and level of acculturation have some effects on the perceived service quality and the level of satisfaction and expectations of customers from their banks; still, the effect of these factors in comparison with the effect of so many other factors like interest rate and fees in the banking system, is not noticeable.
Our study results highlights the different behaviors of Pakistani and Iranian ethnic groups toward service quality expectations based on language, culture and acculturation factors. For Pakistani group, we found that demographic, language, culture and level of acculturation do affect on service quality expectations. Our results also indicate that all the determinants of acculturation vary regarding their influence on customer behavior. Finally, we described some other important factors along with the selected indicators which influence the decision making process.

Key Words: demographics, language, culture, Acculturation, service quality

Abbreviations:
ISG >> Iranian Sample Group
PSG>> Pakistani Sample Group
Preface

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 Greet 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 part presents a background about the topic and then continues with the research questions, problem statement, and purpose, scope of the study, target audience and limitations.

1.1 Background

Growing trend of immigration has brought opportunities and challenges for companies to deal with minority customers. According to Pires and Stanton (2000), many national markets like Australia, Canada, Germany, UK, USA, and France are becoming heterogeneous and culturally diverse instead of homogeneous. In United States, minority ethnic groups are growing in numbers and buying power and it is predicted that in 2050, 47% of the population will be encompassed of minorities which represented $ 300 billion market in 1993 (Pires and Stanton, 2000).

The growing population of minority groups mostly prefers to use their own language and culture instead of accepting the host culture and language and they show a fondness in the products which reflect their cultural heritage (Cited by Cui, 1997). People from different cultural backgrounds possess different expectations and perceptions about service quality and as Kong and Jogaratnam (2007) state the influence of culture is more dominant for the “inseparable and intangible characteristics of services”.

Acculturation is the process to adapt the host dominant culture and level of acculturation sometimes becomes more important in determining the product preferences and media usage patterns than ethnic backgrounds as cited by Cui (1997). Religion and social grade influence acculturation process (Rajagopalan and Heitmeyer 2005). Religion also influences demographics as great wish in Muslims to have more children evident by around 25 million European Muslim’s population increased at a rate of 140 % over the decade to 2005 (Kasriel, 2008).

In the recent decades, Sweden has also become an increasingly multicultural society with the settlement of refugees and their families from Asia and Middle East, Africa, Latin America, Eastern Europe and the Balkans (Hjern, Haglund, Persson and Rosen, 2001). According to the facts and figures of Migrationsverket Sweden (2009) there is a huge increase in the number of immigrants coming to Sweden between 1975 (40000 immigrants) and 2008 (about 85000 immigrants). This phenomenon has changed Sweden to a multi cultural country composed of immigrants with diversified ethnic backgrounds and origins.

By focusing on the ethnic minority niche, companies could achieve an appealing opportunity with growth potential, especially in those developed economics that ethnic minority groups form a growing segment (Shanmuganathan, et al., 2004).

Among the companies and service providers, Banks and financial institutions are highly in contact with the immigrants. Managing ethnic banking and dealing with customers from diverse backgrounds and ethnicities is a complicated task which requires a vast research about the immigrant ethnic minorities.
In this study the effects of demographic, language, culture and level of acculturation on the service quality expectation of Iranians and Pakistani Immigrants residing in Sweden, has been evaluated to identify if there is any relationship between these factors and the decision of Iranian and Pakistani immigrants while choosing a bank in Sweden.

1.2 Strategic Question
How important is the customers ethnic background, culture and level of acculturation when choosing a provider of financial services?

1.3 Research Question
How do demographics, language, culture and acculturation affect the service quality expectations of Pakistani and Iranian ethnic groups, and influence their decision about selecting their banks?

1.4 Choice of topic
As the world is becoming more globalized and different countries like USA, UK, France etc. have opened up their borders, the discussion about ethnicity, culture and acculturation is getting worldwide focused attention. Increasing trends of immigration toward developed countries have enriched the host countries with multiculturalism. Increased cultural diversity has also created problems of immigrants’ integration for the host countries. Despite the past trends of immigrants showing conformity to the host cultures, now immigrants try to maintain their cultural identities. This whole phenomenon has affected the businesses and forced marketers to review their marketing approaches.

Financial service providers like banks, insurance and pension companies are the basic necessities of immigrants; hence this point became the foundation of the project initiated by Tobias Eltebrandt. He further invited students from different ethnic backgrounds in order to gathered data from immigrants in an effective way by using the ethnic communication styles. The theme of the project seemed interested to the authors, who themselves belong to different nationalities; Iran and Pakistan. To make efficient and effective use of being different, we narrowed down the focus of the study to Iranian and Pakistani communities after discussion with the supervisor and other groups in the project.

1.5 Scope of Study
In this study the focus is on two groups of immigrants living in Sweden: Iranians and Pakistanis. The respondents are from various groups of age, gender and occupation and their duration of stay in Sweden are different. This study has been done in three chosen cities of Stockholm, Västerås and Eskilstuna.
1.6 Target Audience

This research could be helpful and beneficial for the Swedish financial institutions and banks to set their ethnic strategies in order to meet the different demands of the immigrants in Sweden. Moreover, this chapter could be useful for the researchers of different fields, especially marketers, who want to know about role of culture and the level of acculturation of immigrants in Sweden.
2. Theoretical Framework

We have mainly used the theories from general theory chapter for all groups but here we have presented our review of literature and some other important concepts which we used to analyze our data. This chapter is kind of a subchapter of main theoretical framework chapter that we agreed on regarding theories’ selection.

2.1 Literature review

In this part, a review of related studies has been presented to give a clear idea about our study.

2.1.1 Characteristics of Services

Pires and Stanton (2000) described some features of services and mentioned that uniqueness of services boosts up the complexity for costumers to classify the offering and subsequently identify the “potential suppliers” and substitutes’ assessment (p.609). One of the main characteristics of services is known as intangibility which is highly connected with performance of services and experiences afterwards. Physical goods are easier to display and to be assessed by a potential consumer than services where physical comparison will not stand-out (Pires and Stanton 2000, p. 609). Inseparability is another important issue of services which refers to the simultaneous production and consumption of services and thus requires the active involvement of consumer in production phase. Therefore, it is also said that interaction between people is necessary for services and without interaction there would be no services’ existence. The interaction further directs language and communication factors to be considered (Pires and Stanton 2000, pp.609-610). Pires and Stanton also described the credibility of service provider for high demanding services as one more distinction of services (2000, p.609). “Perishability” is another trait of services which is linked with intangibility and supports the statement that consumers more appraise the services after purchase than pre-purchase for services’ selection and consumption process (Pires and Stanton 2000, p.610). Pires and Stanton cited, “reliability as most influential determinant of overall service quality and customer satisfaction with the service” (2000, p. 614).

2.1.2 Ethnicity and Ethnic Groups

Vida, Dmitrovic and Obadia quoted Jamal’s (2003) objective subjective definitions; who objectively defines ethnicity as socio-cultural traits like language, religion, social networks, daily practices and race, while subjectively ethnicity is based on self-identification of individuals to a certain group in terms of reflection of membership knowledge and emotions (2008, p.332). As cited by Nwanko and Lindridge, ethnic groups are those population groups that are small in number and less than the normal majority population. This concept includes different parameters like race, religion, nationality, language, shared history and origin etc. (1998, p. 201). They also cited that in routine usage, this word is considered for immigrants (1998, p. 201). Burton (1996) quoted that consumer purchase decisions are significantly influenced by the strength of ethnic identification but he also referred to Deshponde’s (1986) study who found no measure for intensity of ethnic affiliation and concluded that any combination of subjective and objective
facets couldn’t be enough to evaluate the effect of ethnicity (p.21). According to Pires and Stanton, cultural diversity is referred to the coexistence of different ethnic groups within one national market (p.607). Pires and Stanton (2000) defined minority ethnic consumers as individuals from such a group who is characterized by having distinct ethnicity from the mainstream population while “minority” refers to move from one country to another for settlement (p.607). Adding to the discussion about ethnicity Vida, Dmitrovic and Obadia (2008) stated the acknowledgement of previous research that despite the fact of increasing globalization, ethnicity and nationalism getting more recognition in the contemporary world. Pires and Stanton (2000) concluded that inexperienced ethnic consumers face problems like insufficient knowledge of marketplace, communication, time and budget which result in limited available choices. Ethnic group membership diminishes the difficulties and group recommendations influence the behavior of ethnic consumers (p. 607).

2.1.3 Demographics
Jamal, Evan and Foxall (2006) say that demographic influence the purchase decisions of consumers and important to consider. They notified that consumers purchase differs with respect to age, male and female could behave differently due to their different roles in different culture (p.106). Nwanko and Lindridge (1998) used the term demographics for age distribution which was important factor to be considered according to them. In their study regarding “marketing to ethnic minorities in Britain”, they found the age difference between ethnic groups and white population. The difference indicated that ethnic minority population had younger age structure than the white population. They stated that nearly seven in ten of Pakistanis/Bangladeshis were under 30’s compare with four in ten of white population. From the age distribution indicator, they concluded that ethnic youth market was sizeable and might prove to be the next battlefield. They also acknowledged the probability that ethnic minorities would show buying preferences that reflect their background and age (p. 203).

Burton (2002) projected that immigrants in Britain would increase in number due to two reasons; further migration and higher fertility rates in some ethnic groups (p.444). Moreover, he mentioned that as white population prefer to have fewer children or not at all comparing with Pakistani women in Britain likely to have four children on average. So the difference in fertility rate not only matter for the growth of ethnic market but also influence the overall age profile of ethnic minority groups (Burton 2002, p.444). Burton also quoted the result of Texas banking USA (1999) which revealed that ethnic minority groups used to have higher rate of ATM card ownership, more expected to withdraw cash and purchasing of goods and services than white population. He stated that marketers in the USA acknowledged the important effect of young age profile of ethnic minorities on consumer behavior (Burton 2002, p.444).

