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Faculty of Management

**SERVICE QUALITY IN FINNISH RETAILING:
AN EXPLORATORY STUDY
FROM AN ASIAN CONSUMERS' PERSPECTIVE**

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ABSTRACT

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As historical and geographical boundaries are increasingly becoming irrelevant, due to globalization, service is taking place between different cultural settings. Service quality as a concept has become heavily influenced by cultural characteristics of consumers. A great number of studies focus on service quality and cross-cultural differences in a variety of service categories. Yet, insufficient attention has been paid to how foreigners evaluate customer service quality in the service providers' domestic markets.

This study explores the evaluation of Finnish retail service quality as perceived by Asian consumers and how can Asian cultural characteristics be linked with this service evaluation process. The study was conducted using qualitative research methods. In-depth interviews and written stories were employed in order to collect data. Sequential incident technique and narrative research methods were applied for data analysis. Retail Service Quality Scale and Asian cultural characteristics were used as the theoretical framework of the study.

Findings suggest that there is a lack of individualization and superiority in Finnish retail service setting. The linkage between *High power distance, high-context communication and collectivism* and service perception appeared clearly in the service consumption process of Asian customers. Attitudes of service personnel were perceived positively whereas behaviors and ability in handling customers' requests were perceived negatively. Among the five dimensions of service quality, new attributes of service quality were also explored. In the light of these findings, Finnish retailers are suggested to revisit their current service delivery in practice in order to better meet customers' expectations. In addition, it is highly recommended that service providers should take the cultural characteristics of consumers into account in designing an excellent service quality.

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1 INTRODUCTION

1.1 Service quality as a research phenomenon

Internationalization and globalization are having decisive impacts on the business world. As globalization increases economic growth and generates a variety of products and services, businesses in the globalization era have to take different factors into account when deciding their business strategies. While one of the most important factors to any business is the customer, the ultimate goal of any business is to widen their customer base and increase profitability. Since the role of the customer is undeniable to the success of any business, companies have showed substantial efforts in satisfying their customers' needs and wants. Together with creating a wide range of products, improving service quality is considered as the most efficient way to increase customer satisfaction (Martinelli & Balboni, 2012). In addition, it has been widely realized that service quality plays a crucial role in presenting the company's image to the market (Parasuraman et al., 1985).

As historical and geographical boundaries are becoming increasingly irrelevant, due to globalization, service is increasingly taking place between different cultural settings. Thus, service quality as a concept has become heavily influenced by cultural characteristics of consumers.

As proven by academic studies and practice, superior service quality results in one of the key competitive advantages for companies (see, for examples, Zeithaml et al., 1996; Martinelli & Balboni, 2012). When the competition is intensifying, and switching to competitors through different channels is alleviating, it is more difficult to retain customer (Mcgoldrick & Collins, 2007). This explains why interest in service quality improvement and measurement has dominated the literature on service and marketing. Ghobadian et al. (1994) stated that a high quality of service is a prerequisite of success in an environment with constantly increasing competition. Meanwhile, many companies have experienced negative outcomes due to service failure. Since quality is a predominant indicator of customer satisfaction, it might stimulate the organization's efficiency and productivity (Parasuraman, 2002). The dimensions of service

quality were tremendously addressed by Grönroos (1982; 1984), Lehtinen (1982), and Parasuraman et al. (1985; 1988). Since the early 1980s, service and marketing literature has been dominated by studies concerning service quality in various business aspects and categories. Many studies focused on assessing and measuring the quality dimensions of service and how they affect customer satisfaction; e.g. in the hotel industry (Yilmaz, 2009; Chiu, 2002; Mey et al., 2006; Rajaram & Sriram, 2014); as well as in the retail industry (Thenmozhi, 2014; Sainy, 2010). According to Dabholkar et al. (1996), the retail environment is different from pure service settings due to its dual-aspects of offerings. Retail stores commonly provide a mix of tangible products and services. Customers do not only demand to purchase the products but also the associated service during their transactions (Martinelli & Balboni, 2012). Service is an inevitable component of retail settings and the quality of service is a decisive element regarding customer loyalty in retail outlets (Sainy, 2010). In the same light of thought, Berry earlier emphasized the role of service quality in retailing by stating that “retail businesses are services businesses” (Berry, 1986, p. 3). Thus, it can be said that even though the concept of service quality has been around for a long time, the relevance and dominance of this concept have gained increasing attention in recent years. In this study, the author believes that since business environments are diverse and context-oriented, it is essential to constantly review and develop service quality in both theory and practice.

Finland has witnessed this change by receiving a large amount of expatriates from other countries. According to the Finnish statistics department, the number of foreigners in Finland has gradually increased by years. While in 2014, Finland counted 219,675 foreign residents, this number increased in 2015 to 229,765. Asian nationalities account for almost 13% of the total number. Within this internationalized population, business inevitably becomes domestically international. On the other hand, many companies have shown their interest in Asian markets with expansion activities in internationally trading products and services to these emerging markets. In these expansion processes, it is crucial to understand how consumers of the targeting markets perceive and evaluate the companies’ services. Thus, it is highly recommended to take advantage of an internationalized population to examine the consumers’ taste of expatriates in the domestic market before conducting more research on the international markets.

1.2 Research gap and research questions

Due to the fact that retail sector plays a considerable role on numerous aspects of the Finnish economy and the apparent benefits provided by this industry. When the world is becoming “flat”, such as any other industries of the economy, retail industry faces new opportunities as well as challenges. In order to thrive and flourish, it is essential for retailers to continuously enhance quality and customer satisfaction of their services in both domestic and international markets. Thus, one of the most commonplace business strategies in globalization is to consider the need of widening a company’s market segment overseas. Practically, it appears obvious that companies who plan to expand their businesses abroad invest a considerable amount of money on market research. Likewise, a great number of studies focus on service quality and cross-cultural differences in a variety of service categories. Yet, insufficient attention has been paid to how foreigners evaluate customer service quality in the service providers’ domestic markets.

As mentioned above, it is important to treat service quality in globalization as a subjective culturally-dependent phenomenon. The role of culture in literature on service literature has been highlighted and has been receiving great attention from academics and practitioners in recent years. Studies have shown that there is a causal relationship between culture and service expectations, service evaluation, and service reactions (Donthu & Yoo, 1998; Cunningham, 2005; Laroche et al., 2004; Zhang et al., 2008). In addition, other studies suggested that culture differently affects the repurchase intention of customers (Mattila, 1999; Liu et al., 2001).

Even though the role of culture in relation to service quality has been emphasized and abundantly studied, researchers have mainly approached the role of culture by comparing service quality perceptions of customers from different cultural backgrounds in one single study. Previous studies lacked detailed information regarding the evaluation of service quality on one foreign cultural group. Furthermore, due to the fact that the most dominant separation of culture distinguishes between Western/Individualistic and Asian/Collectivist cultural dimensions, the author conceives that it is reasonable to assess Asian perspectives as a whole to evaluate service quality of the Finnish retail industry.

The purpose of this study is to explore the evaluation of Finnish retail service quality perceived by Asian consumers. This purpose is achieved through two research questions:

1. How do Asian consumers perceive service quality of Finnish retailers?
2. How can Asian cultural characteristics be linked with the perception of service quality of Asian consumers?

As a result, deepen the understanding of how Asian consumers assess retail services in Finland and how Asian cultural characteristics might influence this service evaluation process. Consequently, the findings from this study can help to improve the service quality of Finnish retailers as well as to provide valuable information for companies who plan to expand their markets to Asia.

1.3 Structure of the study

The structure of this thesis is as follows. Chapter two presents the theoretical framework of the study. This chapter mainly discusses the key concepts that are related to service quality. The significance of service quality for retail business is explained and demonstrated through its relationship with other key constructs such as customer satisfaction, customer loyalty and profitability. In order to explore how Asian consumers evaluate Finnish retail services, three dominant service quality measurement paradigms are reviewed and assessed. The most suitable model for this study will be chosen with the author's reasoning. Thenceforward, cultural aspects are discussed in one subchapter. In this subchapter, the separation of Western and Eastern culture is addressed with their key characteristics. It is the author's intention to explain why Asian consumers can be grouped together as a research subject. After that, the thesis will discuss the main findings on the role of culture in service quality literature. Finally, a synthesis of the theoretical framework putting together the RSQS paradigm and the Asian cultural characteristics as a backbone reference of the study is presented. Chapter three introduces the research methodology. Sub-chapter 3.1 presents the methods used in this study, thereafter data generation and analysis process is demonstrated. Chapter four presents data interpretation and findings of the study. Finally, discussion and conclusions of the study are presented in chapter five.

2 SERVICE QUALITY AND THE ROLE OF CULTURE IN THE PERCEPTION OF SERVICE QUALITY

2.1 Definition of service quality

The concepts of service quality have been discussed in the business literature for a long time. The genesis of these concepts started since the 1980s and continued to develop during the 1990s in which most of the studies were dominated with conceptual frameworks and empirical testing of service quality in numerous industries (see, for example, Cronin & Taylor, 1992; Parasuraman et al., 1985; 1988). Due to the enormous growth of service industries and their practical applications, the importance of service quality in business has been reconciled among academics and practitioners.

There has been a variety of definitions of service quality in service and marketing literature. Even though there are generally divergent of service quality concepts, researchers appeared to agree that service quality should be studied and measured from customer's perspective. According to Berry (1986), service quality is a notional and elusive construct because of three unique characteristics: intangibility, heterogeneity, and inseparability of production and consumption. One of the most popular definitions of service quality was introduced by Parasuraman and his colleagues. In their study, service quality is "the discrepancy between customer's normative expectations for the service and their perceptions for the service performance" (Parasuraman et al., 1985, p. 42). On the other hand, Grönroos (1982; 1984) divided service quality into technical quality (the outcome of the service) and functional quality (the process that the service is delivered). He also explained service quality as the process of comparison customer's expectations and perceptions. Similarly, according to Zeithaml (1988), service quality is the customer's assessment of the overall excellent or superiority of the service. Thus, the process of service quality evaluation is done mainly by comparing the gap between customer's perceived expectations and the actual service performance. The subjective characteristic of service quality is the perceived value from customer's perspective. It is distinguished from objective quality, which is a form of attitude, related but not equivalent to satisfaction (Nitecki, 1996). The consensus in definitions of service quality still remains in recent studies on service quality. For

instance, Sainy defined service quality as “a focused evaluation that reflects the customer’s perception of elements of service such as interaction quality, physical environment quality, and outcome quality” (Sainy, 2010, p. 51). His definition is based on the five service quality dimensions of the SERVQUAL model (Parasuraman et.al, 1985; 1988). Likewise, the technical and functional dimensions of service quality introduced by Grönroos (1984) are consistent with the SERVQUAL service dimensions. Therefore, it should be borne in mind that the prevailing aspects of service quality remain similar between various studies when service literature is investigated.

2.2 Measurement of service quality

In the light of understanding service quality, researchers have tried to construct the means of measuring service quality in practice. In the midst of studies focusing on quality and satisfaction as the key elements in the development of customer loyalty, a numbers of models focusing on the measurement of service quality have been introduced. Among these, SERVQUAL, SERVPERF and RSQS are considered to be most popular in marketing and service literature. In the following section, these three dominant service quality measurement paradigms are reviewed and assessed.

2.2.1 The SERVQUAL model

SERVQUAL has been considered as one of the most prevailing tools for measuring service quality in service industry. Before SERVQUAL model, Parasuraman and his colleagues (1985) introduced their Gaps Model which is developed from executive’s perspective on a service design and delivery (Parasuraman et al., 1985). The fifth gap introduced in this study is the foundation for the SERVQUAL instrument in their later study in 1988. This instrument is built by measuring the difference between expectations and perceptions of customers on service performance. They used 22 items grouped into five dimensions (Table 1): tangibility, reliability, responsiveness, assurance and empathy in order to assess quality of services in banking, credit card, repair and maintenance, and long-distance telephone samples. Respondents were asked to provide both of their expectations and perceptions of these five dimensions concerning their experiences.

Table 1: Dimensions of service quality _ SERVQUAL model

Dimensions of service quality	Explanation
Tangibility	Physical facilities, equipment, and appearance of personnel and materials
Reliability	Ability to perform the promised service dependably and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence
Empathy	Caring, individualized attention the firm provides its customers

Source: Parasuraman et al., 1988

The last two dimensions (assurance and empathy) represent other original dimensions in their previous study including communication, credibility, security, competence, courtesy, understanding/knowing customers, and access (Parasuraman et al., 1985; 1988).

The five dimensions of the SERVQUAL instrument are explained to respondents through sets of statements and questions relate to their opinions and feelings. Tangible aspects include statements regarding up-to-date equipment, visually appearing physical facilities, well-dressed employees and the appearance of facilities in line with types of service provided. Reliability concern with whether the service providers keep their promises, being sympathetic and reassuring when customers have problems, being dependable, and keeping its records accurately. Responsiveness means well-informed of the service time, the speed of the service, the willingness to help customers, the speed of handling customer requests. Assurance includes the acknowledgement of trustworthy and polite employees, and the support for employees to perform their jobs well. The final dimension, empathy, concerns with whether or not customers are given individual attention from the service providers and their employees, the convenience of opening hours, and caring to customers' best interests.

Many studies in service research have supported the reliability and validity of SERVQUAL model by applying it in different service settings. Since its first introduction, researchers have been employing this instrument either in its original form or in a modified version to study service quality, customer satisfaction and loyalty. Service literature has shown generous support towards the SERVQUAL model in measuring service quality in a broad spectrum of services. For example, Ryan and Cliff (1997) employed this scale to evaluate travel agencies in New Zealand. Even though they found that three out of the five original factors of the SERVQUAL could be replicated in travel services, the result supported the original instrument. Similarly, Lam & Zhang (1999) applied the SERVQUAL to study the service quality of travel agencies in Hong Kong. Liljander and Strandvik (1992) emphasized that the role of expectations in measuring service quality is crucial even though their usage is somewhat vague. Mey and his colleagues also applied a modified version of SERVQUAL in their research of hotel services in Malaysia (Mey et al., 2010).

On the contrary, there has been criticism on the validity of the SERVQUAL model. These opponent studies argued that expectations do not provide adequate information to evaluate service quality (Cronin & Taylor, 1992; 1994; Zeithaml, 1988; Brady et al., 2002). One of the main arguments against the reliability of the SERVQUAL is based on the SERVPERF instrument. According to Cronin and Taylor, the SERVQUAL paradigm in which disconfirmation model is the grounding theory is broken because it confounds satisfaction and attitude (Cronin & Taylor, 1994). They developed a performance-based scale (SERVPERF), which only takes the actual service performance into consideration in measuring service quality.

2.2.2 The SERVPERF model

Numbers of studies have suggested that the SERVPERF has shown better results in measuring service quality in different service organizations and industries. The performance-based instrument is recommended over the SERVQUAL in measuring service quality (Boulding et al., 1993). A variety of service context including fast food industry, hotel industry, retail banking, entertainment parks, just to name a few, have been studied applying the performance-only items to evaluate service quality (Jain & Gupta, 2004; Lee et al., 2000; Luk & Layton, 2004; Zhou, 2004). Some researchers have claimed the inappropriateness of the SERVQUAL's comparison

standard. For examples, Carman claimed that the operationalization of expectation in service quality measurement is practically problematic: "Can a retailer really expect a customer to complete an expectation battery when coming in the door and then complete the perceptions battery at the end of the service encounter? We think not were unable to find a service setting where this was practical" (Carman, 1990, p. 47). In the same line of thought, Teas (1994) emphasized that customers have various perceptions of expectations due to their consumption experiences and situations. Thus, using expectations as service quality measurement might be inaccurate. Another extreme criticism came from a study by Finn and Lamb (1991), in which they concluded that SERVQUAL cannot be used to evaluate perceived service quality in retailing.

In the attempt to measure service quality in retail industry, Westbrook (1981) suggested two constructs that should be considered including in-store experience and merchandise experience. In particular, he explained in-store experience as the interactions between customers and store employees; the ease to walk around the store and merchandise experience as collections and quality of retail products. He also addressed problem solving skills as an important factor which affects to customers' evaluation. However, this attribute is not addressed as an interdependent dimension in his study.

2.2.3 The RSQS model

Concentrating on retail setting which is defined as stores that offer both tangible goods and services, Dabholkar et al. (1996) developed the Retail Service Quality Scale (RSQS), which also adopted seventeen items from the SERVQUAL model. Their service quality measurement model is based on triangulation of qualitative research techniques in order to propose and test a hierarchical factor structure. Three data collection methods were performed (phenomenological interviews, exploratory depth interviews, and tracking customers' evaluation during shopping experience) to explore the insights of important factors of service quality evaluation for retail customers. These factors are used to develop the RSQS scale (Figure 1), which comprises five dimensions including physical aspects, reliability, personal interaction, problem solving and

policy. These dimensions are cited as the second-order factors since they consist of several sub-dimensions. Each dimension is described in more detail as follows.

