

INTERCULTURAL CUSTOMER SERVICE
ENCOUNTERS:
A behavioral study of satisfactory and unsatisfactory
service outcomes

Master's thesis
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| Tiivistelmä – Abstract | |
| <p>Ulkomaalaistaustaisten asukkaiden ja turistien määrä Suomessa on kasvanut huomattavasti viime vuosien aikana. Yritysten resurssien ohjaaminen tämän alati kasvavan ja ostovoimaisen asiakaskunnan tarpeiden huomioimiseen voisi edistää asiakaspalvelualan yritysten liiketoimintaa. Tällä hetkellä on kuitenkin epäselvää miten hyvin ulkomaalaisten asiakkaiden erityistarpeet on huomioitu suomalaisessa asiakaspalvelussa.</p> <p>Tutkimuksen tavoitteena oli tutkia asiakastyytyvää kulttuurienvälisissä asiakaspalvelutilanteissa Suomessa. Kvalitatiivinen tutkimus suoritettiin puoli-strukturoitujen teemahaastatteluiden avulla ja haastateltaviksi valittiin joukko ulkomaalaisia vaihto- ja tutkinto-opiskelijoita, jotka opiskelivat korkeakoulussa Jyväskylässä keväällä 2011. Tutkimuksen viitekehyksenä toimi vuonna 2009 julkaistu ICSE (Intercultural Service Encounter) -käsiteviitekehys, jota käytettiin asiakkaiden näkökulmien kuvailemiseen kulttuurienvälisissä asiakaspalvelutilanteissa. Tutkimuksen toisena tavoitteena oli testata viitekehyksen paikkansapitävyyttä.</p> <p>Analyysissä tutkittiin mahdollisia käytöksellisiä syitä onnistuneisiin ja epäonnistuneisiin kulttuurienvälisiin asiakaspalvelutilanteisiin asiakkaan näkökulmasta. Tulokset osoittivat, että kulttuurienvälisellä kompetenssilla, asiakaspalvelijan käytöksellä sekä sillä miten asiakas käytöksen tulkitsee, oli suuri ja moninainen rooli asiakastyytyvyyden luomisessa. Haastateltavien kertomusten pohjalta saadut erilaiset käyttäytymistavat jaettiin neljään eri kategoriaan käsiteviitekehystä mukaillen. Tutkimuksessa kävi myös ilmi, että ICSE -käsiteviitekehysten esittämät väittämät olivat paikkansapitäviä tämän tutkimuksen yhteydessä.</p> <p>Tutkimus kulttuurienvälisestä asiakaspalvelusta on Suomessa vielä varsin vähäistä ja lisätutkimukselle on tarvetta. Tämän hetkiset tutkimukset kuitenkin painottavat kulttuurienvälisen koulutuksen tärkeyttä työpaikoilla. Kulttuurienvälisen asiakaspalvelutyön edistämistä varten tutkielman liitteeksi on lisätty yritysten esimiehille ja asiakaspalvelijoille suunnattu tiivistelmä tutkimuksen tärkeimmistä tuloksista.</p> | |
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1 INTRODUCTION

The number of foreign residents and tourists is rapidly increasing in Finland. In 2011 the amount of foreign residents had grown by 9% (Statistics Finland 2012) and the number of foreign tourists by 17% (Border Interview Survey 2011, 2012) from the previous year. In 2011, tourists in Finland spent approximately 2,2 billion Euros with the highest expenditure being in the service sector (Border Interview Survey 2011, 2012). The increasing number of foreign residents and visitors in Finland has formed a customer group with great purchasing power. Therefore it would be beneficial for businesses to recognize this group and target resources in providing satisfactory service for them. Numerous studies (e.g. Barker and Härtel 2004, Sharma et al. 2009, Sizoo et al. 2005) have found implications to the benefits of intercultural training for service employees in order to promote customer satisfaction which in turn profits business. However, at this point it is unclear whether the needs of this growing customer group are met in customer service encounters in Finland in terms of customer satisfaction.