2.1.4 Language
Nwanko and Lindridge (1998) in the paper, “Marketing to ethnic minorities in Britain”, has described language as a barrier to reach to ethnic communities, e.g. English is the language in Britain and generally is spoken by black population but problem arises in dealing with the largest
Asian ethnic group as there are many languages are recognized as major like Urdu, Punjabi, Bengali, Hindi, Gujarati and Chinese (p.209). Burton (1996) acknowledged the importance of language in his paper, “ethnicity and consumer financial behavior”. He mentioned that mostly first generation and second generation Asians didn’t have English as their first language, which worsen the situation in dealing with financial institutions (p.22).

Pires and Stanton (2000) stated that language barriers create difficulties in accessing to ethnic communication networks, on other hand consumers get limited exposure to print media and thus choose ethnic brands (pp.607-608). Very often, ethnic consumers don’t have apparent attraction for specific product attributes but communication in terms of language, values, message appeals and media usage, is perceived differently among consumers. Language barrier forces marketers to re-create or translate their messages (Cui 1997, p.126). According to Cui (1997), language is hence foremost factor to communicate effectively. The success of advertisements in ethnic language publications is a manifestation of language role in communication (p.128).

2.1.5 Culture
Burton (1996) stated that Hofstede (1980) introduced a model, to determine the cultural differences between societies, which is widely used in studies now. Hofstede categorized the differences on four dimensions; power difference, collectivism/individualism, masculinity/femininity and uncertainty avoidance (p.21). Power difference is referred to the degree of expected and accepted differences and inequalities in a society regarding distribution of power. Collectivism is the term used for close-knit societies and individualism is the concept to take care of individual’s own needs and no concern is showed for others. Masculinity is defined as the high tendency to support assertiveness, showing off, earning money, possession and little care for others while femininity is the opposite of masculinity. Uncertainty avoidance is the extent to evade uncertain situations and tendency to follow the defined rules (Ghauri and Cateora 2005, pp. 74-75). According to Hofstede (1980, 1991) Asian cultures are more likely to have larger power distance than western cultures (Mattila 1999, p.02). Nwanko and Lindridge (1998) say that ethnic minorities have different and unique subcultures and they emphasize on in-depth understanding of these subcultures (p. 204). Mattila (1999) appreciated Hall’s work (1984) on cultural dimensions of communication context. Hall (1984) found the explicit, direct and unambiguous communication style of western cultures while Asian cultures do the inverse with much focus on quality of interpersonal relationships. He assigned specific terms to these features; western as low-context cultures and Asians as high-context cultures (Mattila 1999, p.02). Therefore ethnic minorities are more likely to demonstrate the aptitude to send and receive messages through symbols and gestures compare to their white counterparts (p.204). People from high context cultures don’t like to get mixed with outsiders and it is known as cultural barrier (p.210). They also cited that “ethnic-rooted cultural dimensions” are very important in defining the self and group identities and somehow influence the purchasing behaviors. Therefore it is necessary to understand the “ethno-cultural” values to reach ethnic minority markets (p.205). Nwanko and Lindridge (1998) emphasize that ethnic marketers must have the knowledge of
particular culture of interest to avoid “offensive stereotypes”, not very clear for outsiders. One of the examples is the problem associated with advertisements regarding use of some ethnic groups due to religious and cultural beliefs, e.g. “Miss Asia United Kingdom” contest couldn’t be held because of Indian pressure groups as they thought the event as disgrace to their women and community (p.211).

Mattila (1999) cited in her study on the topic, “The role of culture and purchase motivation in service encounter evaluations” that in the scenario when global competition is increasing, there is a great need to understand the impact of culture for service firms. Culture offers the generic skeleton for suspected social rules, interactions and service expectations which most probably vary within different cultures (p.01). She further emphasizes on good “employee-customer interactions” as they lead to success, especially in high-contact services. Service delivery is subjected to the interaction between employee and customer, so cultural factors become more important in influencing customer’s evaluation of services than tangible things (Mattila 1999, p.01). Pires and Stanton argue that culture can bring challenges for service firms as something appealing to one group might lose attraction for other groups due to different cultural backgrounds (2000, p.611).

According to Mattila (1999, p.01), Western and Asian cultures can be distinguished on two main factors; communication and power distance. Previous research infers that different kinds of behaviors in different cultures define good service. In Asian cultures, service styles have to be people oriented with relative higher efficiency of service delivery than Western cultures (Mattila 1999, p.02). Besides the influence of core cultural factors, Gilbert (1991) found that purchase motivation also counts for service evaluation process, for example efficiency-driven travelers assign more value to any time savings offered by hotels (cited by Mattila 1999, p.03). Mattila further confirmed the previous suggestions by the results of her study where she found no cultural impact for business travelers as they focus on outcome and not the style of service delivery (1999, p.06).

Chaudary and Crick (2004) also recommended financial institutions to understand the needs of customers from ethnic minority groups and establish confidence in order to infiltrate the “cultural network”. They worked on this suggestion after they reviewed the literature and came to know about the failure of some firms who tried to attract minorities but credibility became a problem for them due to lack of cultural affinity with ethnic minorities (p.362). They highlighted the case of HSBC bank in Britain who acknowledged the importance of cultural affinity like Punjabi, Hindi, Gujrati, Muslim etc. in order to succeed (Chaudary and Crick 2004, p. 366).

2.1.6 Acculturation
Rajagopalan and Heitmeyer (2005) stated that the concept of acculturation has been 70 years old as a concern of social scientists to know about “social and psychological “adjustments of immigrants when they get exposed to new and different socio-cultural environments (p.04). Growing population of ethnic minorities has made them feel to preferably speak their own
languages; buy products of their cultural reflection and less obliged to integrate (Cui 1997, p.124). Nwanko and Lindridge stated, “acculturation is a process in which ethnic consumers move along a theoretic continuum from low acculturation, where they maintain the cultural values of their ethnic origin, to the other extreme, high acculturation, where they have adopted the cultural value of the dominant culture.” They also have cited that acculturation is presented in the literature as a “potent segmentation variable” as it changes the consumption, buying behaviors and media usage preference but they also mentioned that there was no standard measure of acculturation yet, as they went through the literature. People who spend more time in the host country are more likely to show higher level of acculturation than those who just arrive or spend comparatively less time (Nwanko and Lindridge 1998, pp. 205-206). They further cited a model of acculturation consist of four types; least acculturated, moderately acculturated, most acculturated and totally acculturated (pp. 206).

Rajagopalan and Heitmeyer (2005) cited that researchers found different ethnic groups in their dissimilar ability to acculturate and difference in acculturation level within an ethnic group (p. 01). Acculturation is considered important to study as immigrants in the past tried to incorporate with the mainstream cultures but recent developments indicate the tendency of immigrants to sustain their cultural identity (p.02). Acculturation is found to be a multidimensional concept, consist of different determinants like cultural identity, language usage, religion and social actions. Model of consumer acculturation, proposed by Penaloza (1994) mentions some factors which influence the acculturation process as;

Individual differences like demographic variables, language, recency of arrival, ethnic identity and environmental factors, acculturating agents-family, friends, media, retail businesses, schools and churches in the country of origin and the host country, the acculturation process itself which is started with people’s evolution from one country to another, acculturation outcomes-assimilate to the host culture, maintain their original culture or a mix of both cultures (Rajagopalan and Heitmeyer 2005, p.04).

Burton (2002) declared acculturation as very important factor to be considered in determining whether to target individuals from minority group or not (p.444). Thus, level of acculturation could be useful in determining the target market (Cui 1997, p.128).

2.2 Chosen definitions
Here we have defined some important concepts which we have assumed for our findings and analysis parts.

2.2.1 Ethnic group
As cited by Nwanko and Lindridge, ethnic groups are those population groups that are small in number and less than the normal majority population. This concept includes different parameters like race, religion, nationality, language, shared history and origin etc. and in routine usage, this word is considered for immigrants (1998, p. 201).
2.2.2 Demographics
According to Jamal, Evan and Foxall (2006), demographic can be categorized into three main factors; gender, age and social grade or occupation (p.106). We have considered the same elements for our study but for occupation we have educational level of respondents. Due to time limitation and some other factors, we didn’t get information about respondents’ income, job etc. so only education would be considered for occupation.

2.2.3 Culture
Culture plays a vital role in expectations building of customers and helps in determining the alleged way of customers regarding service delivery (Tansik and Chase 1988, cited by Mattila 1999, p.02).

Power distance is referred to the degree of expected and accepted differences and inequalities in a society regarding distribution of power (Ghauri and Cateora 2005, p.74). According to Hofstede (1980, 1991) Asian cultures are more likely to have larger power distance than western cultures (Mattila 1999, p.02).

<table>
<thead>
<tr>
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<th>Power Distance</th>
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<tbody>
<tr>
<td>Pakistan</td>
<td>55</td>
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<tr>
<td>Iran</td>
<td>58</td>
</tr>
<tr>
<td>Sweden</td>
<td>31</td>
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Table 1. Power Distance, source: Ghauri and Cateora (2005, pp.75-76)

Hofstede results show that Pakistan and Iran lie in the same category with relative larger power distance than Sweden. The larger power distance results in hierarchical social order and higher expectations of customers (Mattila 1999, p.02). Therefore, in Asian cultures, service styles have to be people oriented with relative higher efficiency of service delivery than Western cultures (Mattila 1999, p.02).