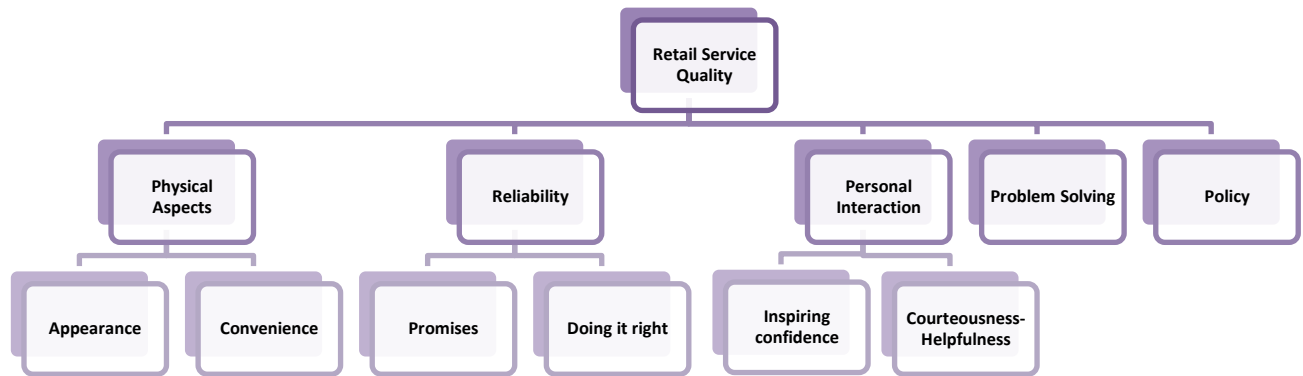


Figure 1: Dimensions of retail service quality – RSQS model (adapted from Dabholkar et al., 1996)

The first dimension in RSQS instrument is *Physical aspects*, which cover two sub-dimensions. The first sub-dimension is appearance. Appearance includes the image of equipment and fixtures; visually appearing facilities and associated materials; the cleanliness and convenience of public areas (i.e. rest rooms, fitting rooms); the cleanliness of the store; and personnel appearance. The second sub-dimension is convenience, which concerns with the ease of moving around and the ease of finding desired products. As such, the physical aspects of RSQS cover broader ranges of attributes than the tangible dimension of SERVQUAL model.

The second dimension: *Reliability* looks at whether service is delivered as timely and accurately as promised, error-free sales transactions and records, it also takes the availability of the products into consideration.

The longest list of statements and questions in their study concerns with the third dimension- *Personal interaction*. This dimension consists of two sub-dimensions: inspiring confidence and courteousness or helpfulness. In order to assess the first sub-dimension, attributes including

knowledge of employees to handle customers' questions and behaviors of employees to inspire confidence in customers in their transactions are addressed. The courteousness/helpfulness sub-dimension comprises six perception items: prompt service delivery; well-informed customers of when services will be performed; employee's willingness to handle customers' requests; customers' individualized attention; helpfulness of employees.

The fourth dimension in RSQS model - *Problem solving* is not divided into sub-dimensions. It encompasses attributes such as the willingness of the store to handle returns and exchanges, the interest in solving customers' problems and complaints directly and promptly.

The final dimension is *Policy*. Similar to *Problem solving* dimension, this dimension is explained through a lists of items regard to the quality and availability of merchandise, the convenience of parking space and opening hours, and credit cards policy.

Many scholars have employed the RSQS instrument to evaluate service quality in different service settings. Numbers of researchers have claimed that this instrument is suitable and reliable in various retail settings, for examples: in South African retail environment (Boshoff & Terblanche, 1997); in retail outlets in Singapore (Mehta et al., 2000); and in departmental store chain in Hong Kong (Siu & Cheung, 2001). According to Boshoff and Terblanche (1997), the RSQS instrument is suitable for studying the service reality of retail businesses that offer a mix of services and goods, such as department stores, speciality stores and hypermarkets. They also suggest that three different levels of service quality dimension of RSQS paradigm may be helpful in identifying problems at different levels of the service performance. The validity of RSQS in Indian retail setting has been confirmed by Parikh's empirical study. He finds that the five dimensions of RSQS is a crucial ground for targeting the areas which need to be improved in terms of service quality. Rajaram and Sriram (2014) recently confirmed the suitability of RSQS instrument in measuring service quality in retail stores in India. Their results suggest the existence of an interrelation between five dimensions of service quality and also, discover the significant role of service quality to customer satisfaction in retail store businesses. Siu and Cheung (2001) finds that the overall perceived service quality and the future consumption behavior are significantly affected by physical appearance and the policy. With the initial intention of testing RSQS scale, *Convenience* is found to be a new independent dimension in their study.

Similarly, the validity of RSQS was supported in Kim and Jin's study in 2002 when they applied this model to investigate service quality of discount stores for US and Korean customers. They find that among five dimensions from the original RSQS scale, personal interaction and problem solving seem to be perceived as one dimension by respondents. They decide to create a new dimension – Personal Attention, which is a combination of these two original dimensions. Together with Physical aspects and Reliability, this modified version of RSQS results in a good fit for assessing service quality (Kim & Jin, 2002). The usefulness of RSQS is again confirmed by Mehta and his colleagues in their study of supermarket and electronic goods retailers in Singapore. The authors conclude that RSQS fits better for measuring service quality in supermarket retailing than SERVPERF model. More recently, Martinelli and Balboni (2012) replicate RSQS in Italian retail context in their study after considering the alternative models (i.e. SERVQUAL and SERVPERF).

2.2.4 RSQS model as the chosen theoretical framework

Despite the fact that there are disputable opinions on the superior instrument in measuring service quality, SERVQUAL, SERVPERF, and RSQS are the most prominent instruments in assessing the quality of service sectors. While the SERVQUAL measures the gap between customers' expectation and the perceptions of actual service delivered, the SERVPERF evaluates the performance of service from customers' point of view. They both use the five components of service quality in order to measure the quality of service in their studies with some deviations in the assortment of survey questions.

The RSQS instrument, on the other hand, is more specialized in measuring service quality in retail settings. In addition, this instrument also adopts seventeen perception items from the SERVQUAL model and its service dimensions resemble the five dimensions introduced by Parasuraman and his colleagues. The five dimensions of RSQS are generally explained in more details. Some of the dimensions like *Physical aspects* and *Problem solving* cover a wider range of attributes concerning service quality of retail settings. In addition, Dabholkar and his co-authors argue that *Personal interaction* dimension in the RSQS instrument somewhat overlaps the responsiveness, assurance and empathy dimension of the SERVQUAL model. This argument is reasonable because all the attributes of *Personal interaction* dimension of RSQS cover mostly the

attributes which comprise of the three mentioned dimensions of the SERVQUAL. In their review study of the SERVQUAL paradigm, the authors also support this notion (Parasuraman et al., 1994).

As this study aims to explore the service perception of Asian consumers in Finnish retailing, RSQS instrument offers the best fit to the scope of the study since RSQS was developed in order to measure service quality in retail environment. It is the author's opinion that the clarification of the dimensions and sub-dimensions from the RSQS scales is more comprehensive for consumers. Hence, this study will use the RSQS as the main theoretical framework in order to identify the quality elements that the Asian respondents perceive during their service experiences with Finnish retailers.

2.3 Service quality and profitability

Due to the fact that customer has always been considered as the most important source of business. In order to understand how importance service quality is for business in general and for retail business in particular, related constructs like customer satisfaction and customer loyalty should be addressed. Together with service quality, these two concepts (i.e. customer satisfaction and customer loyalty) have drawn tremendous attention from academics and practitioners. There has been a great deal of studies on the relationship between service quality, customer satisfaction and customer loyalty, as well as how these constructs affect profitability in different countries and industries (see, for example, Khurana, 2014; Sainy, 2010). The linkages between these constructs in service literature provide a groundwork which helps us understand why it is important to study service quality. In this section, the author will discuss how service quality affects profitability by influencing customer satisfaction and loyalty. Firstly, the concepts of customer satisfaction and customer loyalty will be briefly addressed. Thereafter, the discussion will focus on the linkage between these constructs and profitability with the notion of reinforcing the relevance of service quality as a research phenomenon.

2.3.1 Customer satisfaction

Similar to service quality, customer satisfaction is one of the most outstanding concepts in service management research. As stated in Kristensen and co-authors study: “Customer satisfaction is vital to the company and must be measured on a regular basis” (Kristensen et al., 1992, p. 124). The determinants of satisfaction and the measurements of this construct have been introduced throughout numerous studies since the 1970s. Disconfirmation paradigm was considered as the prevailing conceptual framework during this period. The four major constructs of disconfirmation paradigm were later appeared in a satisfaction study by Churchill and Surprenant (1982). They explained the paradigm through four constructs: expectations, performance, disconfirmation, and satisfaction. In their study, customer satisfaction is defined as “an output, resulting from the customers’ pre-purchase comparison of expected performance and increased cost” (Churchill & Surprenant, 1982, p. 493). The linkages of these constructs are shown in Figure 2 below:

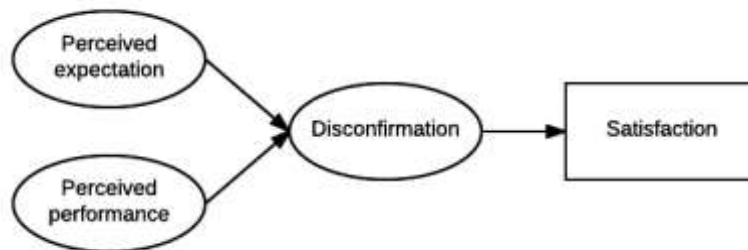


Figure 2: Construction of Satisfaction (adapted from Churchill & Surprenant, 1982)

According to Churchill and Surprenant (1982), disconfirmation arises from the discrepancies between the two variables: expectations and performance. Operationally, expectations are: (1) confirmed when performance meets anticipation, (2) positively disconfirmed when performance exceeds anticipation, and negatively disconfirmed when performance does not meet anticipation. The strong relationships between the four concepts have been proven throughout consumer satisfaction literature (see Olson & Dover, 1979; Oliver, 1980).

Earlier, Westbrook (1981) viewed customer satisfaction as an emotional state that occurs in response to the evaluation of a service. Oliver (1981) similarly explained that satisfaction is determined when customers positively react to the service they received after purchases. In later studies concerning customer satisfaction construct, researchers defined it as an emotional response, that results from a cognitive process of evaluating the service received and the costs of obtaining the service (Woodruff et al., 1991; Rust & Oliver, 1994). Similarly, Sunayna defined customer satisfaction as “a response based on evaluations and expressed some time during the purchase-consumption process” (Sunayna, 2013, p. 69) . Meanwhile, satisfaction was conceptualized as the subjective feeling of customers at the end of state of the consumption experience (Brady et al., 2002). Also, customer satisfaction is viewed as the attitude towards the perceived service performance, which results from the comparison of preexisting expectations and the actual service performance (Oliver, 1997; Bolton & Drew, 1994; Brady et al., 2002; Sunayna, 2013).

Even though researchers have suggested various definitions regarding customer satisfaction, it is commonly stated that satisfaction occurs at different states of the consumption’s process, both during and after service experience. For examples, Westbrook and Oliver (1991) explained customer satisfaction as a production of post-choice response; and Vavra (1997) described it as a result of the final stage of consumption; while Halstead et al. (1994) considered it as what happens during consumption (see, Sunayna, 2013). Apart from focusing on the moment when the evaluation of satisfaction occurs, researchers, recently, seem to more concentrate on the comparison of service experience and customers’ perceptions of service results. For instance, Seto-Pamies (2012), customer satisfaction is defined as the comparison process between customers’ perceptions of service results to a set of standards that they have. Panda and Das (2014) correspondently claimed that satisfaction results when customer expectations are met or surpassed. This view is not far from the disconfirmation paradigm in the 1980s.

Many researchers have associated satisfaction with the feelings of pleasure (Kotler, 2000), or the feelings of acceptance, happiness and delight (Hoyer & MacInnis, 2001). In addition, competitive pricing, billing accuracy, quick service are essential. Customers’ needs and wants should be met in order to accomplish customer satisfaction (LaBarbera & Mazursky, 1983). Kotler and Armstrong (2012) referred to customers’ needs as physical, social and individual needs of a

human. They also defined customers' wants as "the form taken by human needs as they are shaped by culture and personality" (Kotler & Armstrong, 2012, p. 6). In the efforts of identifying determinants of satisfaction, Hokanson (1995) claimed that employees play an important role in satisfying customer. They should be friendly, knowledgeable, and well-mannered.

As customer satisfaction aspects are closely related to service quality, achieving high customer satisfaction also requires service providers to fulfill high service quality as a prerequisite (Martinelli & Balboni, 2012).

2.3.2 Customer loyalty

According to Sainy's study, there is a "positive effect of service quality on customer loyalty" in retail outlets (Sainy 2010, p. 49). These two constructs are close to each other and are mentioned many times in service management studies. Researchers have agreed that loyalty customers are the key to success due to a sustainable customer base (Martinelli & Balboni, 2012). Customer loyalty has become a major concern for retail stores across the globe (Thomas, 2013). Gable et al. (2008) asserted that customer loyalty and enduring relationships are crucial to retailers due to low switching costs and demanding shopping behaviors.

Even though there has not been a single accepted definition of customer loyalty in literature, scholars seemed to focus on two aspects of loyalty: attitude and behavior (Zeithaml, 2000; Seto-Pamies, 2012). For examples, customer loyalty was considered as "the relationship between relative attitude and repeat patronage" (Dick & Basu, 1994, p. 102); as a patronage attitude and favorable behavior in customers' purchasing intention (Wong & Sohal, 2003); or as a repeat purchase based on favorable attitude towards a store or supplier (Seto-Pamies, 2012). Likewise, the intention and action of referring a particular product or service to other people shows the strongest loyalty evidence of a customer (Reichheld, 2003). Hawkins et al. (2013) considered loyalty customers as the ones who have emotional attachments to the firm (or store) while loyalty was defined as "a feeling or an attitude of devoted attachment caused by affection" (Kumar & Srivastava, 2013, p. 140). The behavioral aspects (or action loyalty) can be listed as repeat purchases, product or service recommendations to other consumers or word of mouth referrals whereas the attitudinal aspects (or conative loyalty) concerns with emotional commitment and trust (see, for examples, Oliver, 1999; Martinelli & Balboni, 2012; Baumann et al., 2011).

Regarding loyalty measurement, researchers have indicated various variables in order to understand how loyal a customer is to a particular store or supplier. Kumar and Srivastava (2013) recently studied the antecedents of customer loyalty in the context of life insurance. Their findings claimed that loyalty is formed by seven variables including service quality, customer satisfaction, trust, commitment, corporate image, switching costs and communication. Among these seven factors, service quality plays a substantial role in the formation of loyalty. Different studies have showed different approach to identifying the determinants of customer loyalty in retail settings. Thomas (2013) linked customer loyalty to satisfaction and store image in retail stores and concluded that customer satisfaction played a mediating role while store image was perceived to have affirmative impact on customer loyalty. Seto-Pamies (2012) examined the role of service quality, customer satisfaction and trust on customer loyalty in travel agency sector. He found that the degree of loyalty for a specific service provider depends on the extent of satisfaction and trust that the customer has. Clotey et al., (2008) introduced a loyalty model in retail environment which indicates four store attributes that affects customer loyalty: product quality, satisfaction, brand image and store service. Wilkins et al. (2010) investigated the determinants of loyalty in hotel industry and ascertained that service quality which is mediated by customer satisfaction have significant effect on behavioral loyalty. Whilst trust and brand image are important moderators. Kandampully et al. (2015) confirmed the variables that influence on loyalty are customer satisfaction, perceived switching costs, service quality, commitment, perceived value, customer trust, and brand experience.

In the attempt to measure customer loyalty, we can see throughout the literature that regardless a variety of components of loyalty, the two prominent factors are service quality and customer satisfaction. Thus, in the spectrum of this study, understanding the relationship between these constructs is crucial prior to understanding of Asian consumers' service quality perception.

2.3.3 The relationships of service quality, customer satisfaction, customer loyalty, and profitability

The relationship between service quality, customer satisfaction and customer loyalty has gained great attention from researchers in the field of service management and marketing. Numerous studies have investigated the linkages between these variables in different contexts. Even though

the relationship between these constructs has raised sometimes controversial issues, it is widely agreed that customer loyalty can be achieved by customer satisfaction, which is resulted from high service quality (Martinelli & Balboni, 2012). Al-Awadi indicated in his study that loyalty could be positively and greatly influenced by “good management, image and customer services”(Al-Awadi, 2002, p. 1042). At times, researchers have claimed service quality and customer satisfaction are two aspects of the same concept (Nguyen, 1991; Dabholkar, 1993). These terms are interchangeably used sometimes in both industry and academics (Iacobucci et al., 1995). According to Iacobucci and co-authors, the confusion of these two concepts is due to two factors. Firstly, both service quality and customer satisfaction are rooted from customer expectations and performance perceptions. Secondly, these concepts result in similar consequences, such as loyalty and purchase intentions.

On the contrary, among studies addressed the relationship between service quality, customer satisfaction and loyalty, numbers of studies claimed that service quality and customer satisfaction are two distinct but related construct (Shemwell et al., 1998). A study of Cronin and Taylor (1992) examined the causal relationships between service quality, satisfaction and purchasing intentions. Their study proclaimed a strong interrelation between these constructs. Presumably, scholars have viewed service quality as an activator and customer satisfaction as a mediator in the relationship with customer loyalty (see, for examples, Oliver, 1997; Brady & Robertson, 2001; Wilkins et al., 2009; Martinelli & Balboni, 2012). Oliver (1996) claimed that perceived service quality is an antecedent of customer satisfaction and value, and consequently, it has a direct effect on customer loyalty (Zeithaml et al., 1996). In line with these findings, Cronin et al., (2000) assessed how consumer behavioral intentions are affected by service quality, value and customer satisfaction in service environments by introducing a model that depicted these relationships. Their findings suggested that these three concepts individually and collectively influence behavioral intentions.

Similarly, more recent studies conducted in service and marketing literature also acknowledged the casual relationship between quality, satisfaction and loyalty. While loyalty could be positively and greatly influenced by good management, image and customer services, Kuo and Ye (2009) declared in their study that service quality has explicit effect on satisfaction, hence loyalty. Chang et al., (2009) analyzed the correlations among service quality, customer satisfaction and loyalty in

electronic commerce context and found that customer loyalty is resulted from customer satisfaction, which is generated from service quality.