Previous studies (e.g. Hammar-Suutari 2009, Brewis 2008, Pitkänen 2008) related to intercultural customer service in Finland have mainly focused on the experiences of civil servants but the number of existing studies focusing on the foreign customer's point of view is limited. This study aims to contribute to filling this gap by studying behaviour which led to satisfactory or unsatisfactory service outcomes in intercultural customer service encounters in Finland between foreign customers and Finnish customer service employees. The intercultural service encounter (ICSE) conceptual framework by Sharma et al. (2009) was chosen as the core framework for this study. The ICSE framework is intended to be a common conceptual framework for intercultural service encounters and can be used to represent the perspectives of both customers as well as employees in intercultural service situations (Sharma et al. 2009: 228). However, because the framework still needs empirical testing, it was decided to also study the accuracy and applicability of the framework in the context of this study.

The aims of this study are twofold and are presented in its two research questions:

1. Why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland?
2. Are the propositions of the ICSE conceptual framework applicable in further studies?

The most important aim of the study, which is shown in research question 1, is to find out what kinds of behaviour in intercultural customer service encounters resulted in satisfactory or unsatisfactory service outcomes for the intercultural customers in Finland. The second aim of this study focuses on the functionality and applicability of the ICSE conceptual framework in further studies. While the framework is used as an analytical tool for the analysis of research question 1, the accuracy of the framework's conceptual propositions is also analysed in a separate analysis. In order to make the analysis procedure more practical and results easier to follow, the two analyses are presented in reverse order in relation to the research questions. Thus the analysis of the ICSE conceptual framework's accuracy and applicability is presented first, followed by the analysis on satisfactory and unsatisfactory intercultural service encounters.

As the present study crosses over to the field of intercultural communication, the second chapter of this study discusses basic concepts in the field which are related to this study. The third chapter discusses the demographical backgrounds of this study, intercultural customer service issues and previous studies done in the field abroad and in Finland. In Chapter 4 the ICSE conceptual framework and its application to the present study are discussed. This is followed by an explanation of the methodology of the study in chapter 5 which discusses the approach, data and structure of this study as well as the analysis procedures. Chapters 6 and 7 hold the analyses for the two research questions separately and chapter 8 finishes with a discussion of the findings, limitations of the study and suggestions for further studies. At the end of this thesis (appendix 3) there is a summary of results found for research question 1: why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland? The summary is aimed for managers and customer service employees who serve intercultural customers regularly. It offers suggestions that may help improve the customer service experience of intercultural customers in Finland based on the findings of this study.

2 INTERCULTURAL COMMUNICATION: DEFINING KEY CONCEPTS

Intercultural communication can be simply defined as communication between people who come from different cultures (Chen and Starosta 1998: 28). As the topic of this study is multidisciplinary and crosses over into the field of intercultural communication, some key concepts related to this study in the field of intercultural communication will briefly be discussed in the following sub-chapters.

2.1 Culture and communication

Culture is a complex concept that has been defined in multiple ways. For example, Chen and Starosta (1998: 26) define culture as “a negotiated set of shared symbolic systems that guide individuals’ behaviours and incline them to function as a group”. Tiittula (2005: 123) explains that in the context of intercultural communication, culture is often seen as a system of beliefs, norms and symbols that connects a group or a society. She continues that because culture is a system that is self-evident and taken for granted, it is only noticed when confronted by a different cultural system (Tiittula 2005: 123). Similar to this, Martin and Nakayama (2004: 74) also point out that it is difficult to recognise our own cultural assumptions before we encounter differing assumptions of another culture. Therefore it can be deduced that intercultural encounters make us more aware of our own culture, its behavioural norms and beliefs. Because of the several definitions of culture, Martin and Nakayama (2004: 77) propose a method of looking at culture from several perspectives in order to maintain a more flexible approach, especially within the topic of intercultural communication.

The concept of communication is also somewhat difficult to define. Martin and Nakayama (2004: 85) highlight the concept of meaning to be a defining characteristic of communication. They explain that “-- communication occurs whenever someone attributes meaning to another person’s words or actions” (Martin and Nakayama 2004: 85). They continue to explain that communication is symbolic, meaning that words and gestures do not have a meaning on their own but gain significance from a commonly shared and understood meaning (Martin and Nakayama 2004: 85). Furthermore, the process of negotiating meanings is dynamic and on-going and people are actively

involved in it (Martin and Nakayama 2004: 85). In communication we assume that the other person understands our intended meaning, however, in intercultural communication this assumption may not be accurate (Martin and Nakayama 2004: 85).