2.2.4 Acculturation
Nwanko and Lindridge stated, “acculturation is a process in which ethnic consumers move along a theoretic continuum from low acculturation, where they maintain the cultural values of their ethnic origin, to the other extreme, high acculturation, where they have adopted the cultural value of the dominant culture” (Nwanko and Lindridge 1998, pp. 205). They further cited a model of acculturation consist of four types; least acculturated, moderately acculturated, most acculturated and totally acculturated (pp. 206), we have used first three types in our analysis; least acculturated, moderate and most acculturated respectively. Rajagopalan and Heitmeyer (2005) cited that acculturation is found to be a multidimensional concept, consist of different determinants like cultural identity, language usage, religion and social actions.
2.2.5 Mean and Standard deviation

Mean is known as a value between the two extremes and is found by adding together all the numbers in a group and dividing the sum by total number of numbers in the group. Standard variation is the amount by which the values of scale in the sample vary from the mean of the sample (Oxford Advanced Learner’s dictionary, 7th edition). For example if the mean is 3 and the standard variation is 1, the interpretation we are going to use is that the values falling between 2 and 4 are standard, the values out of this range are extreme case and not worth discussing. Furthermore, bigger standard deviation indicates that respondents are more diverse in their answers and other way around
3. Methodology

This part provides the reader with the information about the process of research conduction. First, it discusses the concept of Quantitative research method. Second, it explains the process of data collection and describes the primary and secondary data which authors have used in the chapter. Then it is followed by the description of the data collection, the process of data analysis, reliability and finally limitations are elucidated.

3.1 Quantitative research method

According to Colin Fisher, there are two kinds of research methods; quantitative method and qualitative method. Quantitative method deals with numbers and uses statistical tools to get the results while qualitative method gets in depth information to reach the conclusion by focusing on words (Fisher 2007, p. 62).

In this study, we mainly used quantitative approach because we needed to know Iranian and Pakistani ethnic groups’ expectation about service quality and their selection criteria in choosing a bank. To get the objective and general results about the attitude of these two groups, we might study an appropriate sample of the population which could represent the whole community.

3.2 Data collection methods

This part describes the types of data which has been used for this study. For this study, both methods; primary and secondary, have been utilized. It is followed by explanations about the questionnaire and the sample group, and finally the process of data analyzing.

3.2.1 Primary Data

Since this is a quantitative research, primary data which is collected through the questionnaires is the base for it. The questionnaire was distributed among Iranian and Pakistani immigrants living in Stockholm, Eskilstuna and Västerås.

The questionnaire was consisted of 26 main questions and three main parts; demographics, culture and acculturation and the third part was comprised of service quality perception related questions according to five dimensions for service evaluation – tangibility, responsiveness, reliability, assurance and empathy. The questions were in different forms just like multiple choice, ranking, as well as likert scale.

The questionnaire was available in English, but we also had the questionnaires translated into 2 more languages in order to be fully understood by the respondents and enables them to give us reliable results. The translated versions were in Swedish and Farsi (Since English is the second official language in Pakistan, we found out that most of the Pakistani respondents know English and there were no need for an Urdu version).
3.2.2 Secondary data

Secondary data is gathered mainly from related articles, journals, books, government’s related departments like Migrationsverket and the previous surveys on statistics of Sweden and immigrants (Iranian and Pakistani Immigrants in particular). The data which would be collected from Migrationsverket or surveys about immigrants will be utilized to know about the current number of immigrants from Pakistan and Iran to get a clear picture for questionnaire distribution. Consulting the related article, journals and books were necessary to know about the previous work has been done on same or relevant topics and to get important concepts from them which would be used for this particular study.

3.3 Study Sample

As mentioned above, in this research, we mainly used quantitative approach to find out what expectations Iranian and Pakistani ethnic groups have about service quality and selection criteria in choosing a bank. At the start point, we needed to study an appropriate sample of the population which could represent the whole community. We totally had two groups of nationality: Iranian and Pakistani. Apart from nationality, the authors classified their respondents as follows:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
</tr>
<tr>
<td></td>
<td>Female</td>
</tr>
<tr>
<td>Age</td>
<td>20-30 years</td>
</tr>
<tr>
<td></td>
<td>31-45 years</td>
</tr>
<tr>
<td></td>
<td>46 and above</td>
</tr>
<tr>
<td>Occupation (Education)</td>
<td>Secondary or low level</td>
</tr>
<tr>
<td></td>
<td>Professional certificate</td>
</tr>
<tr>
<td></td>
<td>Bachelors, Masters and PhD</td>
</tr>
<tr>
<td>City of Residence</td>
<td>Stockholm</td>
</tr>
<tr>
<td></td>
<td>Vasteras</td>
</tr>
<tr>
<td></td>
<td>Eskilstuna</td>
</tr>
<tr>
<td></td>
<td>Others</td>
</tr>
<tr>
<td>Duration of Stay</td>
<td>1-5 years</td>
</tr>
<tr>
<td></td>
<td>6-10 years</td>
</tr>
<tr>
<td></td>
<td>More than 10 years</td>
</tr>
</tbody>
</table>

Table 2: Study sample Classification
3.4 Distribution of Questionnaires
The authors began to distribute the questionnaire on the May 4th 2009 and ended on 19th May 2009. Distributing was through three different ways: Online Questionnaire, Interview by phone and self assistant. The focus was on three cities of Stockholm, Västerås and Eskilstuna.

3.4.1 Iranian respondents
In order to reach the target group, the authors started with Universities and educational institutions and dormitories (MdH, KTH and Stockholm University) and they could find a fair number of respondents who mostly were students in under graduate and post graduate levels, born in 1980-1999. To make sure that the samples are equal in the number of respondents from all the groups, researchers tried with other places which they assumed they can find their target crowd: Iranian National airline’s office (IranAir), Iran embassy in Stockholm, and some of the banks which are located in the Iranian expatriates’ neighborhood, in Stockholm; Kista, Iranian union in Vasteras, est.)

3.4.2 Pakistani respondents
To get respondents from this ethnic group proved to be a bit difficult due to their comparative small number of population and dispersion pattern in different cities. The authors used all three methods; personally handing-in, phone interviews and online versions, to collect data from Pakistani respondents. We got mainly our Pakistani respondents from Vasteras (44%), Stockholm (28%), Eskilstuna (16%), Lund (4%), Malmo (4%), Karlskrona (2%) and Vaxjo (2%). The study sample was consisted of mainly male respondents 42 (84%) and rest of 8 (16%) were female respondents. The inequality of gender imposed a limitation to some extent for the analysis and also seemed to be a problem for reliability. The study sample itself was very small so the results cannot be generalized for the whole Pakistani ethnic group living in Sweden but it can provide the information about the thinking pattern of the ethnic group.

3.5 Analysis procedure
The final results were analyzed by the use of Excel. The authors calculated means, and standard deviations against SERVQUAL five dimensions-Reliability, Responsiveness, Assurance, Empathy and Tangibility. The SERVQUAL dimensions were analyzed by manipulating the independent variables; demographics, language, culture and acculturation, to compare different factors and determine the relations between variables.

The use of statistics in this research aims to find out if there is any relationship between demographics, language, culture and level of acculturation with the service quality expectations and selection criteria of customers (immigrants) about banks. The analysis for both ethnic groups has been completed by using separate approaches due dissimilar patterns of answers and cultural differences between both groups. The difference of opinions was obvious at different points which led the authors not to treat both groups as a single minority group.
3.6 Reliability

Reliability was a major concern for the authors during data collection process. As both kinds of data; first hand and second hand, has been used for this study, we took some measures to check the reliability of data as our one of main responsibilities. All the articles, used for the study, were collected from well recognized journals with famous publishers like International journal of bank marketing MCB University Press, Marketing intelligence & planning MCB University Press, Journal of service marketing MCB UP Ltd, Journal of marketing practice: Applied Marketing Science MCB university press etc. Furthermore, the collected articles were discussed with the larger group and the supervisor of thesis.

First hand data collection was highly subjected to reliability as gathered from respondents of different personalities with different backgrounds at different places, time and situations. Mostly, the questionnaires were used to hand-in and filled in presence of the researchers and some respondents were interviewed through phone calls. These two approaches proved to be very useful for reliability issue as the researchers kept on tracking the mood of respondents and their involvement. The third approach for gathering data was online questionnaire distribution and researchers couldn’t make sure the reliability of answers as questionnaires were filled and submitted either by anonymous respondents or known respondents without any direct contact. Due to reliability concern, online data submitted by anonymous respondents were least used. However, even after taking all possible aspect into account, questions could be raised as the gathered data belongs to the respondents’ subjectivity which could, to some extent, affect the end results of the study.

3.7 Limitations

During the process of our research, we faced a number of barriers among them the limitation of time was above all. Due to time limitation, we couldn’t analyze all the parameters in details. The process of data collection was so time-consuming. On the other side, we could not find equal number of respondents; initially, we were decided to have equal number of respondents for each and every group of our target crowd. We basically defined 2 target groups according to nationality: Iranian and Pakistani. Then we classified them according to ethnicity, age, gender, and the city in which a respondent lives. We tried to find equal number of respondents for each classification, and to some extend we succeed, but we could not make it for one hundred percent! For example, in the case of Pakistani respondents, we had a limitation for Female respondents (we just found 8 Female, while we got 42 Male respondents).

Another problem was the questionnaire itself. Some of the questions seemed too personal for a number of respondents to reply. Also, due to the several questions in the questionnaire, in some cases it was likely the respondents were not fully concentrated on the questions and their answers (especially on the scale questions), so that the reliability could be affected.
4. Findings and Analysis (ISG)

In this chapter, the findings and analysis has been presented together due to nature of gathered data and analysis approach. We have divided the findings chapter into two parts; in first part findings and analysis about Iranian group has been presented and in second part of the chapter Pakistani respondents have been discussed.