In retail setting, perceived service quality has been proved to have positive effect on customer satisfaction, whereas customer satisfaction has been identified as a determinant of loyalty (Oliver, 1999; Martinelli & Balboni, 2012). Regarding the same notion, Brown (2004) studied the correlations between service quality, satisfaction and loyalty in grocery store type. His findings proclaimed that service quality and customer satisfaction are positively associated with shoppers' loyalty. Likewise, Vanniarajan and Muthukrishnan (2013) studied these relationships in Indian retail banking sector. Their findings indicated that five dimensions of service quality (tangibles, reliability, responsiveness, knowledge and recovery) result in customer satisfaction, which leads to customer loyalty. The impact of service quality on customer loyalty is indirect, and customer satisfaction plays the mediating role in this relationship. Correspondently, Khurana (2014) confirmed positive interrelation between these three constructs. Three dimensions of service quality naming empathy, competency and tangibility were found to be significant affecting customer satisfaction and customer loyalty. Similarly, Thenmozhi (2014) investigated the impact of service quality on customer satisfaction and loyalty in Indian retail sector and discovered that service's dimensions such as personal interaction, problem solving and store merchandise significantly stimulate satisfaction and loyalty of retail customers.

Profitability is achieved when consumers are satisfied with their needs and wants (Churchill & Surprenant, 1982), thus, satisfying customers' needs and wants becomes a business's strategic end. Researchers have looked closely into service quality constructs and agreed that high service quality results in competitive advantage and profitability (Bhat, 2005). The benefits of having loyalty customers have been alike ascertained and conceded among academics and practitioners. According to Söderlund (1998), loyalty customers are considered to increase profitability through the ability to increase purchase retention, customer base through referrals, and lower marketing costs. Sainy (2010) stated in this study that loyal customers are attractive and desirable for retailers due to their committed actions, and consequently more profitable. A numerous studies have claimed that loyal customers "buy more, pay premium prices and introduce new customers through referrals" (Bawa et al., 2013, p. 24). Not only that, repurchase behavior and customer retention are viewed as important strategies in intensive competition (Mittal & Kamakura, 2001),

these two measurements are also considered to be the key indicators of customer loyalty. Realizing the importance of service quality on profitability, Rust et al., (1994) even proposed a 'Return on Quality' approach in order to acknowledge financial benefits to the companies from superior service quality practice. Therefore, the role of service quality in financial performance of companies is substantial.

2.4 The role of culture in the perception of service quality

2.4.1 Cultural differences and Asian cultures

Culture as a concept has been observed in numerous studies in a variety of scientific disciplines, from psychology, sociology to business, just to name a few. Many scholars have defined culture differently and focused on diverse components of culture. According to Hofstede, culture is a "collective programming of mind which distinguishes members of one group or category of people from those of another" (Hofstede, 1980, p. 25). Yau (1994) defined culture as the collective beliefs, values and norms that constitute the behavioral yardsticks of a given society. The way people think, feel and act in certain manners that are based on "common values and societal conventions" (Laroche et al., 2004, p. 62). Similarly, culture can be understood as "the values, beliefs, norms, and behavioral patterns of a national group" (Leung et al., 2005, p. 357). While some followed the notions of cultural dimensions introduced by Hofstede (1980; 1991), others looked into communication systems as a framework created by Hall (1976). According to Hofstede, culture can be classified based on five key dimensions, naming as individualism, uncertainty avoidance, masculinity, power distance and long-term orientation. Hall's framework divided culture into two types: high-context and low-context culture. In business context, Hofstede's cultural dimensions (Table 2) have been extensively applied in various studies in international business and marketing context (see, for examples, Lee & Ulgado, 1997; Donthu & Yoo, 1998; Furrer et al., 2000; Liu et al., 2001; Laroche et al., 2005; Malhotra et al., 2005; Brady et al., 2005). The importance and popularity of Hofstede's typology of culture has been shown through numerous citations and replications in social science and cross-cultural studies in business (Søndergaard, 1994) due to the convergence of his paradigm and others (Clark, 1990).

Table 2: Hofstede's typology of culture

Dimensions	Explanation
High/low power distance	the extent that unequal power distribution is accepted among members of the society
High/low uncertainty avoidance	the level of tolerance for uncertainty associated with everyday life
Individualism/Collectivism	the degree of close relationships or ties between people; sense of autonomy and personal achievement versus dependence and group
Masculinity/Femininity	“the dominant sex role pattern in the vast majority of both traditional and modern societies”
Long-term/short-term orientation	future oriented or past/present oriented

Source: Hofstede (1980, 1991)

On the other hand, Hall's framework of communication context has also been implemented as a combination with Hofstede's paradigm of culture (see, for examples, Mattila, 1999; Laroche et al., 2004). According to Laroche et al., (2004), Individualism dimension and Hall's contextual framework alike concede human social behaviors concerning the group and these two perspectives assemble each other. More recently, Craig and Douglas (2006) proposed an integrated framework of culture which incorporates all three elements of culture including value/belief systems, communication systems and material culture. Their perspective is highly recommended by Zhang and co-authors (Zhang et al., 2008) in their review study of cross-cultural consumer service settings.

Despite the divergence in cultural elements of different frameworks, it has been widely accepted that the two main streams of culture are Western/Individualistic and Eastern/Collectivist. Researchers and practitioners alike have acknowledged the existence of these two caterpillars and their associated characteristics. Zhang et al. (2008) introduced an integrated framework (Table 3)

based on the notion of Craig and Douglas's in which three paradigms of culture is classified into two main culture groups (e.g., Western and Eastern typology).

Table 3: Culture classification

Culture groups Characteristics	Western/Individualistic	Eastern/Collectivist
Value and belief systems	higher on individualism; lower on power distance, uncertainty avoidance and long-term orientation	lower on individualism; higher on power distance, uncertainty avoidance and long-term orientation
Communication systems	low communication context	high communication context
Material culture	more economically developed in general	less economically developed in general

Source: Zhang et al., 2008

Asian countries have been treated as one culture group (e.g., Eastern/Collectivism) in many studies in business contexts (see, for example, Donthu & Yoo, 1998; Mattila, 1999; Laroche et al., 2004; Cunningham et al., 2005; Zhang et al., 2008). As collectivists, Asian consumers are believed to share certain noticeable values and beliefs (Mattila, 1999). Group harmonization and strong relationship ties are appreciated, by which “traditional values have maintained its vitality despite modernization and trends toward Western values” (Mattila, 1999, p. 251). The high-context communication in Asian culture leads to the discrepancies in their attitudes and interpretation compared to low-context culture, which are influenced by interpersonal contacts between customers and employees (Riddle, 1992). Nonverbal communication and observable clues are important, as well as the context of the conversation and the people involved are crucial to understand the situation thoroughly (Laroche et al., 2004). Power inequalities are accepted within Collectivism cultures as well as the presence of power differences are respected (Hofstede, 1980). As a result, high power distance customers might believe that service providers should be respected due to their expertise and professional knowledge in the process of providing products and services (Donthu & Yoo, 1998). On the contrary, according to Ladhari et al. (2011), high

power distance cultural groups are believed to have higher service expectations, consequently, have lower service perceived service quality when compared to low power distance cultural groups.

While Asians perceive and evaluate service based on different standards than Westerns, Asian cultures are considered as service oriented cultures (Schmitt & Pan, 1994), or traditionally service cultures (Laroche et al., 2004). They tend to have certain level of service expectation which differs from Western counterparts (Mattila, 1999). Schittte and Ciarlante (1998) even claimed that the superior service in Asia could hardly find in any other countries. In addition, national culture has been treated as a cornerstone in forming behavioral action. Thus, it is reasonable to view Asian culture in this study as a culture group that has distinct characteristics which might affect the way Asian customers perceive their service experiences.

2.4.2 The linkage between culture and service quality perception

The impact of culture on service perceptions is undeniable particularly in the international business context. Numerous studies have investigated and tested both theoretically and empirically how cultural differences influence on the way customers expect, perceive and evaluate services.

Marketing and service literature has been filled with manifestation of cultural influences on consumers' behavior. Beliefs and attitudes in a particular culture provide a framework which people base on to interpret their experiences (Laroche et al., 2004; Vakratsas & Ambler, 1999). In line with this standpoint, Szymanski and Henard (2001) stated that consumer behavior including satisfaction and perceived service quality are affected by national culture which attached to and motivate human behaviors (Ladhari et al., 2011).

Concerning the cultural aspect in services, studies have shown that consumers in different cultures evaluate and perceive service quality differently (Zhang et al., 2008). Similarly, Winsted (1997; 1999; 2000) found that individuals in different cultures focus on different factors when evaluating service. Numerous studies have investigated the role of culture on service perceptions in various cross-national contexts. While some researchers analyzed the role of culture in evaluating overall perceived service quality (see, for examples, Furrer et al., 2000; Pikkemaat &

Weiermair, 2001; Laroche et al., 2004; Cunningham et al., 2005; Ladhari et al., 2011), others looked into how cultural aspects influence service quality throughout service experience stages (see, for examples, Donthu & Yoo, 1998; Mattila, 1999; Liu et al., 2001).

In the former type of study, Laroche et al. (2004) conducted a cross-cultural study in dental setting between North Americans (USA and Canada), and Japanese. The findings suggested that whereas service performance was low, Japanese customers tend to perceive it higher than North American counterparts. Pikkemaat and Weiermair stated that “quality evaluations are not solely based on the outcome of a service, but also the process of service delivery” (Pikkemaat & Weiermair, 2015, p. 71). The distinct mentality of Asian in perceiving and classifying service dimensions was discussed in Cunningham and his colleagues’ study (Cunningham et al., 2005).

The relationship between service dimensions and cultural dimensions was further examined by Furrer and his co-authors (Furrer et al., 2000). By using Hofstede’s cultural paradigm and SERQUAL service quality dimensions, they searched for the links between these variables. The results showed that there is a positive relationship between power distance, tangibles and assurance; meanwhile a negative link between power distance, reliability and responsiveness was supported by the study. They also claimed that in a higher uncertainty avoidance culture (i.e. Asian culture), service characteristics such as empathy, assurance and responsiveness are more important than tangibles cues. Similarly, these service aspects play more crucial role than physical aspects in long-term oriented cultures. In the contrary, tangible cues are important when it comes to individualists. In this study, they did not confirm the relationship between masculinity and other dimensions of service quality.

The latter studies focused on discrepancies in the way customers expect, evaluate and react to service due to cultural differences. Concerning cultural aspects in service literature, Zhang et al. (2008) proposed a concrete conceptual framework that represents how culture affects consumers’ service experiences through their expectations, evaluations and their behavioral actions. According to Folkes (1994), the three main factors that influence expectations are past experiences, the availability of heuristics and attributions. Customers use their past experiences to forecast future service performance. While heuristics play the role of outcome prediction, attributions help customers to place their expectations. Lee and Ulgado (1997) studied the expectations and perceptions of service due to cultural differences between US and Korea fast

food customers. Their findings showed that food prices and assurance play more important roles for US customers, while Koreans focus more on empathy and reliability dimensions of service. Mattila stated that “customer’s cultural background plays a role in his or her choice of the cues by which he or she will evaluate a complex service” (Mattila 1999, p. 250). Western and Asian customers are believed to rely on different service aspects to form their evaluation, in which customers with Asian culture are more likely to reckon intangible clues whereas Western counterparts focus more on physical aspects of service environment. Concerning expectation level in services, high power distance cultural groups tend to have lower expectation due to consumers’ weaker power over service providers’ (Donthu & Yoo, 1998). On the other hand, customers from higher uncertainty avoidance cultures expect more, and consequently, perceive lower service quality. They also asserted that individualistic and short-term oriented customers have higher service expectation than collectivist and long-term oriented customers. In the opposite of these findings, Ladhari et al. (2011) argued that in higher power distance cultural groups, consumers expect to receive the “highest possible level since they consider themselves deserving” (Ladhari et al., 2011, p. 952).

Regarding customers’ reaction to service, Liu et al. (2001) discovered that customers from higher uncertainty avoidance cultures or low individualism tend to praise more when they experience superior service. Meanwhile, customers from lower uncertainty avoidance or higher individualism are more likely to complaint, give negative worth of mouth and switch in case of poor service experiences than customers from low individualism. In the light of this thought, Liu and McClure (2001) compared this issue in retail and restaurant settings between US and Korea customers. They came at the conclusion that collectivistic customers engage more in private behavior such as worth of mouth or even exit action than engage in voice behavior such as giving complaints to the service provider whilst the opposite is the case for individualists. Regarding service provider’s post-action to poor service practices, customer’s preference is different between U.S and East Asia respondents. The former seemed to accept compensation for service recovery while the same strategy is less effective for the latter groups (Mattila & Patterson, 2004). Similarly, Wong suggested that “compensation and apology have potentially different effects in different cultural contexts” (Wong 2004, p. 961). More specifically, they found that compensation has positive effect on customer repurchase intention for U.S consumers but does

not have the same effect on Singaporean sample. However, apology has shown improvement on customer satisfaction for Singaporeans but not for U.S customers.

In a review article in consumer research, Zhang et al. (2008) introduced a new concept in service and marketing literature, so-called “cultural service personality”. They identified the characteristics of cultural components and associated cultural service personalities. The main issue is addressed by the classification of Western/individualistic and Eastern/collectivist service personality (Table 4). Due to different cultural service personality, service dimensions are expected, evaluated and reacted differently.

Table 4: Cultural Service Personality

Culture groups Cultural service personality characteristics	Western/Individualistic	Eastern/Collectivist
Service expectations	<ul style="list-style-type: none"> ➤ Higher overall expectations of service quality 	<ul style="list-style-type: none"> ➤ Lower overall expectations of service quality
Evaluation of service	<ul style="list-style-type: none"> ➤ More focused on tangible/physical cues from the environment ➤ Less satisfied 	<ul style="list-style-type: none"> ➤ More focused on intangible cues from the environment ➤ More satisfied
Reaction to service	<ul style="list-style-type: none"> ➤ More likely to complain given a service failure ➤ More focused on pragmatic recovery results under a service failure ➤ More focused on confidence benefits in a customer-service provider relationship 	<ul style="list-style-type: none"> ➤ Less likely to complain given a service failure ➤ Less focused on pragmatic recovery results under a service failure ➤ More focused on social benefits in a customer-service provider relationship

Source: Zhang et al., 2008

It can be noticed that there have been conflicting findings about the role of culture in service perceptions among different cultures. However, the consensus lesson from theoretical and practical studies is that cultural context should be taken into consideration in order to satisfy customers' needs and wants, especially in international service settings.

2.5 Synthesis of theoretical framework

The main purpose of this study is to explore how Asian customers perceive service quality in Finnish retail setting. In order to achieve this goal, this study firstly analyzes service experiences based on the suggested RSQS model. Searching for existed and also non-existed service quality attributes of this model from respondents perspective through their personal experiences. Secondly, by going through personal service consumption experiences, this study aims to discover how the respondents' cultural background can be linked with their perception of service quality.

As discussed in this chapter, the two theoretical caterpillars of this study are service quality and Asian cultural characteristics (Figure 3). In the attempt to answer research question number one: "How do Asian consumers perceive service quality of Finnish retailers", the author looks at the constitution of service quality. As explained in previous review of three dominant service quality paradigms, Retail Service Quality Scale (RSQS) offers the most relevant theoretical framework of service quality measurement for this study. However, due to the fact that there have been overlap in classifying different elements and attributes into a sub-dimensional level, such quality attributes are resemble (e.g. availability of merchandise is included in both Reliability and Policy dimension). This study will treat RSQS with a slightly deviation from the original RSQS, by which service quality will be looked from three levels: overall level, dimensional level and attribute level. The five dimensions of service quality and their attributes will be employed as the theoretical reference in analyzing empirical data of the study.

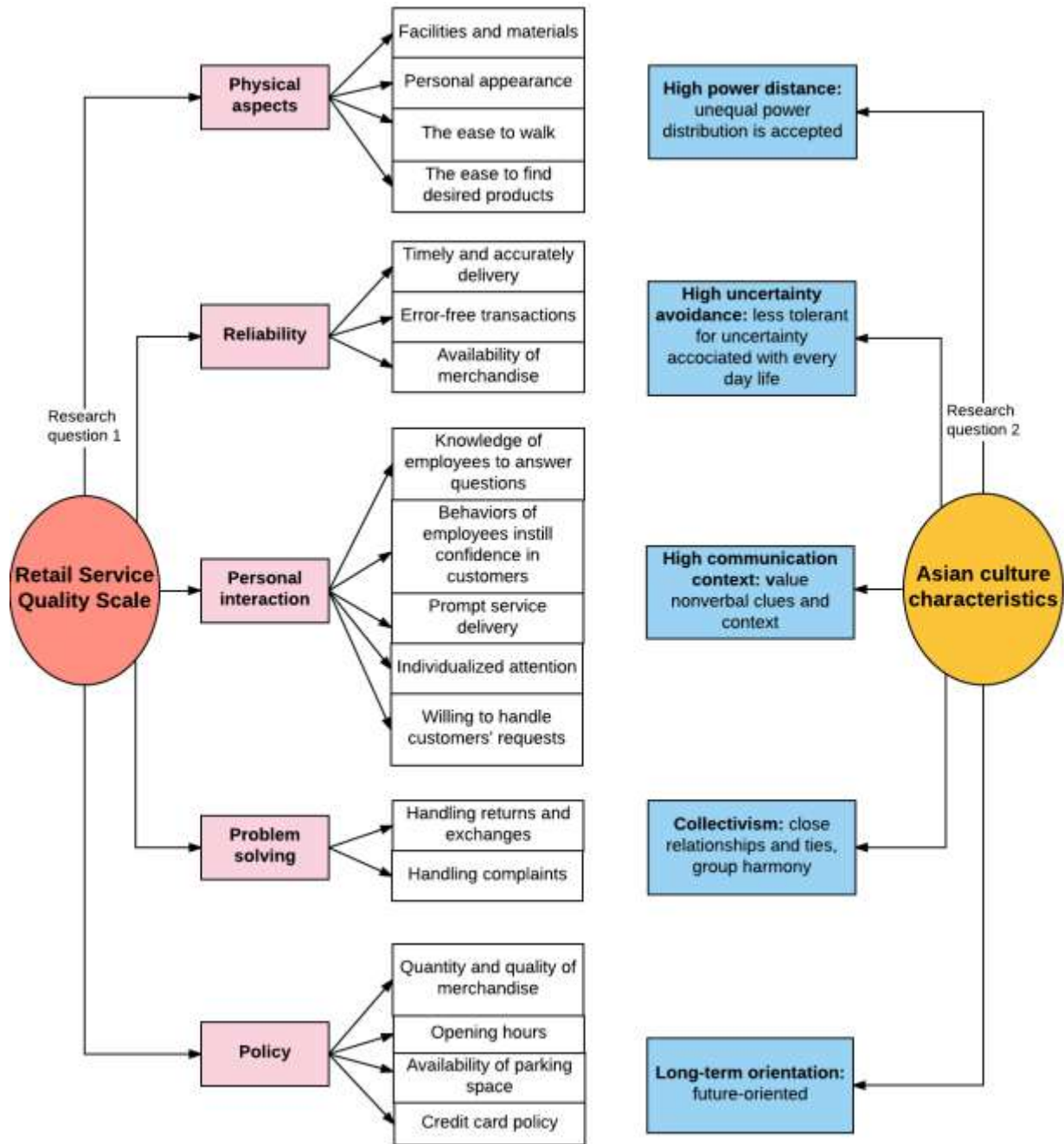


Figure 3: Synthesis of theoretical framework

In order to answer the research question number two: “How Asian cultural characteristics can be linked with Asian consumers’ service quality perception”, the author addresses the key characteristics of Asian culture. The key characteristics of Asian cultures are looked from three

dominant cultural systems, naming Hofstede's values and belief systems, Hall's communication systems and material culture systems. In the purpose of adjusting and modifying the most relevant cultural characteristics that might affect the service quality perceptions of Asian consumers, throughout the literature the relationships between service quality and power distance, uncertainty avoidance, communication context, collectivism, long-term orientation have laid out. However, none of the studies has mentioned or claimed the connection between Masculinity/Femininity typology of Hofstede's framework and service quality. Therefore, these characteristics of culture will be excluded. Similarly, Material culture concerns with the development of economics of a cultural group, this element might not be appropriate for this study. As many studies in service quality exclude *Price* as a service dimension, this cultural element is not relevant in the scope of this study.

3 RESEARCH METHODOLOGY

Given the nature of the purpose of this study, qualitative methodology will be employed. Data will be collected mainly by in-depth interviews and written stories. Sequential Incident Technique (SIT method) and Narrative Analysis Technique will be applied to gather and analyze data interviews and written stories. The target group of this thesis is Asians who lived or have lived in Finland and had experience using Finnish retail services.

3.1 Methodologies in service research

Various research methods and techniques have been employed in a wide range of service marketing and management studies. In the attempt to assess service quality, an extensive amount of scientific works has tried to answer the question of how service quality can be measured using either quantitative or qualitative method. While there have been a majority numbers of studies that applied quantitative attribute-based techniques to identify critical dimensions of service quality, others have used qualitative incident-based techniques to get to the insights of perceived service quality from customer's perspective (Stauss & Weinlich, 1997). Due to the purpose of this study which is to explore the service quality perceptions of Asian consumers, the author will approach the research issue by applying incident-based methods. This first sup-chapter will discuss the incident-based techniques that will be used in this study and the author's reasons of choosing this approach. The second sub-chapter discusses a complementary qualitative method in order to enhance the reliability and validity of the study.

3.1.1 Sequential Incident Technique

At first, the Critical Incident Techniques (CIT method) was planned to apply for this study. However, during some initial interviews where informants were asked to describe their extremely bad or good retail service experience(s) in Finland, the "extremes" seemed too ambiguous and most of the informants found it difficult for them to really recall their experiences. This challenge is actually recognized as one the biggest limitations of the CIT method since this method is only interested in incidents which are considered as critical to the study issue since "the everyday

perception of quality is normally not as dramatic as that reflected in the collection of critical incidents” (Stauss & Weinlich, 1997, p. 37). Due to this issue, the researcher decides to employ the Sequential Incident Technique (SIT method) where all the experiences that respondents are willing to share as their most memorable ones are collected. This method was developed by Stauss and Weinlich due to their realization of the limitations of the CIT method (Stauss & Weinlich, 1997).

The Sequential Incident Technique can be understood as “a process-oriented qualitative interviewing technique which facilitates the collection of incidents perceived by customers during the service production and delivery process” (Jüttner et al., 2013, p. 744).

Fundamentally, the Sequential Incident Technique (SIT method) is originated from the Critical Incident Technique (CIT method). From a methodological perspective, these two methods are very similar. The main discrepancy between the two methods is the way of choosing incidents for research. While the CIT method merely collect and classify events as extremely positive or negative incidents, the SIT method takes into account not only the extremes but also the normal and ordinary experiences. Both SIT and CIT method have been applied to a great number of studies in service and quality management (see, for examples, Gremler, 2004; Holloway & Beatty, 2008; Jüttner et al., 2013). A description of the CIT method can be obtained from Chell and his co-authors’ study as the following:

The critical incident technique is a qualitative interview procedure which facilitates the investigation of significant occurrences (events, incidents, processes, or issues) identified by the respondent, the way they are managed, and the outcomes in terms of perceived effects. The objective is to gain understanding of the incident from the perspective of the individual, taking into account cognitive, affective, and behavioral elements (Chell, 1998, p. 56).

Like its origin, the SIT method adapts the techniques of CIT method since its initial introduce by Flanagan (1954). Thus, the following section will discuss the procedure of CIT method (Figure 4).

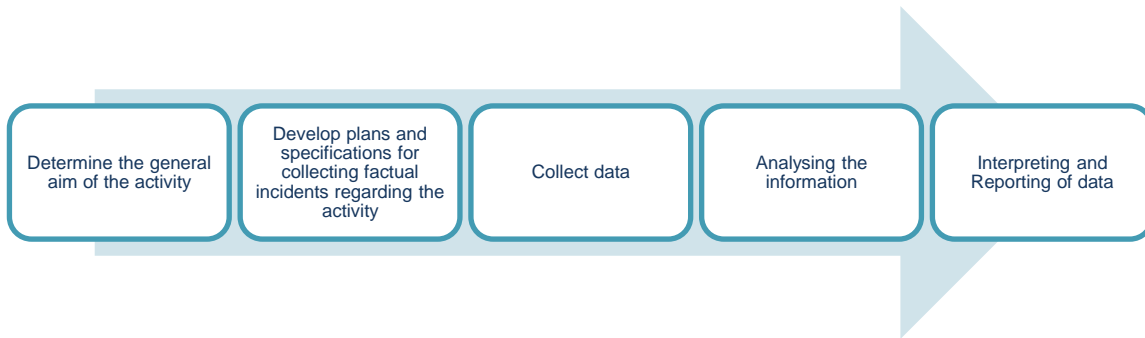


Figure 4: Five steps of CIT method (Source: adapted from Flanagan, 1954)

At this stage of this study, it is reasonable to only discuss three final steps of this method. At the third step, data collection, qualitative gathering methods will be performed by asking respondents to recall their service stories (incidents) that they have had with service providers. An incident can be defined as “an observable human activity that is complete enough to allow inferences and prediction to be made about the person performing the act” (Bitner et al., 1990, p. 73). Incidents are collected by applying story-telling method. The four ways of obtaining data are: individual interviews, group interviews, questionnaires, and record forms (Flanagan, 1954). When applying the incident technique, sample size does not depend on the number of respondents but the amount of reported stories and whether these incidents are suitable for the research phenomena. Concerning the number of incidents should be collected, “there is no set rule for how many incidents are sufficient” (Butterfield et al., 2005, p. 479). Apart from the similar approach to the CIT method as mentioned earlier, the SIT method is a process-oriented technique where participants are guided to share their experiences on a chronological order according to their interactions with service employees. A “service map” is normally used to visualize a customer process which reflects a typical customer path where all the interactions take place. Methodologically, the SIT method comprises the measurement of service quality incidents perceived by customers horizontally during service delivery processes (Stauss & Weinlich, 1997). Once service mapping is done, respondents will be asked to describe in detail their experiences during each episode of the typical customer path. Classification of incidents as negative or positive is performed accordingly by respondents. However, unlike the CIT method, incidents collected by SIT method are not necessarily perceived as critical or extraordinary.

After stories have been collected, analysis of these incidents will be employed in order to categorize groups of schemes in order to provide the insights of the research phenomenon based on their frequency and patterns. This process follows the CIT method. Generally, the evaluation process starts with the examination of collected incidents in order to include to or exclude from the study. In some cases, there are certain minimal criteria that an incident needs to meet in order to be treated as suitable with the research phenomenon. The “eligible” incidents are then categorized “via a step-by-step process of interpreting and classifying the incidents to well-known dimensions of service quality or inductively new formed classes” (Stauss & Weinelich, 1997). Several methods are used in analyzing data when applying incident-based techniques, such as interpretive methods, content analytic methods. While interpretive fashion is used to interpret and understand the stories, content analysis is used to explain the events by classifying the stories into descriptive categories (Gremler, 2004). Data analysis is based on a frame of references and tries to embed the general aim of the study from the context of collected data. Like most qualitative analysis, the categorized data is a milestone for researcher to “work at coding until she or he has an intuitive sense of ‘rightness’ ” (Norman et al., 1992, p. 594).

The final step of interpreting and reporting findings provides the validity discussion as well as limitations of the research. It has been widely accepted that incident-based techniques like CIT and SIT method play significant contributions to service research (see, for examples, Stauss & Weinlich, 1997, Gremler, 2004). The SIT method is considered one of the most valuable tools for the purpose of this study is due to numerous benefits:

Firstly, this method can generate a rich source of data which is collected from the participants’ perspective and with their own wordings (Edvardsson, 1992). The incidents are collected in a way that respondents can simply share the experiences that they think most relevant or memorable to them given the phenomenon being studied. It is the respondents who decide which stories to tell based on their own understanding and judgment. In other words, this method allows respondents to determine what is most important to them and the context of the study. The respondents are not forced to any given framework but the way an ordinary customer think (Stauss, 1993). Hence, data is “pure” consumer data (Stauss & Weinlich, 1997). By simply asking service customers to recall specific events and giving them an opportunity to describe their own stories in a detailed account, unequivocal and concrete information can be collected

(Gremler, 2004). The collected incidents are normally the ones which are so particularly memorable for customers that they reveal the most relevant service quality aspects from customers' perception. Thus, the SIT is a dynamic method of investigation due to unrestricted observations of activities (Gremler, 2004).

Secondly, the inductive nature of this incident-based method makes it highly relevance to: 1) study a topic which has been redundantly investigated; 2) broaden understanding of a little-known phenomenon in an exploratory manner; or 3) describe and explain a phenomenon when a thorough comprehension is needed (Gremler, 2004). Olsen and Thomason (1992) also assert that with the SIT method, there is no need for hypotheses and the insights are emerged from respondents' stories by which new concepts and theories can be generated (Gremler, 2004).

Thirdly, SIT method can provide precise and in-depth record of incidents. New insights of the phenomenon of interest can be produced from empirical starting point of creating new research evidence, and it can be used as a complementary research method in multi-method studies (Jüttner et al., 2013). By applying this method, 'minimum service requirements and value-enhancing service aspects' can be identified. While minimum service requirements refer to service components, that customers expect as should-have, value-enhancing elements that surpass customer expectations, which potentially increase customer perception of service quality (Stauss & Weinlich, 1997). Several studies have claimed that through the incident-based methods, respondents are likely to address the minimum components of service in negative experiences and value-enhancing aspects in positive experiences (Bitner et al., 1990).

Fourthly, a rich set of first hand experiences can be gathered in great details using the SIT approach. In particular, the verbally generated stories can result in "powerful and vivid insight into a phenomenon" (Gremler, 2004, p. 67), hence concrete and relevant information for managers that emerge during the procedure of the method can be used as valuable inputs for operational and strategic improvements in service context (Stauss, 1993; Staus & Weinlich, 1997). Moreover, it can be easier to address favorable and unfavorable behaviors of customer-contact personnel in order to achieve customer satisfaction through the described incidents (Zeithaml & Bitner, 2003).

Fifthly, Stauss and Mang (1999) state that in service research that involves different cultures the SIT method is a well-suited tool for measuring service perceptions of customers. This claim is supported by Ruter and his colleagues in their study which designates the CIT method as a “culturally neutral method” because it allows respondents to decide what is important to them rather than being affected by research-initiated questions (Gremler, 2004).

Finally, apart from the above mentioned advantages, the SIT method has its distinctive advantages by eliminating certain CIT’s restraints. It gathers and produces information not only from the extreme cases of service experience but also from the general or routine stories. Thus, it allows researcher to collect both types of data in one single interview. There exist experiences that affect customers’ cognition and behavior which they have encountered but are not classified as the extreme or critical. These cases are usually not reported in the CIT method due to the way this method treats respondents’ stories. However, by treating all incidents as worth studying, this limitation is overcome with the SIT method (Stauss & Weinlich, 1997). Furthermore, the SIT technique takes into account the service process given in each incident collected. By considering the process character during service experience, the SIT method can result in richer and ‘fuller’ source of data due to more detailed experiences collection. Given several episodes in one single transaction, customer perception might change at each stage of the service consumption process. Thus, it is not only important to look at the experience as a whole but also at a more detailed account in different interaction points.

Even though researchers have widely agreed on the merits of the SIT method in measuring service quality, this method also has certain limitations. In line with CIT method, the SIT method is an incident-based technique in which incidents are collected from respondents based on their understanding and judgment of their own experience. Some criticize the issue of misunderstanding or interpretation respondents’ collected stories by researcher (Gremler, 2004). A recall bias might affect the reliability and validity of the method since the SIT method depends on the accuracy and the truthfulness of events that reported by customers. In addition, participants are required to describe their stories in great details. They need to spend time and effort in telling their stories, thus it might result in a low response rate (Johnston, 1995).

Generally, SIT method has been accepted as a well-suited tool to measure service quality. Minimal changes have been employed by different researchers but the key approach remains.

Taken the purpose of this study and its exploratory nature, the SIT method can result in fruitful insights to perceptions and evaluations of Asian consumers towards Finnish retail service quality.

3.1.2 Narrative research method

It is widely accepted that narrative research method is a fruitful qualitative method by which we can gain in-depth understanding of human beings' activities. The construct of narratives differs due to distinct disciplines. It can be understood as the approach to life story in social history; as stories with specific character, setting and plot in sociolinguistic tradition; or as "large sections of talk that are produced in interviews and include the interaction between the teller and the interviewer" in psychology and sociology (Larsson & Sjöblom, 2010, p. 274). Narrative can also be defined as individual's interaction of everyday life and conversations within their society (Rock & Plummer, 1995). Similarly, Carr (1997) defines narrative as the act of individual's storytelling, in which explanations of social and cultural knowledge are presented (Joyce, 2008). In the attempt to defining narrative, Labov and Waletzky (1997) suggested six elements which can be used to recognize a narrative: the abstract of the subject of the narrative; the social context including time, place and personal relationships; the description of what happened; the meaning and significance of action; the resolution which concerns with the final result; and the conclusion of the present. Narrative as a concept has been commonly used interchangeably with story by which many researchers have treated 'narratives' as a synonym of 'stories' (see, for example, Greenhalgh et al., 2005; Larsson & Sjöblom, 2009). Hinchman and Hinchman provide a definition of narrative as follow:

Narratives (stories) in the human sciences should be defined provisionally as discourses with a clear sequential order that connect events in a meaningful way for a definite audience and thus offer insights about the world and/or people's experiences (Hinchman & Hinchman, 1997).

In the same line of thought, Elliot (2005) emphasized three key elements of narratives: the sequential order or the chronological presentation of events, the meaningfulness of events and the targeted audience. The first characteristic refers to the timeline of the events, that is, a narrative is normally presented in a logical timeline with a beginning, middle and end. The second characteristic concerns with whether the stories make sense, a narrative should contain behavior

explanation of the individual's involved in the story. And finally, narratives are told to a specific or pre-defined audience where the narrators express their point of view through their life experiences. The social dimension is a distinct of narratives, in which the purpose of the story is presented as a form of communication. Regardless different approach in defining narrative, these key features are considered as common in various narrative definitions.

Narrative research focuses on the meanings of individual's experiences based on their stories (Moen, 2006). Consequently, narratives potentially boost our understanding of how consumer experiences are tailored and perceived by consumers themselves. According to Polkinghorne (1988), our experiences are conveyed in the most meaningful way through narratives. Storytelling is a common way how narratives are formed, by which researchers attempt to interpret people's life experiences from story teller's perspective. Stories can be collected through various means including but not limited to interviews, recordings, letter writings, written stories, autobiographical writings, diaries and other forms of texts (Connelly & Clandinin, 1990). Narrative approach study stories in their natural settings in order to "make sense of and interpret phenomena in terms of the meaning people bring to them" (Moen, 2006, p. 61). This notion was also supported by Elbaz-Luwisch' study in which he stated that cultural settings and social contexts indeed play an influencing role in shaping personal experiences (Moen, 2006). This can be explained by looking at the way human beings functions in their everyday lives. Personal knowledge, experiences, feelings and behaviors are not merely formed by a single individual but the interaction between them and external forces like social and cultural settings in which stories are shaped (Stern et al., 1998).