<table>
<thead>
<tr>
<th></th>
<th>Iranian</th>
<th>Pakistani</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Male</strong></td>
<td>38</td>
<td>42</td>
<td>80</td>
</tr>
<tr>
<td><strong>Female</strong></td>
<td>43</td>
<td>8</td>
<td>51</td>
</tr>
<tr>
<td><strong>20-30</strong></td>
<td>40</td>
<td>37</td>
<td>77</td>
</tr>
<tr>
<td><strong>31-45</strong></td>
<td>18</td>
<td>10</td>
<td>28</td>
</tr>
<tr>
<td><strong>46 and above</strong></td>
<td>23</td>
<td>3</td>
<td>26</td>
</tr>
<tr>
<td><strong>Secondary school or lower</strong></td>
<td>19</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td><strong>Professional Certificate</strong></td>
<td>10</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td><strong>Bachelor, Master and PhD</strong></td>
<td>52</td>
<td>36</td>
<td>98</td>
</tr>
<tr>
<td><strong>Stockholm</strong></td>
<td>36</td>
<td>14</td>
<td>50</td>
</tr>
<tr>
<td><strong>Eskilstuna</strong></td>
<td>1</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td><strong>Vasteras</strong></td>
<td>38</td>
<td>22</td>
<td>60</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td>6</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td><strong>1-5 years</strong></td>
<td>30</td>
<td>37</td>
<td>67</td>
</tr>
<tr>
<td><strong>6-10 years</strong></td>
<td>5</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td><strong>More than 10 years</strong></td>
<td>46</td>
<td>4</td>
<td>50</td>
</tr>
</tbody>
</table>

Table 3: Study sample (findings)
The authors concentrated on each single factor of Demographics (Gender, Age, and Occupation), Language, Culture and level of acculturation, and analyze what kind of associations and relationships they could assess between different variables.

4.1 Gender (ISG)
In the entire group of Iranian respondents, there were 43 (53%) female and 38 (47%) male respondents. The graph shows the results of gender test and according to the results, gender influence the service expectations of both genders. The clear difference can be observed against four dimensions; reliability, responsiveness, assurance and tangibility, even female scored relatively higher for empathy. The standard deviation indicates the more inconsistency in female group than male group with relative higher deviation values for first four dimensions. There is a great difference found for tangibility measurement of both genders.

![Gender effect on service expectations of Iranian customers](image.png)

**Figure 1:** Gender effect on service quality expectations for Iranian group

So, as a whole, the graph clearly sketches out the different patterns of measurement of both genders against all five dimensions of SERVQUAL, though the significance of difference for all dimensions is not same. Therefore, we can conclude that level of satisfaction in Female respondents is higher than Male respondents. Female respondents have found their bank staffs more reliable, responsiveness and assuring than what male respondents perceived from them.

4.2 Age (ISG)
After sorting out the collected data, the respondents were divided into three main groups; 20-30 years, 31-45 years, and 46 and more years. Among the total number of Iranian respondents (81),
there were 40 (49.38%) respondents in the first group, 18 (22.22%) respondents in the second group and 23 (28.39%) respondents were classified in the last group.

In order to assess if there is any impact of age on the service quality perception and expectations of the customers, we have compared the answers of these three groups toward the questions in the questionnaire which were concerning SERVQUAL.

![Age effect on service expectations](image)

**Figure 2:** Age effect on service quality expectations of Iranian Respondents

According to results of age test, we can see the clear pattern about the impact of age on service quality expectations; there is a co-relation between age and service quality expectations. It means that as older the customers are, more satisfied they are with the services delivered by their banks.

Young customers expect a higher service quality than the older customers which is evident by the results for first four dimensions. However, young customers have scored lowest against tangibility comparing with other two groups who have same opinion. Although, we can see the relative higher deviations for first four dimensions in first two groups; 20-30 and 31-45 years, which imply the diverse answers in the groups comparing with the old group, while there is no difference for tangibility on “standard deviation” scale. Thus, the results indicate clearly the impact of age on service expectations and level of satisfaction of customers.

### 4.3 Occupation (Education, ISG)

To assess if there is any association between the level of education and quality expectation and perception among the Iranian immigrants dealing with Swedish banks, the authors made a comparison between these the three groups; those respondents who hold Secondary school or lower, those who have professional certificate and finally those who possess Bachelor or Master degree or a PhD, and their idea towards SERVQUAL. According to the classification of
respondents into three groups, 19 respondents (23.46%) had secondary or low level education, 10 respondents (12.35%) were professional certificate holders while 52 respondents (64.19%) qualified for the third group by having Bachelors, Masters or PhD degrees. In the following, we got the results for education test which reveals that higher education holders are more demanding than other two groups with same deviation trends against all five dimensions. Professional certificate holders intend to have lower expectations and higher satisfaction against reliability, responsiveness, empathy and tangibility with minimum divergence in the group. While professional certificate holders score slightly lower than secondary or low level but higher than highly educated group against assurance with minimum inconsistency among the group members. Secondary or low level group lies in-between of two other groups for reliability, responsiveness and empathy while scores slightly higher against assurance and same against tangibility than professional certificate with higher deviations than professional certificate holders.

Figure 3: The relationship between Occupation and SERVQUAL expectation of Iranian respondents

Therefore, we can say that education influence the service quality expectations of respondents and it could be said that higher the level of education, higher the expectations as the answers of Bachelors, Masters and PhD holders to those questions which were measuring the level of satisfaction, were quite different, and it shows that they perceive the quality of services offered by the Swedish banks, differently. So finally, after analyzing all three factors of demographics we have found that demographic characteristics do have an impact on the service quality expectations and measurement and hence influence the decision making of Iranian ethnic group.
Almost all of the respondents, from every group speak their own mother tongue (Farsi or Kurdish) at home, with family and friends from the same nationality. Almost all of the Iranian respondents, from every group speak their own mother tongue (Farsi or Kurdish) at home, with family and friends from the same nationality. While 17 (21%) of the Iranian female and 19 (23.46%) male respondents declared them fluent in Swedish, only 8 (9.87%) female and 7 (8.64%) male respondents mentioned that their first language is Swedish.

13 respondents; 3 female and 10 male, (16%) said that they use English as the language for communication with their banks, while 64 respondents; 49 female and 23 male, (79%) mentioned Swedish as a communication language with their banks and 4 respondents; 1 female and 3 male, (4.94%) use a mix of Swedish, English and Farsi/Kurdish languages when communicate to their banks.

Among Female respondents, 12 people (28%) believe that if another bank offers them information in their own language, they would probably switch to that bank, while the other 31 (38.27%) think just the factor of using their mother language, could not be a good reason to shift their banks. 10 people (26.5%) of Iranian Male respondents agree that if another bank offers them information in their own language, they would probably shift to that bank, still 28 respondents (73.5%) do not agree. In other words, 72% of the Iranian Female respondents and 73.5% of Iranian Male respondents believe that language as a single factor is not a good reason to choose a bank.

The graph shows that the group using only English for communicating with its bank scores lowest against responsiveness and assurance with highest divergence in the group. This group gets moderate points for reliability, lower than the group with Swedish communication and higher than the group who uses mix of different languages for communication but again with highest deviation from strongly disagree to strongly agree. While the group, who uses Swedish as communication language, reveals higher satisfaction against reliability, responsiveness, assurance and empathy with relative moderate deviation value than other two groups. The last group, who has more options for communication, scores highest against assurance and same as the group with Swedish communication against responsiveness, empathy and tangibility but lowest against reliability. All three groups have same opinion for tangibility but different deviation values infer the diversity of answers within the groups. Thus, the analysis of language factor suggests that language has an impact on service expectations of Iranian group regarding intangible elements of SERVQUAL.
In the questionnaire, we put several questions to verify how much the respondents of our research are close to their own culture and background, and to which extend they have shifted to the culture of their host country, Sweden.

In the sample, we found that 76 respondents (93.83%) were born in Iran and were living in Sweden ranging from 1 to 35 years, 2 respondents (2.47%) were born in Iraq and living in Sweden for 2 to 3 years whereas 1 respondent (1.24%) was born in Germany but living in Sweden for more than 19 years while 2 respondents (2.47%) declared that they were born in Sweden. The birth factor was chosen as an indicator to determine the cultural trend of respondents as they used to live in a country other than Sweden and had the values of their original culture. In addition with the country of birth factor, 50 (61.72%) of the respondents identified themselves mostly with their own culture (Iranian/Kurdish) rather than Swedish culture while 23 (28.40%) showed closeness to the Swedish culture rather than Iranian one. For 3 (3.70%) of the respondents, their identification is with both Iranian and Swedish culture whereas 4 (4.94%) of them identified themselves with the International culture and 1 (1.24%) with the Middle Eastern culture.

According to Hofstede (1984), Iran expresses more power distance compare with Sweden and people from high power distance cultures accept hierarchies and have higher expectations. But the test results reveal totally different pattern from Hofstede results as the group with Iranian culture shows higher satisfaction than Swedish cultural group. Thus, it implies that culture doesn’t not matter for Iranian customers regarding service quality expectations.

**Figure 4:** Effect of language on service expectations of Iranian respondents

4.5 Culture

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4.6 Acculturation
We tried to sort out the collected data on different parameters of acculturation to find out the level of expectation of respondents. We have used some of well-known determinants of acculturation like duration of stay, cultural affiliation, religion etc. for our study. As we are not studying the acculturation level of different generations so keeping in mind the first generation of immigrants, who born outside Sweden/Europe, we have excluded Swedish born respondents for consistent analysis.

4.6.1 Duration of stay
After sorting out the data on the basis of duration of stay, three groups were found; 1-5 years, 6-10 years and more than 10 years. 27 respondents (33.33%) belonged to the first group, 5 respondents (6.17%) were from the second group whereas 49 respondents (60.49%) were living in Sweden for more than 10 years.

The respondents with shorter duration of stay are considered as least acculturated and respondents with long duration are thought to be most acculturated while the middle group is referred as moderate acculturated.

Considering the graph below, it seems that all three groups perceive the same level of quality from the Swedish banks; the difference is very slight with the mean of 4.00-4.25 and cannot be taken into consideration. Therefore, test results don’t prove the relationship of acculturation level to quality expectations based on duration of stay.

Figure 5: Culture’s effect on service quality expectations of Iranian respondents
4.6.2 Duration of stay and cultural group identity

According to the literature review, ethnic identification of an individual is very important in determining the personnel’s beliefs and trends. We found that 32 respondents (41%) who were living in Sweden for 1 to 15 years, they mainly identified themselves with Asian or Iranian regional or cultural groups respectively while there were some exceptional cases in the same group like 7 respondents (9%) who identified themselves with cultural group of Sweden or other western cultures. 15 respondents (19.23%) living in Sweden for 16 and more years, mentioned Iran as their cultural identity group whereas 21 respondents (27%) recognized Sweden as their cultural group.