Narrative analysis is a broad term that consists of different data analytic approaches and techniques. The most commonly used in narrative studies is a framework introduced by Mishler in 1995 (Elliot, 2005). This framework is based on three functions of language: the meaning, the structure and the contexts.

According to Mishler, researchers have focused on three mainstreams of narrative analysis. The first analytic approach looks at the content of narratives which reveals the description of past experiences and events, preferably in a chronological order. Additionally, by looking at the content, researchers also can see its 'evaluative function'. This means that the content of narratives exhibits the meanings of these experiences and events in the life of narrators or

participants. This approach is very similar to content analysis method in many qualitative studies which include the SIT method mentioned above (Elliot, 2005).

The second approach looks at the structure of narratives. In this approach, the way words are put together is the central point to start when researchers investigate the form of narratives. Labov and Waletzky (1997) introduce a structural model of narrative in which they state the six elements to investigate (Table 5).

Table 5: Structural model of narratives

Elements	Explanation
Abstract	Summary of the subject matter
Orientation	Information about the setting: time, place, situation, and participants
Complicating action	What actually happened, what happened next
Evaluation	What the events mean to the narrator
Resolution	How it all ended
Coda	Returns the perspective to the present

Source: adapted from Labov and Weletzky (1997)

This technique looks closely to a detailed account of different parts of the narratives in order to lead the reader from the beginning to the end of the narrator’s life stories. However, when collecting real life experiences, the narrators seldom tell their stories in a strict chronological order or a sequence of events (Mishler, 1997). Furthermore, in many cases, different narratives are told in one single interview or written text, which leads to challenges in identifying the separation between them (Elliot, 2005).

The third approach focuses on performance of narratives. This includes interactional, social, institutional, and cultural contexts in which narratives are created, narrated and consumed

(Mishler, 1995). This approach, however, appears to be overlooked in narrative analysis methods (Elliot, 2005).

Above all, researchers have widely combined content analysis and structure analysis for one single study in order to obtain the meanings of specific events and experiences. This is because it is difficult to examine the form of narratives without looking at the contents (Elliot, 2005). Thus, in this study, the author will constantly pay attention to both the textual analysis and the way the texts are formed. Furthermore, the process of story production and consumption is context bound, in which “a stream of joint actions in local contexts themselves bound into wider negotiated social worlds” (Rock & Plummer, 1995, p. 24). As a result, the cultural dimension of this study can be discovered during the examination of social dimension of narratives.

Narrative research method offers numerous advantages which make it well-suited for this study. First of all, due to the fact that narratives can be collected in various ways, it is possible to generate data from a variety of means. For example, in this study, the incidents collected through interviews with the SIT technique which is mentioned earlier can also be treated as inputs for deeper analysis into customers’ experiences with the narrative analysis technique. Together with written stories, these narratives will provide a rich source of data to have an insight look into consumer behaviors. Therefore, this method is fruitful for “producing rich descriptive accounts of individuals’ lives and understanding the way in which individuals make sense of their experiences” (Elliot, 2005, p. 34).

Second of all, by looking at personal experiences through their own stories in their own words and perspectives, narrative method visits the cultural dimension of customers’ life events and experiences. Researchers suggest that stories should be seen looking at all aspects of social settings, timeframe and addressees. This is because viewpoints constantly change when individuals engage in different social context at different times and people (Heikkinen, 2002). Thus, stories must be viewed as part of its social setting in which human beings experience and perform in particular cultural context (Moen, 2006).

Finally, applying narrative research method will increase the reliability and validity of this study because it can acts as a confirmation for the meaningfulness of data analysis from different sources. As Creswell (1998) stated using multiple sources of data can shed light on an insightful

theme or perspective (Moen, 2006). This notion is, on the other hand, in accordance with the explorative nature of this study.

Despite the fact that narrative research method can result in fruitful research findings from consumption stories, this method also shows some challenges. Narratives are told by the narrators who have experienced them in the past. Thus, the content of the narratives might differ depending on the audience (Bakhtin, 1986). This brings the question of the truth of the stories and consequently, the quality of the study. This is however, a recurrent question of qualitative method in general. Many researchers have suggested that whether a story is true should be looked from different levels. For instance, Paltnner and Bruner (1984) distinguishes so-called lived life, experienced life and told life. A lived life is what really occurred; an experienced life describes the emotional feelings, perceptions and desires of the people involved; and a told life is a narrative which is affected by social contexts, the audience and cultural settings. In a similar line of thinking, Denzin (1989) refers to facts, facilities, and fictions of narratives. According to him, while facts describe what actually happened, facilities are the way individuals experienced the facts; and fiction is an honest narrative of facts and facilities. The same notions are named as existence, the occurrence and expression by Moen (2006) in his review article of the narrative approach. Regardless the challenge of ensuring the truthfulness of narratives, researchers have proposed various techniques in order to the reliability of narrative research. Listening to the research subjects; long period of time engaging with participants; using a thick description presenting social and cultural context; and multiple sources of data, just to name a few (see, for examples, Denzin, 1989; Moen, 2006) .

3.2 Data generation

Empirical data for this study are primary data collected from two primary sources: through in-depth personal interviews and through written narrative stories. A calling for participant advertisement was posted on social media like Facebook, Google +, and other online/offline platforms, where the researcher briefly explained what the study is about and what kinds of participant are suitable for the study. The target participants are Asians who lived or have lived in Finland and have experienced services from Finnish providers. Snow-ball technique was applied

to invite participants: people within the researcher's network were the first to invite, then, spread the word to others within their networks. Participants were chosen from different Asian countries with various age range and backgrounds.

3.2.1 Conducting interviews

One of the widely used techniques in collecting data in qualitative methods is interview. The explorative nature of this study means that there are no hypotheses to be 'tested'. The aim is to search for insights of consumers' perception on how they evaluate retail service quality in Finland. Thus, the author believes that interviewing is a suitable data collection technique for the purpose of this study.

Participants for this study are Asians who lived or have lived in Finland for some time and have used retail services in Finland. In order to yield a rich and reliable data for analysis, some requirements were set in choosing suitable participants. First of all, the participant should be Asian origin and live in an Asian country for most of his or her life to ensure that he or she understands and experiences a wide enough range of services in his or her home country. Second of all, the participants should be in Finland for some time so that they have had a chance to consume different Finnish retail services.

After volunteers were spotted, they were invited to interviews. The interviews were conducted in forms of friendly informal conversations in which participants are encouraged to tell about their own consumption experiences. The interviews were conducted mainly in English. In some cases, the interviewer and the interviewees are both from Vietnam, so the interviewees chose to do the interview in Vietnamese. The locations of the interviews were mainly chosen based on their convenience for the interviewees, mostly at a university's library meeting room or at a decent coffee shop. The researcher tried to keep procedure of interview consistently from respondent to respondent.

First, background information such as country of origin, age, time of staying in Finland and occupation about the interviewee were asked. Second, interviewees were asked to evaluate their overall perception of Finnish retail service. After that, the interviewer asked interviewees to describe their experiences as detail as possible. There were no structured interview questions that

the interviewees have to follow. Instead, the interviewees were told to talk freely about their own shopping and service consumption experiences during the interviews. Semi-structured interview techniques were utilized in which the interviewer ask predetermined open-ended questions to ensure that all interviewees have a chance to talk about all service stages in their experiences. Other questions emerged during the interaction between the interviewees and interviewer. The researcher took notes during the interviews. Sometimes, the interviewer asked follow-up questions about what the interviews have said for clarification. In addition to that, interviewer played the role of an activator to ask questions in the form of clues or initiatives when the interviewees had difficulty recalling and deciding what to share.

Taking the two above mentioned conditions into account, there were 14 volunteers in which 13 met the requirements. One of them is Chinese origin but she was adopted since she was a child by a Finnish woman who lived in America. This participant's data will not be used for this study. Generally, each interview lasted between twenty five to forty minutes. Thirteen participants from seven different Asian countries were involved including Singapore, Vietnam, China, Korea, Indonesia, Malaysia, and Pakistan. After all, approximately 400 minutes of interviews and all the notes taken during the interviews were collected for analysis.

3.2.2 Collecting written stories

The initial plan for data collection was only by personal interviews. However, some people were interested in participating in this study but it was difficult for them to arrange time for interviews. In addition, some friends who used to live in Finland would like to participate so this second way of collecting data was employed. The same requirements apply to choose participants for this data collection method. The researcher and the participants were in contact mainly by emails and social media. A brief description about the purpose of the study was given to the participants and they were asked to share their consumer experiences while they lived in Finland. An instruction file with a list of questions were sent to each participants in order to give them suggestions about what kind of experiences are relevant for the aim of this study. The researcher also emphasized to all participants that they are free to write about their stories. There were six stories collected from participants of five different countries including Japan, China, Korea, Vietnam and Mongolia.

After three months from sending the first appeal for participation to the day when the last story was received, a total of nineteen participants were reached. There are 4 males and 15 females with the age from 21 years old to 47 years old. A summary of the data is showed below.

Table 6: Demographic information of participants

No.	Age	Gender	Country of origin	Length of stay in Finland	Means of data collection
1	22	Male	Indonesia	3 years	Interview
2	23	Female	Vietnam	2 weeks	Interview
3	25	Female	Vietnam	5 years	Interview
4	24	Female	China	2 years	Interview
5	37	Female	China	9 years	Interview
6	34	Female	Vietnam	6 years	Interview
7	28	Male	Pakistan	1 week	Interview
8	31	Female	Indonesia	3 years	Interview
9	22	Female	Korea	1 month	Interview
10	26	Female	Vietnam	2 years	Interview
11	31	Female	Singapore	6 years	Interview
12	30	Male	Indonesia	2 years	Interview
13	31	Female	Malaysia	2 years	Interview
14	47	Female	Mongolia	2 years	Written story
15	27	Female	Vietnam	2 years	Written story
16	33	Female	Japan	9 years	Written story
17	22	Female	Korea	4 months	Written story
18	28	Female	Vietnam	8 years	Written story
19	21	Male	China	11 months	Written story

The collected data presents a fairly diversity in the participants' demography. Regardless the means of data collection, respondents are from a wide of range of ages, countries and time being in Finland. This diversity in the background of participants can increase the reliability of data and validity of the study.

3.3 Data analysis

3.3.1 Preparing and transcribing data

Interview materials and written stories are gone through several times before deciding the most suitable data transcription technique. According to Bailey, the complex of interaction inevitably leads to the reduction of data in the transcribing process. Therefore, the transcription should ensure the readability and accuracy of data (Bailey, 2008). For this study, data were collected in two different forms: interviews and written stories. Data in the form of written stories are clear and readable, thus they are kept as the original forms. Data in the form of interview recordings and interview notes are transcribed for the analysis phase.

The process of transforming speech into meaningful and accurate texts is challenging due to the inclusion of repetitions, interruptions, overlaps, punctuations, slangs, coughs and other noises in spoken language (McLellan et al., 2003). With regard to ensure consistent and comparable texts for this study, the researcher tried to prepare and transcribe all the interviews in the same manner of detail and structure. In order to transcribe interview data, the researcher first reads through the notes which were taken during the interview. Thereafter, she listens carefully to each interview recordings for two or three times once the interview was conducted and recorded on a mobile device or a laptop. Once the listening is finished, the researcher transcribes the interview by excluding and including to the interview notes the most relevant information to the study. This procedure is repeated for all interviews.

As Silverman suggested, data analysis should be done early and thoroughly. It is advisable to intensively concentrate on a limited amount of the data in order to perform detailed analysis before going through all the data in hand (Silverman, 2016). In this study, data was transcribed accordingly with the analysis. This means that the researcher transcribed some first interviews and written stories which then were analyzed in a very detailed account. From the analysis of the partial data, the researcher looked for common opinions and perceptions of customer regarding their service quality experiences. Findings were developed based on these initial analyses. The rest of collected that are relevant to the initial findings were transcribed and used to examine and

revise these findings. New and emerging themes from interviews and written stories will be added to the findings if they are not discovered from the previous analysis.

3.3.2 Analyzing techniques

As mentioned in the methodology chapter, data in this study were analyzed using content analysis and narrative analysis technique. While content analysis focuses on the textual investigation with a given set of categories, narrative analysis gives attention to the organization and structure of the stories. By doing so, customer's perceptions of retail service quality can be identified based on their expressive stories and the way their experiences are told.

As discussed in the theoretical framework, service quality is assessed through its various dimensions. Empirical data of this study, however, is analyzed from various aspects. By revisiting the Retail Service Quality Scale on one end, the author expects to see customer's perception of the five service dimensions; and at the other end, keeping an open mind to explore new aspects emerging from the data. In order to answer the research question number one: 'How do Asian consumers perceive service quality of Finnish retailers', all the elements of service quality dimensions will be discussed in a detailed account with consumer experiences collected from interviews and written stories. Written stories and transcripts of interviews are used to identify service attributes which draw most attention from respondents. Taking the positive and negative themes mentioned by respondents into consideration, cultural characteristics will then be integrated in order to answer research question number two: 'How Asian cultural characteristics can be linked with Asian consumers' service quality perception?'.

The analysis process is conducted as the followings:

First, data analysis starts with going through one by one interview transcript and written story. The author reads each transcript/story one or two more times and tries to absorb the information from the prepared data. At this stage, the researcher lists the key themes and comments of service experience from each respondent's story in the same notes as taken during the interviews or in new notes if they are from written stories. These notes include information about respondents' names and the themes/service attributes they mentioned in their interviews or written stories, as

well as their evaluations of each theme/attribute. The key purpose of this step is to collect all the themes and service attributes emerged from consumption experiences of the respondents.

Second, once the first stage is done with all the data, the next step is to filter the data by finding the common and recurrent themes from different respondent's stories. A summary table is created on an excel file in order to present data in a thematic and systematic way. Five service dimensions of the RSQS model is used as the five categories in which each discussed service attribute is classified into. Each respondent's name create a row in the table and the key notes from their experiences/stories construct the content of the summary table. If a service attribute was mentioned by at least three respondents, it is included in the summary table. At the same time, the respondents' perceptions of each theme are treated in the same fashion. If certain attributes do not seem to belong to any of five service dimension by RSQS model, they are classified into a new category

Third, once the summary table is completed with preliminary service attributes and respondents' perceptions of each theme (i.e. service attribute), the researcher listens again to the interview recordings and reads the written stories to ensure that all the themes mentioned by respondents are covered in the preliminary summary table. At this stage, the researcher also focuses on the structure and wording of the stories in order to obtain a full meaning of the narratives. Common structures and wordings are noted on a complimentary note.

Finally, based on the summary of the preliminary findings which comprises five key service dimensions and perception of respondents on the most frequent service attributes, the researcher starts to write the findings chapter. The researcher proceeds with the most common service dimension and its attributes. Each service dimension is addressed through all service attributes and the customers' perception that are mentioned in respondents' stories. At the same time, the researcher will base on service attributes in order to consider renaming the name of the dimension. Quotes from respondents' interviews and written stories are extracted directly from the original interviews and written stories.

4 BUILDING AN ASIAN PERSPECTIVE TO FINNISH SERVICE QUALITY IN RETAILING

This chapter will present key findings of the data analysis regarding to the two research questions: “How Asian consumers perceive service quality of Finnish retailers” and “How can Asian cultural characteristics be linked with the perception of service quality of Asian consumers?”. This is done through providing descriptions of data in forms of quoted texts. Together with interpretation and comments on the presented data, key findings on overall evaluation of Finnish retail service quality are laid out in sub-chapter 4.1; and service dimensions in sub-chapter 4.2. The author also incorporates a revisit of the theoretical framework though out the findings. At the end of this chapter, a synthesis of key findings is presented in sub-chapter 4.3.

4.1 Finnish service quality – an overall evaluation

This sub-chapter attempts to answer the two research questions of this study by laying out the most common and outstanding themes shared in the interviews and written stories. The first question is discovered in a thematic order regarding service quality dimensions; the second question is integrated alongside with these dimensions. The following sections will lay out the analysis and results from collected data, both from interviews and written stories.

First of all, when respondents were asked about what kind of service experience they would like to share with the researcher, many respondents were unsure about sharing their whole story as negative or positive experience. It is mostly the case that respondents choose to talk about their experiences as a whole of mix of good and bad. On the other hand, when asked to classify their overall assessment of the service quality, most of the respondents said they had positive experience. Among 19 respondents, 11 of them classified their overall experience as positive, while 6 interviewees claimed their experience as negative and 2 respondent categorized her experiences as mix of positive and negative. The followings are quoted from some interviewees’ responses:

For me, personally, the service in Finland is quite good. – Vita,
Indonesia

Generally, I am quite satisfied with the service so far. – Tanyu, China

However, it is interesting that when the respondents with positive overall assessment were asked to describe their experiences in detail, negative service practices emerged during their story-sharing. The same applies to respondents whose overall assessment is negative. In other words, respondents with negative overall evaluation also mentioned positive feedbacks during their service stories. As chapter 2 discussed the role of culture in service evaluation and reaction, Asians as collectivistic customers are less likely to complain than individualistic counterparts. This notion is supported by the cultural service personality (see, Table 3) in the review article of Zhang and his co-authors, where they claimed that Asians are more satisfied in terms of service evaluation. These claims concur with the work of Laroche and his co-authors who found that high-context consumers tend to have “positive response bias under low-performance conditions” (Laroche et al., 2004, p. 74). Thus even though most of respondents exhibited an overall satisfaction in regard to service quality, this finding is not equal to the excellence of service quality. The following quotes give examples of the imperfection of service quality in Finland.