The respondents who mentioned Sweden as their culture group with shorter duration of stay are recognized as most acculturated while those who identified themselves with Iranian or other eastern cultures are considered as least acculturated.

The test results show no significant difference between two groups with different levels of acculturation regarding their expectations based on duration of stay and cultural group identity with slightly same deviation patterns. There is a very slight impact against responsiveness and assurance but higher deviation values of Swedish cultural identity group suggest not considering those differences as significant.

Figure 6: Acculturation (duration of stay) effect on service expectations of Iranian group
Friends have been recognized as one of very important acculturation’s determinants. The authors found out that among the Iranian crowd of 81 people, for 27 of male respondents their closest friends are from the same nationality; Iranian. For 7 of them, the closest friends are Swedish, for 2 of them closest friends are both Swedish and Iranian, and for other 2, their closest friends are from other nationalities; mainly Polish, Spanish and Asian.

For 31 of the female Iranian respondents their closest friends are from their own nationality, 8 of them have their closest friends among Swedish people, and for the rest 5, closest friends are from both nationalities: Iranian and Swedish.

Generally, 71% of the Iranian respondents declare that their closest friends are from their own nationality, while 18% of them have their closest friends from Swedish people and 9% believe that their intimate friends are both Swedish and Iranian, and only 2% have their closest friends among other nationalities.

The respondents with Swedish friends are supposed to be most acculturated and other way around. The test results show the inverse of literature about acculturation as least acculturated group shows higher level of satisfaction comparing with most acculturated group by having consistent opinion of group members. Therefore closest friends, as an acculturation determinant, do not influence the expectations of Iranian ethnic group.
We have classified the respondents on ethnic shopping affinity base, to get help from this parameter in determining the acculturation level of respondents and level of expectations. We got three groups in this section; 20 respondents (25.64%) showed weak or no affinity for ethnic shopping, 18 respondents (23%) preferred to be moderate and 40 respondents (51.28%) stated strong affinity for ethnic shopping. Thus, respondents with weak affinity have been assumed most acculturated than those with strong affinity while the respondents with moderate affinity are supposed to be moderate acculturated accordingly.

Figure 9: Acculturation (ethnic shopping affinity) effect on service expectations of Iranian group
The results of the test infer no clear relationship between level of acculturation and service quality expectations based on ethnic affinity determinant. As most acculturated group reveals higher expectations than the least acculturated which is against the power distance concept of Hofstede.

4.6.5 Religious trend

Religion has been acknowledged as very important factor in determining the level of acculturation in previous studies e.g. same religion in a new culture makes easier to get acculturated quickly for immigrants and other way around. Therefore we categorized the respondents according to their level of religiousness to find out the level of acculturation and expectations. We got 59 respondents (75.64%) who were not religious, 13 respondents (16.17%) assumed themselves moderate while 6 respondents (7.69%) mentioned that religion was very important to them. Hence Iran is known as Islamic country so the respondents who were not religious are supposed to accept Swedish culture easily than the very religious due to religious differences.

![Acculturation (religious trend) effect on service expectations](image)

Figure 10: Acculturation (religious trend) effect on service expectations of Iranian group

According to the results of the test, least acculturated (very religious) group shows higher expectations comparing with most acculturated and moderate acculturated group. Even though the number of religious customers is not equal to not religious customers but it indicates the pattern to some extent. Therefore, religion as acculturation’s determinant does influence the expectations of Iranian group as religious group got lowest score against all five dimensions of SERQUAL.
4.6.6 Own language affinity
According to the sorted results of gathered data on language affinity basis; we put the respondents into three groups, respondents with weak or no affinity for their own language supposed to be most acculturated, respondents with moderate language affinity have been considered as moderate acculturated and respondents with strong language affinity have been labeled as least acculturated. We found that 41 respondents (52.56%) didn’t show attraction for their language, 21 respondents (26.92%) had normal or moderate feelings for their language while 16 (20.51%) reveal great affinity for their language. So the group with weak own language affinity is considered as most acculturated and vice versa.

![Acculturation (own language affinity) effect on service expectations](image)

Figure 11: Acculturation (own language affinity) effect on service expectations of Iranian group

The results indicate that most acculturated group tend to show relative higher expectations and lower satisfaction than the least acculturated group against all of the five dimensions with almost same deviation trends. Hence, we conclude that acculturation level based on own language affinity determinant doesn’t count for service expectations of Iranian group.

4.6.7 Own cultural affinity
Finally, we grouped the respondents by using ethnic cultural affinity and we found 30 respondents (38.46%) who declined to switch their bank account for cultural affinity while 32 respondents (41%) were not sure and 16 respondents (20.51%) agreed that they would switch if another bank could show interest in their culture. Respondents who showed interest in their ethnic culture are supposed to be least acculturated, who were not sure are assigned moderate level and who clearly declined to switch their bank for cultural sake are recognized as most acculturated.
The graph implies that there is an inverse relationship between level of acculturation and service expectations based on cultural affinity determinant. As the results show that least acculturated group scores higher than least acculturated group against reliability, responsiveness, assurance, empathy and tangibility with approximately same deviation patterns so it is inferred that there is no impact of acculturation level on service expectations of Iranian group.

Thus, after analyzing all the chosen factors, we deduce that demographic and language does influence the service expectations of the targeted group while culture has proved to be insignificant. There couldn’t be found any impact of level of acculturation based on different determinants, except religion, on service quality expectations of Iranian ethnic group. Besides the chosen factors, there have been found some other important mediators which could influence the decision of Iranian customers in bank selection as shown below:

Figure 12: Acculturation (Own cultural affinity) effect on service expectations of Iranian group

Figure 13: Important factors influencing decision making process of Iranian group
5. Findings and Analysis (PSG)

In this second part of the chapter, findings of Pakiastani ethnic group is presented and analyzed accordingly with respect to demographics (gender, age, and education), language, culture and acculturation to check their influence.

5.1 Gender (PSG)

We had 42 Pakistani (84%) male respondents and 8 (16%) female respondents. The results show that gender has an impact on service expectations even though the number of respondents was not equal for both genders but a specific pattern for both genders has been found. The graph below clearly indicates the difference between two genders on five different dimensions regarding their expectation levels.

![Gender effect on service expectations](image)

Female customers seem more satisfied than their male counterparts as they score higher than male, especially for reliability, responsiveness, assurance and empathy while there is no difference for tangibility factor. Even though the difference between both gender’s measurement is minor, and higher standard deviation values for female on responsiveness and empathy shows the very diverse range of answers of female respondents comparing with the male counterparts but still it indicates the dissimilar way of thinking of both genders.

5.2 Age (PSG)

There were formed mainly three age groups after sorting out the collected data; 20-30 years, 31-45 years, and 46 and above years. Explicitly, we found 1 respondent of 20 years old (2%), 5 respondents for 23 years old (10%), 1 for 24 years (2%), 5 respondents of 25 years (10%), 6 of 26 years (12%), 5 for 27 years old (10%), 3 for 28 years old (6%), 8 respondents for 29 years
which was the biggest number comparatively (16%), 3 for 30 years (6%), 5 for 31 years (10%),
for 32, 33, and 34 years we got 1 for each (6%), 2 respondents were 42 years (4%) and 1 for
each of 50, 54 and 57 years old (6%).

The graph below manifests the age influence on expectations of respondents. There is almost no
difference in results for reliability of all age groups but comparative higher deviation values of
20-30 and 31-45 years groups than 46 and above year’s age group imply inconsistency in
answers of those groups. Age group of 46 and above years old customers signify the highest
satisfaction for responsiveness with lowest standard deviation while youngest age group
customers score lowest with highest standard deviation. The youngest and oldest age groups of
the sample view assurance dimension in the same way while middle age group scores high for
this dimension but if we analyze the answers in the light of standard deviation, we can see that
oldest group ranges from neutral to agree whereas the other two groups vary in answers from
disagree to strongly agree. For empathy, oldest age group, with lowest standard deviation, thinks
that bank does understand customer’s problems, gives individual attention, deals in a caring way
and has customer’s best interest at heart whereas other two groups, especially the youngest age
group, have different opinions from agreeing to dis-agree about it with higher deviations. About
tangibility, none of the groups thinks unsatisfied but vary in their frequency of agreement in the
deviation spectrum. As the whole age analysis reveals that young people are not satisfied with
the service quality but oldest age group is more likely to be happy with the provided services. In
other words, age is found to be inversely proportional to level of expectations; younger the
customer, higher the level of expectations and other way around.

![Figure 15: Age effect on service expectations of Pakistani group](image-url)
5.3 Occupation (Education, PSG)

We tried to group the respondents on education basis; we got three categories; secondary or low level, professional certificate holders, bachelor’s degree holders and master’s degree holders and no one PhD respondent was found for Pakistani group. Moreover, we got 9 respondents with secondary or low level education (18%), 5 professional certificate holders (10%), 13 respondents had bachelor degree (26%) and 23 respondents with masters degree (46%). The graph is representing the answers of four different educational groups. Masters and bachelors seem more demanding and score lowest among the groups against reliability, responsiveness and assurance. For the same three dimensions, professional certificate holders get the highest points which represent their extreme satisfaction level with lowest expectations and lowest deviations except assurance, while secondary or low education group is slightly upper than masters and bachelors group but lower than professional certificate holders with almost same deviation trends as masters and bachelor group.

![Education effect on service expectations of Pakistani group](image)

Figure 16: Education effect on service expectations of Pakistani group

Responsiveness and assurance. For the same three dimensions, professional certificate holders get the highest points which represent their extreme satisfaction level with lowest expectations and lowest deviations except assurance, while secondary or low education group is slightly upper than masters and bachelors group but lower than professional certificate holders with almost same deviation trends as masters and bachelor group. First two groups divulge almost the same trend for empathy and tangibility dimensions on mean scale but different on deviation scale, contradiction can be found against empathy for deviation trend. The third group shows dissatisfaction against empathy and tangibility by rating lower on mean scale with same
deviation as of masters and bachelor group. Overall, three groups look like having very different estimations against SERVQUAL dimensions.

Hence, after analyzing demographic factors, we can say that demographic does affect the expectations of Pakistani ethnic group. Young people and especially male customers reflect the relative high level of expectations from their bank and focus on efficiency of services offered along with the quality. Education also influences individual’s view regarding service quality evaluation but we could not find a specific pattern about this parameter as master and bachelor degree holders seem unsatisfied while professional certificate holders score higher than other two groups but secondary or low level group lies in between professional certificate holder and master and bachelor degree holders.

5.4 Language (PSG)
Almost all of the respondents (98%) declared that Swedish was not their first language and 33 respondents (66%) disagreed that they were fluent in Swedish language while 17 respondents (33.33%) agreed with the statement that they were fluent in Swedish language. 45 respondents (90%) said that they used other languages than Swedish while talking to their friends and family whereas only 5 respondents (10%) were found who didn’t agree with the statement. 26 respondents (52%) were found to use English as communication language with their banks, 17 respondents (33.33%) used Swedish while 7 respondents (14%) said that they had used English and Swedish both while communicating with their banks.

The group who uses English as the only language of communication with banks has scored moderate comparing with other two groups; for reliability, responsiveness, assurance and empathy with moderate standard deviation but got highest point on tangibility with minimum deviation. The second group who uses Swedish as a mean of communication surprisingly shows its higher level of expectations by scoring lowest against all five dimensions but the higher deviation values also makes known the converse opinions of respondents. The third group who has the opportunity to speak different languages in banks has achieved the highest level of satisfaction projected below in the graph, except the tangibility, with most consistent answers in the group.

So from the results of the language test, we can say that language does affect the expectations of customers, but it doesn’t support the assumption that customers who don’t know Swedish language would evaluate the service quality lower than those who communicate in Swedish, as results show that the customers who use Swedish to communicate with their banks expect more. The results also indicate that more options for communication increase the level of satisfaction and decrease expectations of the customers.
In the sample, we found that 46 respondents (92%) were born in Pakistan and were living in Sweden ranging from 1 to 28 years whereas 1 respondent (2%) was born in Denmark but living in Sweden for more than 2 years while 3 respondents (6%) declared that they were born in Sweden. The birth factor was chosen as an indicator to determine the cultural trend of respondents as they used to live in a country other than Sweden and had the values of their original culture. In addition with the country of birth factor, 35 respondents (70%) identified themselves with Asian or Pakistani regional and cultural group respectively whereas 14 respondents (28%) identified themselves with Sweden/Scandinavian group and only 1 respondent (2%) didn’t mention any particular group identity but showed her trend to Swedish culture as she was born in Sweden.

The graph below clearly shows the impact of two different cultures on customer’s service expectations. According to Hofstede (1984), Pakistan expresses more power distance compare with Sweden and people from high power distance cultures accept hierarchies and have higher expectations. As test results reveal that people who were born and lived in Pakistan for some part of their lives tend to have higher expectation level compare with people who were born in Sweden and got values of Swedish culture. The group with Pakistani cultural group identity scores relatively lowers than their Swedish counterpart against all five dimensions of SERVQUAL but slightly bigger deviation for reliability and responsiveness.

5.5 Culture (PSG)

In the sample, we found that 46 respondents (92%) were born in Pakistan and were living in Sweden ranging from 1 to 28 years whereas 1 respondent (2%) was born in Denmark but living in Sweden for more than 2 years while 3 respondents (6%) declared that they were born in Sweden. The birth factor was chosen as an indicator to determine the cultural trend of respondents as they used to live in a country other than Sweden and had the values of their original culture. In addition with the country of birth factor, 35 respondents (70%) identified themselves with Asian or Pakistani regional and cultural group respectively whereas 14 respondents (28%) identified themselves with Sweden/Scandinavian group and only 1 respondent (2%) didn’t mention any particular group identity but showed her trend to Swedish culture as she was born in Sweden.

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So the test proves the theory that high-context and high power distance cultures’ expectation level is higher than low-context and low power distance cultures. Therefore we deduce that culture matters for determining the customer’s expectations level and influence the judgment of individuals regarding service quality.

5.6 Acculturation (PSG)
We tried to sort out the collected data on different parameters of acculturation to find out the level of expectation of respondents. We have used some of well-known determinants of acculturation like duration of stay, cultural affiliation, religion etc. for our study. As this term is mainly concerned with immigrants so we excluded the respondents who were born in Sweden, results in culture also showed their inclination toward Swedish culture, therefore the exclusion of those respondents is justified for acculturation.

5.6.1 Duration of stay
We firstly divided the group on the basis of duration of stay in Sweden to check out if there is any difference in their expectations level with reference to acculturation level. We found mainly 3 categories; 1-5 years and, 6-10 years and 10 and more years. There were 37 respondents (84%) falling in the first 1-5 years category and 3 respondents (7%) qualified for the second group and 4 respondents (7%) got place in the last group. According to the previous research of Nwanko and Lindridge (1998) on acculturation, respondents with long duration of stay are more likely to integrate with the host culture than those who have spent few years in the host country, so we put the respondents into three groups based on their duration of stay. The respondents with shorter
duration of stay are considered as least acculturated and respondents with long duration are thought to be most acculturated while the middle group is referred as moderate acculturated.

The results of test don’t show conformity to the previous research of Nwanko and Lindridge (1998) as respondents which are supposed to be most acculturated are indicating less satisfaction comparing with least and moderate acculturated respondents against first three dimensions. Therefore, test results don’t prove the relationship of acculturation level to quality expectations based on duration of stay.

5.6.2 Duration of stay and cultural group identity

Referring to the literature, ethnic affiliation or identity of an individual is very important in determining the personnel’s beliefs and trends. We secondly found that 34 respondents (77%) who were living in Sweden for 1 to 15 years, they mainly identified themselves with Asian or Pakistani regional or cultural groups respectively while there were some exceptional cases in the same group like 4 respondents (9%) for 1 year and 3 years, 3 respondent (7%) for 2 years, 4 years and 5 years duration of stay respectively identified themselves with cultural group of Sweden whereas 3 respondents (7%) living in Sweden for 16 and more years, mentioned Sweden as their cultural identity group. The respondents who mentioned Sweden as their culture group are assumed most acculturated than those who identified themselves with Asian/Pakistani group.

The test results show no significant difference between two groups with different levels of acculturation regarding their expectations based on duration of stay and cultural group identity with almost same deviation patterns.

Figure 19: Acculturation (Duration of stay) effect on service expectations of Pakistani group

The test results don’t show conformity to the previous research of Nwanko and Lindridge (1998) as respondents which are supposed to be most acculturated are indicating less satisfaction comparing with least and moderate acculturated respondents against first three dimensions. Therefore, test results don’t prove the relationship of acculturation level to quality expectations based on duration of stay.
Friends have been recognized as one of very important acculturation’s determinants. We found that 37 respondents (84%) had Asian/Pakistanis closest friends comparing with 7 respondents (16%) had Swedish or other European closest friends. The respondents with Swedish or European closest friends have been considered as most acculturated than those who have Asian/Pakistani friends.

The test results point to the difference in expectations for both groups, as respondents with Swedish/European closest friends show low expectations and high satisfaction and vice-versa. The group with Swedish closest friends achieves lower score against reliability but standard deviation shows the inconsistency among group members. Therefore closest friends as an indicator of acculturation are found to affect, by some means, the expectations of the customers.
5.6.4 Ethnic shopping affinity

We have categorized the respondents on ethnic shopping affinity base, to get support from this parameter in determining the acculturation level of respondents and level of expectations. We got three groups in this section; 15 respondents (34%) showed weak or no affinity for ethnic shopping, 12 respondents (27.27%) preferred to be moderate and 18 respondents (38.63%) stated strong affinity for ethnic shopping. Thus, respondents with weak affinity have been assumed most acculturated than those with strong affinity while the respondents with moderate affinity are supposed to be moderate acculturated accordingly.

Figure 21: Acculturation (closest friends) effect on service expectations of Pakistani group

Figure 22: Acculturation (ethnic shopping affinity) effect on service expectations of Pakistani group
The graph represents no specific pattern for moderate acculturated respondents as they show variant attitude against different dimensions. Anyhow, there is a difference of evaluation between more and less acculturated groups against reliability, responsiveness, assurance and tangibility. Both groups score the same for empathy with slight difference of standard deviation. Consequently, ethnic shopping affinity being an agent of acculturation slightly influences the customers’ behavior towards service expectations.

5.6.5 Religious trend
Religion has been worth discussing in determining the level of acculturation in previous studies e.g. same religion in a new culture makes easier to get acculturated quickly for immigrants and other way around. 96 percent of Pakistanis assume themselves as Muslims (cited by Burton 2002, p.446), but even then there could be a difference between respondents’ religious trends, e.g. not religious or very religious. Therefore we categorized the respondents according to their level of religiousness to find out the level of acculturation and expectations. We got 13 respondents (29.54%) who were not religious, 16 respondents (36.36%) assumed themselves moderate while 15 respondents (34%) mentioned that religion was very important to them. Hence, respondents who were not religious are supposed to accept Swedish culture more quickly than the very religious.

Figure 23: Acculturation (religious trend) effect on service expectations of Pakistani group

The outcome of religion based test on “Mean” scale for acculturation and service expectations shows no significant difference. But, the group who declared itself as not religious seems to be very consistent in its measurement contrasting with other two groups who have different opinions about five dimensions as reflected by their deviation values. It infers that religion has caused the divergence among customers’ expectations of service quality, though the difference is
not prevailing. Thus, we conclude that religion as an agent of acculturation, somehow, affects the expectations of customers of different acculturation levels.