For me, it is both good and bad. There are many good things and there are many bad things. – Lam Huynh, Vietnam

As a Singaporean and as an Asian, shopping is not just about buying a product, but it's also about the service... I think there is no service here. – Susan, Singapore

Generally, many respondents had a similar impression about Finnish service in a way that they described as “uniform service”. Comparing to some respondents’ home countries, the service in Finland is somewhat consistent from time to time and place to place as some respondents commented:

A big difference between service in Vietnam and Finland is the consistency of service quality in different places. – Lam Huynh, Vietnam

In here I feel like they are all kind of like same services. The service is provided equally and fairly same in everywhere. From stores to stores, you don't see a lot of differences. – Adhitya, Indonesia

The uniform service was recognized by many respondents during face to face interviews. As the way people think and feel about certain matters resemble their values and beliefs (Nakata & Sivakumar, 2001), respondents have collectively confirmed the existence of *power distance* in their expectation of service delivery from service providers. In other words, the uniform service delivery in Finland makes Asian customers noticeable because Asians accept and as a result, expect differences in service quality.

An interesting finding from this study is that many respondents agreed that Finnish service is somewhat not superb compared to the service in their home countries. Respondents feel that there is a lack of superiority in service where customers are treated like important assets, like Kings and Queens.

I can pay more money because I want to be served, but I can't do that here. – Ngoc, Vietnam

Sometimes I'm just in the mood of going to the shops and letting someone offers me something, but I can't do it here... They wouldn't help you like giving too much help. – Adhitya, Indonesia

This finding can again reflect *High power distance* characteristic of Asian culture. Due to the acceptance of unequal distribution of power by members of the society, service quality is expected to be provided with different levels. Some are willing to pay more for a superior quality of service as a way to show their social class. As a result, when service quality is uniform from place to place, it tends to be noticed by Asian consumers.

4.2 The dimensions of Finnish service quality from an Asian perspective

From the empirical data, it is not the case that one single interview or written story covers all service quality dimensions. Respondents shared their experiences in a detailed account, showing their perceptions of the Finnish retail service from different angles and aspects. However, when combined all the themes that respondents have talked about, not only that all service quality dimensions from the Retail Service Quality Scale are covered, but also new themes and elements are emerged as respondents shared their experiences. The following section provides insights to each service quality theme that discussed during the interviews and shared via personal stories.

4.2.1 Personal interaction

The most outstanding theme that was mentioned in all of the respondents' stories is personal interaction between customers and service personnel. All 19 respondents mentioned various aspects related to personal interaction during their service consumption experiences. There are both positive and negative feedbacks. The friendliness of employees is recognized and appreciated by most of the respondents. Friendliness appears to consist of elements such as greetings customers when they enter and saying goodbye when they leave; giving customers smile and the ability of employees to recognize customers' presence:

Usually when I go to supermarkets, the salespersons are very friendly and say "hi" to me every time...They smile at me. – Muzi, China

The clerks are always smiling, they are very kind. – Youngsin, Korea

For Muzi and Youngsin, friendliness means as simple as a smile and saying 'hi' from service personnel. As coming from *high-context communication* culture, Asians tend to focus on interpersonal contacts between customers and employees (Riddle, 1992). Non-verbal communication plays an important part in evaluating service quality for Asians as Ngoc and Trinh observed:

The staffs look happy..., when they see me, they smile and say “hi”, when I buy something they say “thank you”. I know that they have to say that but their faces look happy. They are nice and sincere. – Ngoc, Vietnam

I always see staffs here with a smile on their face. Their smiles are very sincere and that make me feel satisfied. – Trinh, Vietnam

It is not surprising that Asian customers who value group harmonization and social benefits appear to enjoy and appreciate the hospitableness and closeness from service personnel. As mentioned in the literature, this can be explained by the notion that customers with Asian culture tend to rely on intangibles clues in service evaluation (Donthu & Yoo, 1998). This also elucidates why customers are not happy when they do not find these social connections from service provider, as Susan, Lam and Sooyee shared in their experiences:

Basically, I feel that the moment a customer enters and the moment she leaves, it has to be a very positive experience but I find here in Finland, they forget about the first and the third part, they only focus on the second part. So, they always ask like “oh, how can I help you?”, and that part is good but I wish when the customer steps in, you know, you should greet and make the customer aware. – Susan, Singapore

Honestly, if I compared to Asia, service personnel in Finland is not quite open.... Compared to Vietnam, the service here is not as welcoming. – Lam, Vietnam

Over here I don't get a smile...I mean it's the way they reply, you don't find a friendly tone or soft tone, they are quite blunt. – Sooyee, Malaysia

The helpfulness of employees as a sub-dimension of *Personal Interaction* concerns with prompt service delivery, the responsiveness to customers' requests, courteous behaviors and individual attention to customers (Dabholkar et al., 1996). These themes are discussed by respondents

through their experiences and stories in a more detailed account by which new attributes are revealed. One example can be named as *the enthusiasm and ability to give consultation and advice to customers*. This theme was mentioned many times as an important factor that affects the respondents' service consumption experiences:

I think the sales personnel here give advices and consultation very enthusiastically when I ask. – Ngoc, Vietnam

She was friendly but unhelpful: I thought that I could get the same kind of advice from her as well as from my mom! – Oshi, Japan

Knowledge of employees was addressed in the RSQS model based on two main aspects: the ability to answer customer' questions and knowing the time when service is performed. However, when respondents talked about their experiences, new insights were discovered when Asian customers mentioned and shared their opinions. Knowledge of employees does not simply concern with the ability to answer customer's questions but also *the ability and initiative in handling customer's requests on their own, the ability to share related information* as Adhitya and Oshi mentioned as follows:

But I would say I meant the Asian kind of like service is more immediate help. Because in Asian everyone knows about everything, but in here one person knows about one thing, the other person knows about other thing. So it's like: " Oh, you should go there"... but for example in Asian stores asking: "hey, I'm looking for this", they will just like: "Alright, follow me" and then they will show you everything. – Adhitya, Indonesia

I was also disappointed at that she didn't ask me to try other products, fix my make-up at the beauty counter nor even offer any sample of new products. I was very disappointed and a little bit irritated at the quality of service with considering what I paid for. – Oshi, Japan

The employees didn't seem to know well about the company's policies regarding for example, promotions, or other practical issues. – Ngoc, Vietnam

According to some respondents, knowledge of employees also includes the ability to know about customers' background and needs before they use the service. In Finland, in many cases customers need to book appointments before they are able to express their needs to the service provider. This is why some respondents shared their feelings of being known and important as a customer when they come to the service provider as reserved.

When I get in the bank, I felt very happy because they were greeting me, they know who I am, and they can call my name...they are waiting for me there. I felt highly respected and they guided me through different stages...I felt like a King. – Tany, China

The guys in the shop even knew that I was coming there so I think that is excellent service. – Adhitya, Indonesia

As Tanyu and Adhitya shared their opinions and feelings, the process of delivery service plays an important role in service evaluation. Asian consumers who value close relationships and group harmonization feel appreciated when their needs are fulfilled with full attention from service providers.

The initiative of service personnel in approaching customers and asking what they need or want emerged to be a considerable factor during service consumption and delivery process. It can be said that this theme is somewhat covered in the "Responsiveness" dimension of the SERVQUAL model. However, it reveals more specifically the way of approach seems to bring positive reaction from customers. Some respondents showed their satisfaction through positive comments and personal impressions during their service consumption process. Customers seem to enjoy the feeling when employees or service personnel show their interests in offering help even before being asked.

People approach you and ask like "What do you need?" and "is this size ok?" or something like that... It is often that they ask me which

kind of clothes that I want to buy...Sometimes you don't know what the store has, so some personal assistants are quite helpful. – Vita, Indonesia.

If I need something they will come up to ask: "Do I need any help?" and help me to find the stuff that I need. – Muzi, China.

In the same light of thought, some respondents show their disappointment when they do not see the initiative of employees in approaching them. Words like "every time", "have to ask", "without", "but", "uncomfortable" were used when describing their experiences:

In the shops, they also do the buying and selling things without saying "Hey, do you need help over here? Or do you need help over there?". From my experience, every time I go there I have to kind of ask like "Hey, do you have other sizes for this or do you know I could do for...". – Adhitya, Indonesia.

When I come to cosmetics and perfume sections, the staff don't come to me and ask like: "What are you looking for?". – Hang, Vietnam.

As showed in the two quotes above, most of the respondents had the same perception about the initiative of service personnel in Finnish retail stores. It appears that employees do not approach customers immediately nor make themselves available to customers:

The point I found out is that if I don't ask them they do not come to me first. – Youngsin, Korea

In almost all the stores, you wouldn't be approached for assistance unless you personally ask for. – Dorj, Mongolia

It makes you value that somebody know that you exist...It's very weird because I spend my money here, why am I doing the asking...Sometimes I asked myself, am I invisible or what? I feel that here I have to be the one asking. – Susan, Singapore

The initiative of employees appears to be not very strong in showing their enthusiasm in offering their services as Sooyee and Adhitya commented. The influence of culture on the way customers expect and evaluate service can be seen clearly among the above experiences. As cultural background affects the clues by which customers based on to evaluate a service, initiative of employees is an intangible cue that Asian consumers look at. In addition, Asians who are from high uncertainty avoidance and high power distance tend to expect more because they believe to receive the highest service possible level (Ladhari et al., 2011).

For me I don't feel being guided on what I should expect because the employee just expects you to tell her... it would be helpful if the staff is able to provide a lot of information rather than a cold response. It makes me feel uncomfortable and I don't know how to react. – Sooyee, Malaysia.

I think everyone here is more oriented to individuality, so there is not much emphasis on people serving other people, it's more like self-serving and then they help you to do the main things... they would direct you how you can do it but they wouldn't help you like giving too much help. – Adhitya, Indonesia.

Collected data also revealed more specifically the way of approach seems to bring negative reaction from customers when they talked about their preferences on a general level. Even Asians as collectivism who are believed to value sense of dependence and group harmonization (Hofstede, 1980), they appear to take pleasure in autonomy and require certain extent of privacy.

I just don't like when I'm choosing something and then they pop up out of nowhere and ask. When they ask me at the time that I need help, I think that is a problem for retail because you have to know when the customers need you. – Adhitya, Indonesia.

I prefer to look around alone and not to be interrupted by others when I am shopping or doing something else. – Youngsin, Korea

Sharing the same feelings, Ngoc and Vita correspond to the existence of individualism mentality they have in regard to customers' freedom and personal space.

Sometimes, it's good if the employees are not there asking me too much about what I need because I will make me uncomfortable...Sometimes I am just looking but buying anything. – Ngoc, Vietnam

They offer help if I look confused. They should also understand if I am still looking and they don't bother me with all the questions. – Vita, Indonesia.

Behavioral factors of service personnel are gradually revealed by respondents with their evaluation. What turn out to affect customers' service experience in terms of their interaction with personnel are, just to name a few: giving customers the freedom to choose, the initiative of employees in making themselves available for customers, their reactions to customers' actions in stores, and their attitude in handling customers' questions.

As Tanyu shared in her shopping experience, feeling being important and served with a nice attitude from sales person gave her such a satisfaction:

I remember, I bought fresh salmon fish and I don't like salmon head and the salesman offered to cut off the head and bones for me... when I buy ribs, they cut into small pieces for me... I think it's like an actual value, they really treat customers as first priority... Whenever you go shopping if you can't find things you are looking for, you can always ask for help...if you don't understand they will walk with you and point that product for you. – Tanyu, China

They are very polite and patient. – Muzi, China

Trinh and Youngsin had the same feeling when it comes to the willingness to help of service employees when they were asked by customers:

Even though sometimes there is only one or two staff in a store, but when I need something, there will be someone come to help. I don't have the feeling that when I need, there won't be anyone to help me. – Trinh, Vietnam

I used R kiosk to buy sim card and I asked the man what sim card I need to use and he asked me like... And I felt like oh, he really knows what I'm gonna want to buy. Yea, and I felt really comfortable. – Youngsin, Korea

According to Ngoc, Hang and Ahditya, they feel relaxed and comfortable to be able to walk around and browse through different products without being interrupted by shop assistants or service personnel. For them, it is a positive thing that they feel free in their actions during their service consumption process. As Hang shared her feeling of being trusted by employees when they don't follow and ask questions:

They don't follow me all the time, and they let me freely choose and that makes me feel that they trust me and I feel comfortable. – Hang, Vietnam

Ngoc and Adhitya had the same preference when it comes to the way employees should approach customers:

I can come and spend as much time as I want, going through different products without worrying about the salesperson following me. – Ngoc, Vietnam

They give me the freedom to check. I think it's good for me because they don't ask you immediately but then you have the freedom to choose and then if I need help, then I ask. – Adhitya, Indonesia

Past experiences provide a framework when it comes to service expectation and evaluation (Folkes, 1994). For Asian customers who used Finnish services, their past experiences in their home countries play the role of a comparative framework when they talk about Finnish service quality:

Especially compared to China, in China if you go to clothes stores, the salespersons will always be around you. They will pick some clothes for you but it's very annoying. But in Finland, they let you choose the clothes and you can pick what you want and try it on...And whether you buy the clothes for not I think most of them they are quite happy, like they smile at you. – Muzi, China

Attitude of service personnel towards customer's actions during their shopping in Finnish retail stores was mentioned by many respondents. Respondents perceived attitudes of employees as satisfied during their interaction with service personnel in different stores when they just come but don't buy anything. Employees don't show any unpleasant attitude or push customers to make their decisions:

They never show unhappy or annoying attitudes towards me if I don't buy anything after looking at many things. And when I left, they nodded, smiled and said to me "Have a nice day". – Trinh, Vietnam

I think they don't care so much whether you buy or not, even you tried a lot and you don't buy anything. They won't get angry. – Muzi, China

Coming from *Long-term oriented* and *High-context communication* culture, Asian consumers show special attention to the interaction (e.g. empathy, courteousness) and relationships between customers and service providers. As such, non-communication and observable clues again show their significance in Asian consumers' mentality when it comes to service quality perceptions. This explains for the way (what and how) respondents observe employees' attitude and behaviors when they do not buy a product or service at some time.

I didn't feel any pressure like 'you have to buy this, if don't buy it from me I'm not happy' from the sales person. – Tanyu, China

Her voice is clear and kind, not giving me any pressure on considering my choice. – Yifan, China

In addition, sales personnel's attitude towards customers' appearance received many good comments from customers.

They don't judge you and provide service according to the way you look or dress. – Ngoc, Vietnam

...It makes me feel warm because I had same experience in Switzerland... They didn't ask me what I need because I looked like a student without money (in Switzerland). – Muzi, China

Some respondents showed their understanding in what to expect based on the level of different stores. It also reveals that expectations of service quality are store-level bound, which means customers have higher expectations when they go to 'high-class' store and have lower expectations from 'normal' or 'average' stores or service providers. Asian cultural again appears to play certain role in customers' expectation. While Asians accept the existence of social classes, the existence of distance in their power distributions, they act accordingly with their beliefs and values:

If you want a high-level service, then you go to Stockmann, go to Sokos. – Trinh, Vietnam

I went to the department store (Stockmann) not to a drugstore because I was expecting to be treated as their important customer served with excellent service. I didn't pay for only a beauty product but also for the whole buying experience, which includes a skin care consultation, makeup touch-up and different kinds of free samples that I gained at every beauty counter of department stores in Japan. – Oshi, Japan

Oshi continued in her written story: “when it comes to a department store or high-class restaurant, I tend to expect excellent service as well as products. I think I just want to get a payback for what I paid”.

Ngoc had similar thought on what she would expected from high-class retail stores like shopping malls or department stores: “about the service attitude and quality here, if I were a rich person, I don't think this service would be as high-level as what I deserve or pay for”.

4.2.2 Physical aspects

Regarding physical aspects in retail stores, different attributes were mentioned by customers mainly through face to face interviews. First thing came to respondent's mind is the appearance of the employees.

Among all 19 respondents, 12 of them mentioned their impression of employee's appearance during their service consumption experiences. As in Asia, service personnel always appear with their uniforms or at least with some guidelines on the way they should look in front of customers. This study shows that Asian respondents consider service personnel with uniforms as a positive thing because uniforms make them look more professional in customers' eyes. When respondents talked about Finnish employees' appearance, all of them shared pleasant attitude when service employees have uniforms or 'formal' working outfits toward.

Clerks were nice. They dressed in their uniforms. – Youngsin, Korea

The staff always looks neat with their uniforms. I have never seen employees that wear only shirt or something. They always wear uniforms so I think it's good. – Maul, Indonesia

However, it was also revealed in many respondents' stories, employees without professional-dressed uniforms attend to be noticed:

The employees here have more freedom on how they look like...Sometimes they have even piecing and tight jeans... Asian stores would have guidelines for the appearance... I would want to differentiate between employees and non-employees easily. – Adhitya, Indonesia

Uniforms were also mentioned as a 'clue' which makes it easier to spot employees when customers need help as Susan shared her thought:

Nowadays, sales people they don't wear uniforms so sometimes I can't spot who is the sale person. So sometimes I ask this person and I

*said: 'could you help me...?', and she was like: 'oh, I don't work her'.
So it's very embarrassing. – Susan, Singapore*

*Sometimes it's quite hard to spot them because they don't wear
uniforms. – Vita, Indonesia*

Quotes from respondents' stories revealed that the appearance of employees plays an important role in giving customers the first impression of being *nice* and *professional*. Since power distance in Asian societies can be shown through ones' appearance that reflects their responsibilities. For Asian customers, when people in the society believe to have their own roles and power, service personnel are expected to reflect their own. Uniform is a tangible clue to show who they are and what they do, and for customers, it is a clue to find the one in case of help.

In addition, when looking at this tangible attribute, service personnel without a clear clue of their positions might be associated with something uncertainty. As a result, respondents who are from *High uncertainty avoidance* and *Collectivist* culture like Asians do not seem to advocate for this uncertainty in their service consumption process.

The interiors, availability of associated facilities and the atmosphere of the stores or office were mentioned by many respondents. According to some respondents, most of the retail premises have sufficient and available equipment and fixtures:

*They have a bench and very friendly environment. It's like a VIP
room. I like the atmosphere, the seats are very comfortable. –Tanyu,
China*

*All of the places that I have been to, all of them have good facilities.
For example, when I go to grocery stores, they have trolleys available
and stuff that I want to buy there, that I expect to be there are always
there...They always provide enough stuff of their products. – Maul,
Indonesia*

The availability of clean toilets, the cleanliness of the stores are perceived positively and appreciated by respondents, like Lam and Muzi shared during their interviews:

There are always available and clean toilets depending on how big the place is... For example in Vietnam, there are restaurants or stores that have no toilet. So in my opinion, beautiful decoration is a good thing but also cleanliness and convenience are important. – Lam, Vietnam

It looks quite tidy and clean. – Muzi, China

On the other hand, the overall appearance of Finnish retail stores, shops, and branches was described using many negative adjectives such as *boring, not eye-catching, poor, not appealing, or less attractive* by many respondents.

In general, decorations of stores here are not eye-catching, nor trendy or modern but they are quite convenient. – Lam, Vietnam

For me, they are pretty uniform in different stores like S-market, K-market and LIDL. They have the same system: vegetables and fruits are in the beginning ... But for attractiveness, I think Asian stores are more attractive because they put the things they want to sell in your face. – Adhitya, Indonesia

Again, it has appeared that these respondents who come from *High power distance and uncertainty avoidance* perceive seem to assess service tangible attributes in a similar line of thinking and feeling. Their home countries (i.e. Asian countries) play as comparative standards when perceiving something new or different from what they are familiar with. For these respondents, tangibles aspects reflect some kind of certainties that service providers are expected to have. Levels of luxury of stores are predetermined and associated with customers' expectations. They expect varieties that reflect the distance in power distribution and they tend to avoid or dislike uncertainties.

They (stores' decorations) are just normal. I meant they are not like so modern, they're just average for my opinion... In Asian countries, you will have stores like blink blink...they are not so luxurious and

modern as in Asia. They are just like building with stuff. – Vita,
Indonesia

As Vita shared her first experience when she went shopping in Ideapark, it was a disappointment for her in terms of the design and appearance of this shopping mall: *‘The first time I went to Ideapark, I was like: oh, cool, this is the biggest shopping mall in Scandinavia. Oh really? Really? That’s it. It’s just like a building with stores and stuff, nothing more’.*

In the same light of thought, Ngoc expressed her assessment of stores’ appearance when she went to buy cosmetics: “fancy stores like Sokos and Stockmann, they need to be displayed more luxurious. It should be worth with the money I pay for”. She also shared:

When I look at Sokos from outside, I didn’t know it is very big inside because the first floor looks too cramped and nothing special or interesting. I have lived here for 1 year I didn’t know until I went into... You can’t do window shopping here! – Ngoc, Vietnam

Youngsin and Ngoc compared to the design and interiors of her home country when she talked about the display of Finnish stores:

In Korea, most of coffee shops have fancy interiors. Things are really neat. – Youngsin, Korea

Regarding the level of luxury of the stores, Finnish service is not as good as Vietnamese service. – Ngoc, Vietnam

Even though, the role of intangible clues is more emphasized in Asian culture, the appearance of tangible aspects during service consumption appeared to be as important from the empirical data. For examples, the layout of the store such as spacious layout and easy to move around, the ease to reach desired products is also acknowledged:

One thing is nice here is the layout is more spacious, you can use the shopping carts. You have more space to move around and the products are easy to get from the selves. –Tanyu, China

The aisles are quite wide and easy to move around with the shopping cart. – Hang, Vietnam

However, many respondents shared their unpleasant when talking about the arrangement of products and the ease to distinguish normal and discounted products or to know the price of the products:

I could not clearly distinguish what items were on sale. They should clearly display the discounted items and announce weekly discounts and invite customers to visit the sections where discount items are displayed. – Dorj, Mongolia

In many stores, they have many products' prices only above the products, so I don't know which price belongs to which product because they are in Finnish. – Hang, Vietnam

The above experiences are examples of how Asian customers as high-uncertainty avoiders want their service to be clear and certain.

4.2.3 Reliability

When asked about the extent to which customers trust and rely on the service provider in Finland. Most of respondents have similar opinion on the reliability of Finnish retail service. Many respondents shared the same feelings and perception when they evaluate trustworthiness of different Finnish retail services.

Some respondents shared that on a general level, they have a safer feeling using the retail services here in Finland than in their home countries. The data shows that there is so-called a 'stereotype' among Asian respondents that they believe Finnish service providers are fairly reliable.

I feel more confident in their services than in Asia. – Adhitya, Indonesia

I have a positive impression that anything Finnish products are trustable. – Ngoc, Vietnam

The *Long-term oriented* and *Collectivist* customers demonstrate a significant importance on trust and commitment in the relationship between customers and service providers.

I trust them (the bank). – Tanyu, China

They work with the attitude of keeping up to promises and trust. That is the thing that makes me most satisfied in Finland. There is not something like cheating or lying. I am very happy and pleased because I can trust people in here and they can trust me. – Trinh, Vietnam

The availability and transparency of information related to retail products and services in Finland tend to be clear and sufficient as Lam explained the reasons why she feels more confident in Finnish service during her experiences of about 5 years living in Finland:

As customers in Finland, we are provided sufficient and clear information about their service. They (restaurants and cafes) have information about opening hours, the menu on their premises and also websites. If there is something changed, they will update the information immediately. – Lam, Vietnam

I completely rely on the products and services here in Finland, because I think the employees always have the knowledge about the product (food) they deliver and when they are unsure (allergy, food ingredients), they don't sell it to me. – Lam, Vietnam

Keeping promises can be seen as a proof of long-term commitment. From collected data, many respondents also shared their stories of how Finnish retailers keep their promises to customers.

They keep their promises. If they promise something then they will do it. For example, I ordered a product and I asked them when they will have it, they promised contact me a certain day. And when that day came, they emailed me. – Trinh, Vietnam

Literally, there have been no negative experiences so far for me and my children. We went to the furniture shop and bought a few items and the seller promised to deliver them within 1-2 hours which was done exactly in time. – Dorj, Mongolia

The honesty of service personnel delivering services also plays an important role to gain customers' trust. Employees are reliable in terms of products' information they provide:

The staffs here do their job very ethically. – Trinh, Vietnam

The information I get from the personnel themselves are more credible. And I would believe it more. I kind of trust the person I'm asking here. – Adhitya, Indonesia

Throughout many interviews and written stories, respondents have the same perceptions regarding the extent of credibility in Finnish service providers. Customers observe intangible clues in their interaction and communication with service personnel, as well as tangible clues such as the provided information and service delivery process. Asian cultural characteristics can be found here as influencing factors in the way customers perceive service's reliability. As Hall (1976) claimed in his study, Eastern culture (i.e. Asian cultures) is high-context culture which means quality of personal interactions between customers and service providers play a determinative role (Riddle, 1992). Customers made their own evaluation according to their values and beliefs. The following quotes are examples of some elements used to evaluate the reliability of service providers. It was also perceived by some respondents that sales personnel don't try to offer them the most expensive products but the ones that best fit customers' needs:

If I don't like, she won't push me to buy. She just provides me different products that you choose what you want. I didn't feel she wanted me to buy the most expensive one but the one really fits me' – Tanyu, China

In Finland, if you want to buy stuff, they won't recommend the most expensive products at first. They will ask you what price they would like. – Muzi, China

They don't speak highly about products just for you to buy. In China, usually I think people just want to sell things, sometimes they speak very highly about the product but it's not as good as they say. I think they are not that sale-oriented in a way that they are quite reliable to this aspect. – Muzi, China

However, regarding error-free transaction aspect, Sooyee had a negative experience from her banking service: *'They got my information wrong and I had to fill it again. It was a shocking experience for me'*.

4.2.4 Problem solving

Service personnel show interests in handling customers' problems was perceived by many customers. The attitude and behaviors of employees when customers come with problems needed to handle appears to be an important aspect:

They are very friendly and they seemed want to handle quickly customer's issues. – Hang, Vietnam

My card was swallowed by the machine. I needed money urgently...I called the bank, they just calmed me down... that made me feel safe... I got my card back in a few working days. – Tanyu, China

Most of the time, they are really good. they are really helpful and I think it's like a Finnish motto like : I can't help you, I will direct you to people who can help. That's a good thing because u know u would find an answer eventually. – Adhitya, Indonesia

Cultural background plays an influencing role in all aspects of service consumption process. It has appeared that for Asian customers, behaviors and attitudes come first, the outcome or result come second. For these respondents, as long as service personnel show an empathy and willing-to-help attitude towards their problems, they can feel already pleased or even satisfied. In some case, even though the employees do not have the ability to handle their problems right away,

customers seem to be understanding because they appreciate ‘how’ employees react to their problems. In addition, since Asians are more future-oriented, they seem to be more forgiving.

One time I got a phone call from Nordea that I need to update my information. At the time, I forgot to ask where can I do this, so I just went to one of the branch that I used to go to put my money in...She seemed like she didn't know for sure so she tried to find more information about that and then even tried to check my information on the internet and told me that I couldn't do it there. But she told me to go somewhere else... So she gave me a lot of information in order to update information in the bank. ...They took their time to find the information to help me. – Maul, Indonesia

Stories shared by many respondents revealed that Asian customers are pleased when it comes to the ease to return and exchange products.

I bought a pillow and brought home, then I changed my mind because it didn't feel like it so much. I took it to the shop and asked to return it. I didn't know that they don't have a policy for returning this product but they still allowed me to return and gave me back my ten euros. I think that's a favor. – Trinh, Vietnam

We just simply explained the problem and showed them the receipt. Then they quickly processed the full refund, also for the good mango. – Kim Anh, Vietnam

One time, I bought a speaker in Stockmann, it doesn't work after some time, and I went to Stockmann to fix it but they need my receipt but I already through my receipt and the staff told me to go... print another receipt for me and then I can fix the speaker... I think they are very willing to help. – Muzi, China

An interesting theme emerged during interviews is the willingness to recommend other retailers to customers in case customers don't find things they want in a particular store. Customers

showed surprise and appreciation when they are recommended to shop in different stores rather than the one they are in. Experience of Trinh can be seen as an example for this notion:

I was looking in one store but I couldn't find the one I want, so I told them 'it's not available here' and I asked: 'do you know where they sell this kind of pillow's case? And she told me to go check in LIDL or IKEA because she saw it sometimes...Clearly, IKEA is their competitor but they are not so mean that they don't recommend me to check it out when they don't have it to make customers happy. – Trinh, Vietnam

Apart from attitude and behaviors, ability of employees in handling customers' problems got some similar feedback from Asian respondents. It appears that employees normally are not able to show that they have the knowledge about the issues by themselves right away. It usually takes time for them to find information related to the problems that customers are requesting as Maul and Adhitya explained his impression:

The employee at that time in the beginning did not know how to help me but then she knew where to find this information. – Maul, Indonesia

But I would say I meant the Asian kind of like service is more immediate help because there it's like everyone knows about everything. – Adhitya, Indonesia

However, the initiative of employees in solving customers' problem when they have the ability to handle the situation got some negative feedbacks from respondents.

I was going to a major retail store, I noticed that there's a queue but people were cutting the queue, either I'm invisible or what and the cashier saw it but she didn't say anything. I was standing there like five minutes and I was in a hurry and I feel that sometimes I don't want to argued with a fellow customer but I think she has the right to tell: 'hey, she comes first, let me serve her first'. – Susan, Singapore

Susan continued to make her point by comparing to her past experiences:

Because I observed in other countries like somebody cut off maybe they didn't know I was queeing so the sales person says 'oh, she came here first, I have to serve her first'. So it's nice that's why they have to notice that customers exist. – Susan, Singapore

4.2.5 Practicality and convenience

Similar to the Policy dimension of RSQS model, due to the fact that this dimension appears to cover a wider range of aspects when it comes to retail service in this study. The author believes that 'Practicality and Convenience' will better reflect a variety of attributes of service quality. As the Policy dimension in RSQS model concerns with the convenience of parking space and opening hours, and credit cards policy, it does not fully represent service attributes mentioned by the respondents. New various aspects were mentioned by the respondents that affect their service consumption experiences. Some of them can be named as: Opening hours, available parking place, collections of merchandise, the availability of working cashiers and employees, the availability of technology supports and the flexibility of product and service offers.

Regarding opening hours, some respondents shared that Finnish retailers have quite limited opening hours:

The bank has very limited opening hours. – Lam, Vietnam

I remember a few years ago, the shops are closed on Sundays. That's really crazy. Only some small shops like SIWA opens haft a day and or some far away from your home...you have to wait or go to some far away shop just to buy some basic needs. – Tanyu, China

In Asian business cultures, "customer is King" slogan reflects the important of customers to any business. In the relationship between customers and service providers, customers should have the power and the right to ask for what they want. Asian customers consider themselves as Kings and Queens in service setting, thus their needs should be fulfilled in the best possible way.

Available parking place is a plus for Finnish retailers as Tanyu shared her preference:

For me I usually would like to choose shopping centers where there is enough parking place so I can park my car. I like to go to one-stop shopping, I can buy food, clothes, everything...like a comprehensive shopping center, just park my car, buy everything I need and go home.
– Tanyu, China

Being flexible in offering product and service, the ability to fill in the sold-out products timely and the ability to ‘keep up with the time’ are examples of shortcomings in Finnish retailers. Stories shared by many respondents revealed a consensus evaluation that there is a lack of option and diversity in collections of products and services:

There are not many options to choose. The products are not diverse. From restaurants to cafes, the menus are so boring ... when I go buy something, there are just a few options. Compared to Vietnam, it's (Finland) so far behind...In Vietnam, there are way more options. – Lam, Vietnam

One thing I would say that in Finland, they do lack options...In winter I noticed they only sell black and grey, there is no colors... they don't have a variety of stuff...I find here price is not cheap, so if I want to spend something here, please give me more options. – Susan, Singapore

The link between Asian cultural characteristics and service quality perceptions of respondents can be seen from various aspects when respondents talked about their experiences and evaluation. *High-context communication* customers look into different details and stages of the whole consumption experience. It is not only the final outcome that affects their feelings but also the process of service delivery (Pikkemaat & Weiermair, 2015). This notion can be seen, for example, through Youngsin explaining her comment about the flexibility of services in Finland from her restaurant experience:

In Korea if you go to restaurants, if I am having a meal, of course I need a cup of water, and in Korea, they just supply them freely but in

Finland, if I don't order anything for drinks, they really don't give me anything. – Youngsin, Korea

When it comes to retailers, the consistency of policy in handling customers' requests between branches got some negative feedback from one respondent's experience:

However, their requirements for the netbank were different in different branches in different cities within Finland. My friend got that a few months after she had the account but it took me more than a year. – Hanh, Vietnam

Long waiting time and queuing are perceived by many respondents. According to some respondents, transactions time are normally quite long due to the speed of employees or the service procedure:

I remember that I had to wait several weeks for my appointments, 2 weeks for account opening assessment, 1 week to have my bank card and roughly around 1 year and a half to get internet banking. – Hanh, Vietnam

People are really good at queuing here. – Adhitya, Indonesia

Long time waiting and processing transactions are also caused due to the availability of employees, cashiers.

Sometimes we have to wait in a line to pay, many people have to wait, wait and wait. They should open more cashier desks... the long queue I don't like. – Tanyu, China

They have many cashier desks but only a few counters (3 or 4) are in service. So we have to que a long line. – Hang, Vietnam

The availability of employees got similar evaluation from most of the respondents. According to many respondents, employees did not seem to be available when customers need to ask due to a small number of employees, especially in big stores.

The cashiers should not be too crowded always. Sometimes, I was buying perfume but people were lining to check out so I couldn't just stand there and try the samples. – Ngoc, Vietnam

In some places, they have a limited number of employees, so when I want to ask some information about the products, I have to go find them. – Hang, Vietnam

Coming from different countries, most of the respondents expect employees to speak English as a common language. During service consumption process, the ability of service personnel to speak English seemed to emerge as something Asian customers find necessary. However, in many stories, personnel's English skill is limited:

The problem is some of the staff didn't speak English. They had difficulty in answering my questions. – Sooyee, Malaysia

Many of the staff are limited in their English skill, so they can't seem to talk more openly. – Lam, Vietnam

From retail shops, many people don't speak English. If you want to ask some complicated questions, they can't answer you because of the language limitation. – Tanyu, China

The above findings provide empirical evidence about Asian respondents' expectation of their service delivery. Asian customers seemed to expect higher quality level from Finnish service providers as Ladhari et al., argued that in *higher power distance* cultural groups that consumers expect to receive the "highest possible level since they consider themselves deserving" (Ladhari et al., 2011, p. 952).

4.3 Synthesis of key findings

The following section summarizes the key findings of this study as well as integrates a re-evaluation of the theoretical frameworks presented in the chapter 2. Service quality attributes are listed in a numeric order, perceived positive and negative attributes are grouped into two

categories with all five service dimensions. Each attribute will be then linked to the cultural characteristics using numeric orders (Figure 5).