5.6.6 Own language affinity
The gathered data also revealed the information that 14 respondents (32%) disagreed to switch their bank on the basis of language factor only, whereas 8 respondents (18%) were not sure and 22 respondents (50%) were willing to switch their bank account on language feature. According to the sorted results of gathered data on language affinity basis; we put the respondents in three groups, respondents with weak or no affinity for their own language supposed to be most acculturated, respondents with moderate language affinity have been considered as moderate acculturated and respondents with strong language affinity have been labeled as least acculturated.

The results of the own language affinity test indicate the difference of expectations among three groups against five dimensions. For reliability, there is found great difference of opinion between most acculturated and least acculturated customers with small deviations in most acculturated group.

![Acculturation (own language affinity) effect on service expectations](image)

Figure 24: Acculturation (own language affinity) effect on service expectations of Pakistani group

Least acculturated group also shows its dissatisfaction for responsiveness with steady answers comparing with most acculturated group. Tangibility has been perceived high by least acculturated and moderate acculturated groups with less deviation comparing with most acculturated respondents. Hence, we conceive from the results that own language affinity as acculturation mediator creates the divergence of measurement regarding service expectations among Pakistani customers.
5.6.7 Own cultural affinity

Finally, we grouped the respondents by using ethnic cultural affinity and we found 9 respondents (20.45%) who declined to switch their bank account for cultural affinity while 12 respondents (27.27%) said that they might switch but were not sure and 23 respondents (52.27%) agreed that they would switch if another bank could show interest in their culture. Respondents who showed interest in their ethnic culture are supposed to be least acculturated, who were not sure are assigned moderate level and who clearly declined to switch their bank for cultural sake are recognized as most acculturated.

The results of the test doesn’t reveal a clear relationship between level of acculturation and expectations of respondents expect reliability where least acculturated respondents scored lower than most acculturated respondents with almost same trend of deviation in all three groups.

![Figure 25: Acculturation (own cultural affinity) effect on service expectations of Pakistani group](image)

After analyzing all seven selected determinants of acculturation, we construe that acculturation is involved in customers’ expectations and evaluations regarding service quality but against some specific mediators. All the determinants of acculturation are not found to be effective in demonstrating the relationship between acculturation and quality service expectations. For Pakistani respondents four indicators - closest friends, ethnic shopping affinity, religion and own language affinity, out of seven found to influence the expectations, while impact of acculturation also varies with type of determinant.

Thus, the analysis implies that demographic characteristics, language, culture and acculturation affect the service quality expectations and satisfaction of Pakistani ethnic group. It also indicates that as these factors in some way affect the evaluation process, so they could influence the decisions of the customers in choosing their banks. According to Pires and Stanton (2000) ethnic
group membership and recommendations does influence the consumer’s decision regarding service purchasing. We also found some other more important factors like brand, fees and interest rate, services range, along with the selected parameters which strongly count for decision making process.

**Figure 26:** Important factors influencing decision making process of Pakistani group
6. Conclusion

The purpose of the study was to find out how do demographics (Gender, Age and Occupation), language, culture and acculturation affect the service expectations of two groups of immigrants in Sweden which were Pakistani and Iranian ethnic groups. During the research process, the authors aimed to evaluate the effect of each and every of the mentioned factors on the service quality expectation of these two group of immigrants, and identify how do these factors influence the decision making of Iranian and Pakistani customers about their Swedish banks.

Iranian group

Through the process of findings and analysis, the researchers assessed some patterns which could show the relationship between some of variables. Generally, level of satisfaction in Female respondents is found to be more than Male respondents and younger customers expect a higher level of service quality than older people with lower level of satisfaction on SERVQUAL. Customers who hold higher educational degrees expect higher service quality and their level of satisfaction is lower than the customers with relative lower educational backgrounds. In the case of bank as a complicated business, comparing to so many other factors, language has the least importance as a determining factor for the customer to choose a bank. Most of the respondents (both those who are fluent in Swedish and those who cannot speak Swedish well) believe that there are more significant factors for example, interest rate, and fees on credit cards etc. which are determiners for the customers to choose their banks. But language has been found to influence the service expectations of customers. Level of acculturation has not been recognized a valuable parameter in judging the service evaluation by Iranian customers and found to be insignificant for determining service expectations of the group. Only one agent, religion, of acculturation out of seven was noted to influence the service quality expectations otherwise respondents showed the expectation and satisfaction levels inverse to the level of acculturation.

Pakistani Group

The findings and analysis part of Pakistani group reveals that demographics; gender, age and education, language and culture affect the service quality expectations and evaluation process as well for Pakistani ethnic group. The chapter also provides in-depth information about acculturation’s effect and points out that acculturation with all the used determinants does not influence the customers’ expectations. The degree of influence of chosen factors and determinants of acculturation also varies relatively. Although, we had an unequal sample regarding Pakistani males and females but gender test results in different evaluations of SERVQUAL dimensions by both genders, female seems more satisfied than male. The age test unveils that young people expect relatively more than older persons and showed their more demanding attitude by scoring lower than older group. Education has also proved to be helpful in finding the difference opinions among the individuals. Overall demographic tests also indicate greater inconsistency between female, young people and professional certificate holders.
The test for language suggests that more options for communication could result in higher satisfaction of customers and vice versa. Culture is found to be very important in service quality expectation measurements and proves the Hofstede results of high power distance for Pakistani culture. Respondents who grew up in Pakistan or identified themselves with Pakistani culture showed high expectations than Swedish born Pakistanis or who identified themselves with western cultures including Sweden. The Pakistani respondents showed different behavior against chosen determinants of acculturation. The group with Asian/Pakistani closest friends, prefer to shop from ethnic stores, having religious trend and showing their attraction for their own language were supposed to be least acculturated and found to be unsatisfied. Whereas duration of stay, duration of stay with cultural affiliation and own cultural affinity proved to be insignificant for influencing customers expectations of service quality.

Finally, the results of study discover that there are some other important moderators like brand, fees and interest rate and range of services offered, which strongly influence the decisions of Pakistani and Iranian ethnic groups regarding selection of banks along with the stated factors. The gathered data about Pakistani ethnic group also indicates the low tendency of Pakistani personnel to assimilate with the host culture and greater probability to sustain their own cultural norms and values.
7. Recommendations
After analyzing the whole data of Pakistani and Iranian ethnic groups against different variables and finding out the effect of those factors on the group service quality expectations, the following recommendations have been offered for future research:

- Young, especially male customers should be treated in an efficient way as they tend to have less tolerance about the time and method of service delivery.
- As 50% of Pakistani respondents showed the will to switch their bank on language basis and 52% on culture basis respectively, so this challenge should be taken as opportunity to attract new customers and get their loyalty.
- Promoting ethnic events within the feasible budgetary limits could get more customers and increase satisfaction level as well.
- More focused study is needed to be conducted in the future with relative big sample of the group with possible equal number in age, gender and education.
- There is an inevitable need to study the cultures of ethnic minorities as cultural diversity is growing in the Swedish marketplace.
References


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• Kong M. and Joganatnam G. (2007), ”The influence of culture on perceptions of service employee behavior”, Managing service quality, Vol. 17 No. 3, Emerald group publishing limited

• Migrationsverket 2009," Facts and Figures 2008”, Available at:


**APPENDIX A/ CUSTOMERS QUESTIONNAIRE, ENGLISH VERSION**

Demographics

1. Do you live in Sweden and/or have a residence permit?
   - ☐ Yes
   - ☐ No

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

3. Which city do you live in Sweden?
   - ☐ Stockholm
   - ☐ Eskilstuna
   - ☐ Vasteras
   - ☐ Other

4. Gender:
   - ☐ Male
   - ☐ Female

5. Where were you born? ....................................................

6. What is your nationality? ……………………………………………….

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

8. What is the highest level of education you completed?
   - ☐ Secondary school or lower
   - ☐ Professional Certificate
   - ☐ Bachelor’s degree
   - ☐ Masters Degree
   - ☐ PHD (Doctoral Degree)

9. How many banks in Sweden are you dealing with?
   - ☐ Don’t have a bank in Sweden
   - ☐ One
   - ☐ More than one Please specify how many…………………………….
10. **Which bank do you mainly deal with, in Sweden? (You should only chose one)**

- [ ] Swedbank
- [ ] Nordea
- [ ] SEB
- [ ] Handelsbanken
- [ ] ICA
- [ ] Länsförsäkringar
- [ ] Other, please specify

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

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

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

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

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

<table>
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<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
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<td>Providing services as promised</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Dependability in handling customer’s service problems</td>
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<td>3</td>
<td>4</td>
<td>5</td>
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<td>Performing services right the first time</td>
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<td>4</td>
<td>5</td>
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<td>4</td>
<td>5</td>
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<tr>
<td>Keeping customers informed about when services will be performed</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Prompt service to customers</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<td>Willingness to help customers</td>
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<td>2</td>
<td>3</td>
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<td>Readiness to respond to customers’ request</td>
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<td>2</td>
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<td>4</td>
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<td>Employees who instill confidence in customers</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Making customers feel safe in their transaction</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Employees who are consistently courteous</td>
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<td>3</td>
<td>4</td>
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<td>2</td>
<td>3</td>
<td>4</td>
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<td>Giving customers individual attention</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Employees who deal with customers in a caring fashion</td>
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<td>3</td>
<td>4</td>
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<td>Having the customer’s best interest at heart</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<td></td>
<td>Employees who understand the needs of their customers</td>
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<td>Modern equipment</td>
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<td>Visually appealing facilities</td>
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**Marketing Mix**

14. Choosing a bank

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<th>Mark how important you find each factor when you choose your bank Mark from 1 (Not important) to 5 (Very important)</th>
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<th>Very important</th>
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</table>
15. **How do you usually get information about and from your bank?**

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

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

- Swedish
- English
- Other, please specify

17. **What services are you currently using in banks?**

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

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

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

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

**Acculturation and Cultural Elements**

20. **My closest friends are:**
- [ ] Swedish
- [ ] Same as my nationality
- [ ] Other, Please specify ………………………

21. **In general my friends are:**
- [ ] Swedish
- [ ] Same as my nationality
- [ ] Other, Please specify ………………………