4.3.1 Asian perception of service quality in Finnish retail setting

In regard to the first research question: “How Asian consumers evaluate Finnish retail service quality”, findings from collected data suggest:

On an overall level, Asian consumers perceived Finnish service quality as relatively satisfied. The data also reveals that for many Asians, quality of service in Finland is somewhat uniform. In other words, the variations of service quality are not clearly recognized between different retailers. In addition, there is a lack of superiority in Finnish retail service quality. The lack of individualized or superb-class service was perceived by many respondents through their experiences of uniform service. Customers do not always get the feeling of being valued or appreciated even with service providers that they perceive as high-class.

On dimensional and attribute level, all of five distinct service quality dimensions similar to the RSQS model were recognized during Asians’ service consumption in Finland. This finding, at some extent, supports the Retail Service Quality Scale in confirming the most important dimensions of service quality in retail setting. Furthermore, collected data from this study provides numerous insights at attribute levels of service quality. Each service quality dimension appears to comprise new service elements and attributes apart from the ones introduced in the RSQS or other service quality paradigms. Based on the frequent of different service quality elements which were discussed by respondents, the study also suggests the most important dimension of service quality for Asian consumers is Personal interaction. Personal interaction receives the most comments and feedbacks, both positive and negative. Moreover, it appears to be the most important dimension when respondents talked or wrote about their service experiences.

Personal interaction in this study appears to be an in-depth, detail specific and more diverse dimension. Interesting themes emerged from different experiences. The first sub-dimension is inspiring confidence of customers. Findings from this study not only concerns with the knowledge and behaviors of employees in handling customers’ requests, but also the attitudes of

employees in interacting with customers during the whole service consumption experience. This study shows that service employees often have friendly attitude towards customers, they are enthusiastic and willing to answer customers' questions when they are asked and well-equipped about customers' information beforehand in case of pre-reserved services. However, the data also reveals a lack of initiative of service personnel in making themselves available and showing sincere interest in helping customers with their needs as well as lack of hospitableness and closeness towards customers. Furthermore, new attributes are discovered such as giving customers personal freedom and space, and the ability and initiative of employees in approaching and giving advice and consultation to customers during their service consumption process. These service attributes were not mentioned in any of the service quality measurement model in the literature.

Physical aspects appear to consist of various attributes related to the appearance of facilities and the appearance of employees. While the former receive many good comments and feedback of the availability of equipment and fixtures, the cleanliness of stores and public areas such as toilets and changing rooms, as well as spacious layouts. The latter tends to gain more negative evaluations naming employee's appearance guidelines, the difficulty in distinguishing employees and other fellow customers, the poor design and decorations of in-store and out-store appearance.

Reliability is the only dimension that receives only positive evaluation from all respondents. Asian consumers in general have trust in Finnish service providers due to perceived reliable employees, their ability to keep promises and their ability to provide sufficient and transparent information publicly.

Problem solving dimension receives fairly equal numbers of positive and negative feedbacks from Asian customers. Respondents show their appreciation for the attitude of service employees in handling customer's problems. Finnish service personnel seem to be empathy and willing to help customers with their issues. Furthermore, the procedure of exchange and return is perceived as easy by most of the respondents. However, there are some weaknesses in their problem solving practice. Many respondents agree that it takes time for employees to give solutions and in some cases, employees are lack of initiative in handling in-store problems.

The final dimension in the findings of this study is *Practicality and Convenience* which represents various attributes relate to the service consumption process. It covers both in-store and out-store elements that are raised by respondents in their personal experiences. While available parking space got positive feedback, there are several attributes that needed to be improved. According to Asian respondents, Finnish retailers have poor collections of offerings, insufficient amount of cashiers and employees in rush hours which leads to a long waiting time, and a limitation in providing services in English.

4.3.2 The linkage between Asian cultural characteristics and service quality perception

The linkage between Asian cultural characteristics and service quality perception has been analyzed in sub-chapter 4.1. As pointed out above, the distinct mentality of customers is affected by their values and beliefs which exist in certain society and culture. Each cultural characteristic has some impacts on what are considered important during the service consumption process.

On a general level, this study supports the existence of cultural influence on how customers perceive service quality. Asian consumers perceive service quality in a way that reflects their distinct cultural backgrounds. According to a majority of respondents' experiences, Asian culture characteristics have been closely linked with customers' perceptions. *Collectivists/High-context* communicators pay a considerable attention to personal interaction between service personnel and customers during the service consumption process (attribute no. 1, 2, 3, 5, 7, 8, 9, 16). Different cultural characteristics are not inclusively linked with service quality perception (i.e. some service attributes are linked with several cultural characteristics).

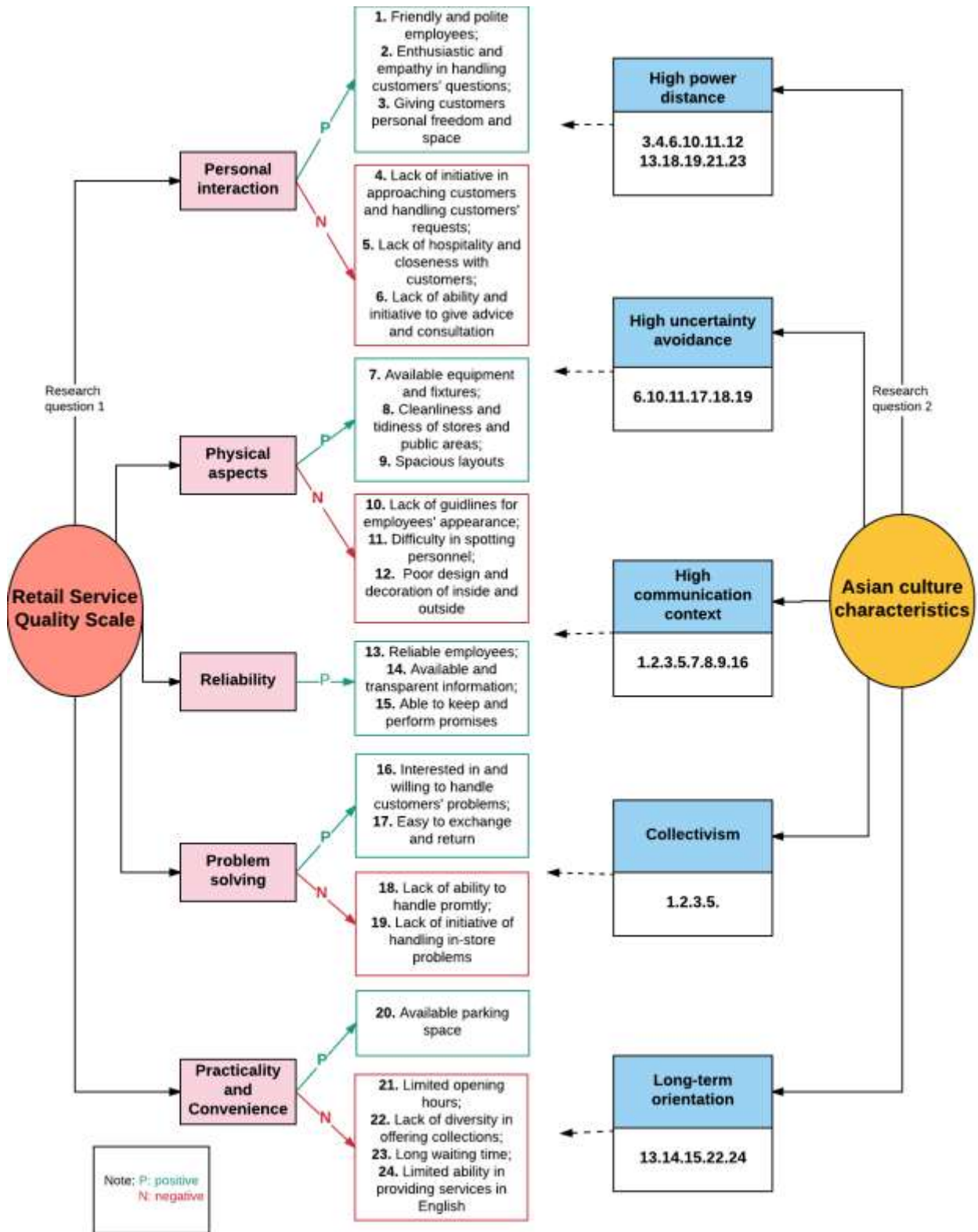


Figure 5: Synthesis of key findings

High power distance and *uncertainty avoidance* are reflected in a way that customers consider themselves as important asset to business providers. They tend to expect service to be various and flexible in serving their wants and needs. As customers, they feel entitled to receive the possible highest customer service that meets their expectations (attribute no. 3, 4, 6, 10, 11, 12, 13, 17, 18, 19, 21, 23). Coming from *High-context communication and collectivist* culture, Asian consumers tend to focus on the whole process of service consumption. In addition, attitudes of employees in their interactions with customers (attribute no. 1,2,3,4,5,6) play a significant role in the evaluation of the. Consumers in *Long-term oriented* cultures expect close long-term relationships with service providers, thus they value service reliability and empathy from service employees (attribute no. 13, 14, 15, 22, 24). Even though some attributes appear to be more culture-oriented than others, the linkage between Asian cultures and service perception has been shown throughout various service experiences.

5 CONCLUSIONS AND DISCUSSION

This chapter, firstly, provides an overview of the study by restating the overall research objectives as well as summarizing the key findings. Secondly, managerial and theoretical implications are discussed. Finally, research limitations and future research directions are presented one sub-chapter.

5.1 Summary of the study

The overall aim of this study is to explore how Asian consumers perceive service quality in retail settings and the influence of their cultural backgrounds on their service perceptions. The two research questions were:

1. How do Asian consumers perceive service quality of Finnish retailers?
2. How can Asian cultural characteristics be linked with the perception of service quality of Asian consumers?

In order to answers to the research questions, data were collected by interviewing and collecting written stories, content and narrative analysis were employed. As a result, major findings can be summarized as follows:

Firstly, this study provides practical insights for Finnish service providers by pointing out service evaluation from customer's perspective on a very detailed account. Service quality is perceived on distinct levels by Asian consumers including overall, dimensional and attribute level. On an overall level, results show that Finnish retail service quality is somewhat uniform, lack of superiority and individualized service offers. On dimensional level, findings of this study have shown that all the service attributes mentioned by respondents matched the five service dimensions of the RSQS paradigm. This result supports the RSQS model with its dimensional level of service quality in retail setting. Among the five dimension of service, only *Reliability* dimension receives all positive feedback from respondents. Other dimensions received both positive and negative feedback. *Personal interaction* appears to be the most outstanding theme that gains much customer's attention during service consumption process. On attribute level, twenty four outstanding service attributes were raised by the respondents, some new attributes

that have not been mentioned in other service quality paradigms in the literature. Finnish employees seem to lack of initiative in approaching customers and giving advice and consultations about products and services. Even though they are polite, patient and friendly, they have limitation in providing a close relationship with customers and making customers feel their hospitality and appreciation. The new dimension naming *Practicality and Convenience* was found to be better presents a group of attributes related to store's operations and policies. The dimension *Physical aspects, and Practicality and Convenience* dimensions were discussed by many respondents with various service attributes. Physical appearance of employees is perceived as lack of guideline which resulting in difficulty of spotting service personnel. Store' appearance and display are poorly designed compared to Asian stores. Transactions and waiting time are long due to lack of sufficient employees, limited opening hours and services provided in English, and lack of diversity in products and services.

Secondly, the role of culture in service quality perception is again clarified and emphasized. The linkage between Asian cultural characteristics and quality perception of respondents can be seen by analyzing how respondents evaluate their service experiences. Even though culture has been investigated in many service studies, none of the previous study looks at specific cultural characteristic and its influence on one single culture group on perceiving service quality. The distinct mentality of Asian customers as a framework is used as a backbone to explain the way Asian respondents assess their service experiences. As coming from high-context communication, long-term oriented and collectivism culture, Asian customers pay significant attention to the interpersonal relationship between them and service providers. They value a close ties and group harmonization, thus employees' attitudes and behaviors are highly important. Asian customers do not only focus on what the products/services are, but also (and sometimes even more) on how products/services are delivered to them. Similarly, the acceptance of unequal power distribution in Asian culture and high uncertainty avoidance influence their mentality in what they think they deserve. The perceptions of uniform service and lack of individualized service have reflected this mentality of Asian consumers. Thus, service should be designed and offered accordingly with customers' cultural backgrounds.

5.2 Managerial implications

Findings from this study provide valuable managerial implications to Finnish retailers as well as all service providers in general. Managerial implications of this study can be listed as threefold.

First, findings from this study give an overview picture of the Finnish service quality in retail setting from an Asian perspective. By pointing out customer's perception of current service consumption process, Finnish service providers can base on positive and negative feedbacks in order to improve their current quality delivery. Service attributes that are perceived positively by customers should be maintained, whereas service attributes that are perceived negatively by customers should be investigated. Findings suggest that managers should pay attention to train employees in interacting with customers and handling in-store matters. Being friendly and courteous are not simply enough to satisfy customers and make them want to come again. It is the initiative of employees in approaching customers and offering helps as well as making themselves available to customers.

Second, this study provides a pragmatic guidance for managers in retail service practice. In order to retain current customers and gain prospective customers, Finnish retailers should focus more on the personal interaction dimension of service quality. For example, being able to give good advice and enthusiastic consultation can increase customer satisfaction which can result in purchase intention: *"I didn't want to buy some product before her good service. But I actually bought a lot... I bought something extra which were not on my shopping list because of the good service"* (Tanyu, China). Another managerial implication is to improve English language skills of service personnel. An interesting insight which is revealed in this study is that sales personnel in stores do not seem very sales oriented (*I think they don't care so much whether you buy or not.* – Muzi, China). Politeness and patience with customers are important, however, shouldn't sales personnel be sales-oriented? Thus, results of this study suggest that Finnish retailers might want to consider how they position their services in customers' eyes. Tangible attributes such as store and employee's appearance should give the right impression on customers. Offering a wider range of products and service, as well as, keeping up with consumer trend with an open mind are necessary. Excellent service quality can definitely be a competitive advantage in the market place

for those who aim to be leaders in service delivery. Managers in retail industry can use service attributes in this study as a reference tool to monitor and improve their service quality.

Third, findings from this study can be used as a diagnostic tool and a practical measuring scale for service providers who are thinking about going to focus on Asian customer segmentation. Implications are not limited to Finnish retailers but all service organizations in the global market. Understanding the role of culture and its linkage with quality perceptions of customer is an important knowledge in the global market. Findings suggest that for Asian customers, personal interaction plays a significant role in their service evaluation. Showing appreciation of their presence, their transactions and being empathy during service delivery process are the keys in gaining customers satisfaction. Employees in service industry should be trained thoroughly about dos and don'ts before going to the actual work place. Furthermore, Asian cultural characteristics have shown their influence on what are critical and what are complementary in customer service practice. Behaviors and attitude of employees when interact with customers sometimes are even more important than the final out-come of the interactions. Managers should design a service delivery process that fulfills customers' needs as they are Kings and Queens. Also, close and long-term relationships with customers should be placed centrally in order to increase customer satisfaction and loyalty because for Asian consumers.

5.3 Theoretical implications

Findings of this study contribute to the service quality management literature in three important ways. Firstly, the chosen service quality model (i.e. RSQS) offered a good fit to the scope of this study. The results increase support for the use of this model in assessing service quality in retail settings, as well as the use of a multi-dimensional and hierarchical approach. Moreover, this study provides a different approach from the previous service quality model since it looks at the attribute level of service quality. As previous treated these attributes as question items in their questionnaires, which might cause to overlook certain important service attributes. This study directly brings these attributes into the model. Thus, it can provide more insights to model applications for future researcher.

Secondly, this thesis has contributed new insights to the understanding of service quality literature in retailing. Findings have revealed new service attributes which have not discussed in the service quality measurement before (i.e. giving customer freedom and personal space, initiative of employees in giving advice and consultation, initiative of employees in handling requests and problems, and language barrier). This contributes to the theoretical background of studies in service quality management in a way that it provides insightful look into the constitution of excellent service quality.

Thirdly, the cultural aspect of this study supports the view that customers' cultural background plays an important role in their service quality perception. The linkage between Asian cultural characteristics and their preferences regarding service quality was proven throughout the results. Furthermore, results of this study implies the distinctive importance of each service quality dimension to customers (i.e. customers might perceive service dimension differently depending on their cultural backgrounds). Thus, future research could focus on studying the effects of each cultural characteristic on the perception of customers.

5.4 Limitations and future research directions

Despite the good fit of theoretical frameworks of service quality and Asian culture in this study, as well as its contributions to the Finnish service management practice, the author is aware of this research's limitations.

First, even though the study is conducted in retail setting, collected data from different retail sectors can raise the question of generality of this study. Each retail sector might consist of different attributes. Thus, future research could focus on one single retail sector such as food industry, grocery store, department stores and such specific sectors to be able to provide more valuable insights to a particular retail sector.

Second, qualitative methods used in collecting data in this study might be impaired by customer bias in sharing their own service experiences. As mentioned in the methodology chapter, applying the SIT method and narrative research method can bare a recall bias which might affect the accuracy and the truthfulness of events. In order to underrate this limitation, future

researchers should spend long period of time engaging with participants as well as use multiple sources of data.

Third, due to a limited sources of this study, the numbers of respondents and countries participated in this study can be criticized for not providing enough validity of this study. Future researchers should try to conduct this research phenomenon on a larger scale to increase its validity.

Finally, this study has generally supported the significance of cultural characteristics on the perception of service quality. Yet, owing to time and resource constraints, the impacts of Asian culture on service perception have not been fully explored on a characteristic level. Future studies should consider more thoroughly how each cultural characteristic affects the perception of customers during service consumption process in order to add more cultural insights into service management theories and practices.

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