22. **The second most common nationality among my friends is:**
- [ ] Swedish
- [ ] Same as my nationality
- [ ] Other, Please specify ………………………

23. **Which regional or cultural group do you mainly identify yourself most with:**
- [ ] Sweden
- [ ] Other, Please specify ………………………

50
24. Connection between you and the regional / cultural group mentioned above

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

25. Some final questions

<table>
<thead>
<tr>
<th>Number</th>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I’m very satisfied with my bank in general</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2</td>
<td>I’m very satisfied with the service I get at my bank</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3</td>
<td>If another bank offered me information (text) in my own language I would probably switch to that bank. (Answer if applicable)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4</td>
<td>If another bank had an employee speaking my language I would probably switch to that bank. (Answer if applicable)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5</td>
<td>If another bank showed interest in my culture (e.g. Eid or Chinese new-year) I would probably switch to that bank. (Answer if applicable)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

26. Give (if possible) some examples of good or bad experiences you had with your bank that strongly affected your opinion about it.
Thank you very much for your contribution!
APPENDIX B/ CUSTOMERS QUESTIONNAIRE, Farsi Version

SA INT TRA

1. آیا شما در سرود زندگی می‌کنید و یا ویزای اقامت دارید؟  بله ☐ غیر ☐

2. شما متولد چه سالی می‌باشید؟ (لطفاً در صورت امکان به منظور اینکه برای زندگی نمایید) ............ 19

3. شما ساکن کدامیک از شهرهای سوئد می‌باشید؟

☐ استکهلم - Stockholm
☐ کالستونا - skilstuna

سایر شهرها ☐  نگاه شهر را ذکر نمایید ☐

4. جنسیت: ☐ مرد ☐ زن ☐ مونت

5. در کدام کشور منولد شده‌اید؟

6. ملیت شما چیست؟

7. چه مدت ساکن کشورسودن بوده‌اید؟

8. لطفاً بالاترین مدرک تحصیلی که کسب کرده‌اید را مشخص نمایید:

☐ مدرک دوره راهنمايي و یا پایین تر
☐ مدرک كارشناسي (ليسنس)
☐ مدرک كارشناسي ارشد ( فوق ليسنس)
☐ مدرک دکترا

9. شما مشتری چند بانک درکشورسودن می‌باشید؟

☐ تنها یک بانک
☐ لطفاً مشخص نمایید.

10. اکثر فعالیت‌های بانکی خود را با کدامیک از بانک‌های سوئدی انجام می‌دهید؟ (لطفاً فقط یک گزینه را انتخاب نمایید)

☐ Swedbank
☐ Nordea
☐ SEB
☐ Handelsbanken
☐ ICA
☐ Lånsförsäkringar

سایر بانک‌ها ☐  نگاه بانک را ذکر نمایید ☐

11. برای چه مدت مشتری این بانک بوده‌اید؟

☐ کمتر از یک سال
☐ بیش از یک سال
☐ چهار تا شش سال
☐ یک تا شش سال

53
12. هر چند وقت یکبار به بانک خود مراجعه می‌نمایید؟

- یک تا چهاربار در سال
- هر هفته
- یک تا سه بار در هفته

13. لطفا مشخص نامی‌دادی در مورد بانک که مشتری آن می‌باشید عبارت زیر تا چه حداً واقيت مطالبی دارد؟

<table>
<thead>
<tr>
<th>کلاس مشتاق</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>مصرف‌های مطابق با وعده</td>
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<td>قابلیت انتقال در مورد پاسخگویی به مشکلات</td>
<td>2</td>
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<td></td>
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</tr>
<tr>
<td>ارائه سرویس پاسیفتی به‌خاطر ارایه بهزودی</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ارائه سرویس فراخوان دستی زمان و ارایه خدمات</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>معالجة مسائل مشتریان در مورد خدمات تامینی اجرای کمکی بانکی</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>سرویس دهی سریع و معیاری</td>
<td>6</td>
<td></td>
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</tr>
<tr>
<td>ارائه خدمات مشتریان به‌عنوان مشتریان</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>مبنایی پاسخگویی به مردم</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>کارشناسی سیاره با منابع مشتریان</td>
<td>9</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>ارائه امکان انتخاب مکان مشتریان در مورد خدمات ارائه شده</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>پذیرش خوش‌بختی و مواد</td>
<td>11</td>
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<td></td>
<td></td>
</tr>
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<td>اطلاع‌رسانی کارشناسی در پاسخگویی به تسهیلات مشتریان</td>
<td>12</td>
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<td></td>
</tr>
<tr>
<td>توجه کامل کارشناسی شدن مشتریان</td>
<td>13</td>
<td></td>
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<td>کارشناسی سیاره با ملاحظات رفتار می‌کند</td>
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<td>در طریق کارشناسی شدن مشتریان</td>
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<td>الگوی کامل کارشناسی از جهتی مشتریان</td>
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<tr>
<td>دارای پذیرش نجات متن</td>
<td>17</td>
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</tr>
<tr>
<td>تجهیزات و تسهیلات حجم‌دار</td>
<td>18</td>
<td></td>
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</tr>
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<td>زنگ آرایش و بانکهای کارشناسی</td>
<td>19</td>
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<tr>
<td>گزارش‌های لازم‌ندار و یا مرتبط با سرویس‌ها و خدمات</td>
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<td>سه‌زدایی کاری ماهینی</td>
<td>21</td>
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<tr>
<td>نمی‌توانستی اسلام (از لحاظ مکان‌بانک)</td>
<td>22</td>
<td></td>
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</tr>
</tbody>
</table>

14. لطفا مشخص نامی‌دادی هر یک از موارد زیر تا چه حداً در انتخاب بانک براتا آهمیت دارد؟

<table>
<thead>
<tr>
<th>کلاس مشتاق</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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<tbody>
<tr>
<td>مبانی بانک (درصد)</td>
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</tr>
<tr>
<td>مبنای بانک</td>
<td>2</td>
<td></td>
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<td></td>
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<tr>
<td>جایگاه بانک</td>
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</tr>
<tr>
<td>محیط کار و سرویس‌های بانکی</td>
<td>4</td>
<td></td>
<td></td>
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</tr>
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<td>فیلیپا سرویس‌دهی</td>
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<td>رضایت مشتریان کارشناسی بانک</td>
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</tr>
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<td>توجه به منافع مشتریان بانک</td>
<td>7</td>
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<tr>
<td>سطح دستیابی به‌جز در مورد بانک</td>
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</tr>
<tr>
<td>سطح دستیابی به‌جز در مورد بانک</td>
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<td>سطح دستیابی به‌جز در مورد بانک</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15. معمولاً اطلاعات مربوط به بانک خود را از چه مرجعی بگیرید؟ (می‌توانید بیش از یک گزینه انتخاب کنید)

- اینترنت
- روزنامه و مجله
- پوسترها و بیلبوردها
- مکاتبات مستقیم
- ارتباط مستقیم با کارمندان بانک
- سایر موارد
- لطفاً ذکر کنید

16. در پرداخت‌های ارسالی از بانک خود از کدام زبان ارتباطی استفاده می‌کنید؟

- انگلیسی
- سایر زبان‌ها
- لطفاً ذکر کنید

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

- حساب چاری
- کارت اعتباری
- کارت اینترنتی
- انتقال ورودی
- 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 وام بانکی
- کارمزد انتقال ورودی ورودی
- نرخ خرد و فروش ارز
- کارمزد مربوط به کارت اعتباری
- نرخ خدمات بانکی اینترنتی
- سایر موارد
- لطفاً ذکر کنید

19. لطفاً میزان مواقف خود را با عبارات زیر در مورد آگاهی های چاپی تعیین نمایید:

<table>
<thead>
<tr>
<th>انتقال اطلاعات</th>
<th>انتقال اطلاعات</th>
<th>انتقال اطلاعات</th>
<th>انتقال اطلاعات</th>
<th>انتقال اطلاعات</th>
</tr>
</thead>
<tbody>
<tr>
<td>کمتر</td>
<td>متوسط</td>
<td>بالاتر</td>
<td>اکثر</td>
<td>زیاد</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

- معنی تحویل را به من ترجیح می‌دهم
- تحویل را به من احساس کم می‌کنم
- نمی‌توانم اطمینان کنم که در این نوشتار همه موارد است
- اگر آگاهی‌های تبلیغاتی را به زبان خودم بپرسم، اشتباه بلندی نسبت به آنها خواهم داشت
- درستی غیر احساس کم آگاهی‌های تبلیغاتی را به عنوان یک شخصیت منقل هدف قرار دیده‌اند، نا
- خواهان در گروه‌ها
- خواهان در گروه‌ها
- نمی‌توانم از آگاهی‌های تبلیغاتی را به پرسیده و در پرسیده آگاهی‌های تبلیغاتی آن بپرسم

20. صمیمی ترین دوستمان من:

- سوئید
- از هموطنان خود من باشند
- بر می‌لی‌ها
- لطفاً ذکر کنید

21. در مجموع دوستمان من:

- لطفاً ذکر کنید

55
22. دوستان درجه دوم من (از لحاظ اولویت):  
- آشنا با هم‌وطنان خودم می‌باشند  
- در هر میلیتی  
- در هر کنید  

23. از لحاظ فرهنگی خود را به چه گروهی نزدیک می‌باشید؟  
- آشنا با هم‌وطنان خودم می‌باشند  
- در هر میلیتی  
- در هر کنید  

### 24. لطفاً میزان موافقت خود را با عبارات زیر تعیین نمایید.

<table>
<thead>
<tr>
<th>کلاس</th>
<th>که</th>
<th>1</th>
<th>2</th>
<th>3</th>
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### 25. سوالات دیگر:

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26. در صورت امکان چند مثال در مورد تجربیات خوب و بدی که روی دیدگاه‌تان در مورد بانکی که منشور آن هستید، موثر بوده اند را نامیابید.

با تشکر فراوان از همکاری شما