Culture has the ability to separate different groups from one another and in addition complicate communication between the groups (Tiittula 2005: 123-124). Tiittula (2005: 124) explains that it has been assumed that intercultural communication has more communicational problems and misunderstandings than communication which occurs inside one cultural group. One reason for this assumption is that people from different cultures use different kinds of communication strategies and have different kinds of structures of knowledge that are used for interpreting messages (Tiittula 2005: 124). People expect a certain kind of behaviour in a certain kind of situation and when the behaviour is different from expected, problems in communication may occur (Tiittula 2005: 124).

2.2 Language and intercultural communication

Intercultural encounters are becoming more and more common in Finland and especially in the service sector employees often face intercultural communication situations that require skills in foreign languages and communication (Kantelinen and Keränen, 2005: 151). In several occupations, skills in foreign languages have become a requirement and it is no longer possible to excuse lacking language skills simply by living in a monolingual city or area (Kantelinen and Keränen 2005:151). Intercultural service encounters occur daily all over the country and therefore there is a need for employees to be familiar with not only intercultural communication but also foreign languages.

Language does not only function as a tool for communication but it is also used for creating meanings (Tiittula 2005: 124). However, those meanings are only partially linked to utterances and the interpretations of the utterances are connected to the knowledge structures of the hearer (Tiittula 2005: 124). Tiittula (2005:124) explains that the more the individuals share common knowledge, assumptions and expectations, the better chance there is for the communication to be successful. There is an assumption in contrastive pragmatics, which studies cultural differences in language use, that the cultural methods of using language in a certain way are so strong that they are present

even if the language of communication is changed (Tiittula 2005: 125). There may also be an asymmetry in place in the communication. Because of the interlocutors' different use of language and different knowledge of communication, it may be difficult to evaluate the other person's knowledge of the topic or situation (Tiittula 2005: 133). Thus it may be difficult to adjust one's language to be more appropriate for the listener. However it is not even often realised that the problems in communication may result from the speaker's own use of language (Günthner and Luckmann 2002, cited in Tiittula 2005: 133).

Tiittula (2005: 134) also discusses the concept of third culture in intercultural communication situations. The concept of third culture may apply to situations where none of the participants use their native language but a lingua franca. In situations like this, interaction requires more negotiation and therefore it has been said that these situations have a huge potential for conflicts (Tiittula, 2005: 134). However, Tiittula (2005: 134) continues that research has shown that the participants in lingua franca situations create a cooperative style of communicating which often leads to successful communication. It has been explained that in these situations the participants have set their minds into an intercultural setting and expect different things from the interaction than what they would in their own culture (Tiittula 2005: 134). This may imply that using a lingua franca that is foreign for all participants may more likely result in successful intercultural communication experiences than if the language used was native to one side in the interaction.

2.3 Intercultural competence

Intercultural competence seems to be a prominent and somewhat controversial topic in the field of intercultural communication today. Several extensive theories and models have been developed in order to define and identify intercultural competence or intercultural communication competence (e.g. Vulpe et al. 2001, Howard-Hamilton et al. 1998, Ting-Toomey and Kurogi 1998, Martin and Nakayama 2004, Chen and Starosta 1998). Deardorff (2004) studied different definitions for intercultural competence at institutions of higher education in the United States and found out that in her study the most agreed upon definition by administrators and experts was the following: "Ability to communicate effectively and appropriately in intercultural situations based on one's intercultural knowledge, skills, and attitudes" (Deardorff 2004:

171). Salo-Lee (2007: 74-75) similarly states that cultural awareness, knowledge, motivation and skills create the base for intercultural competence. These definitions have areas in common with the list of basic components that construct competence in intercultural communication compiled by Martin and Nakayama (2004: 407-419). The list of components is divided into individual and contextual components. The individual components include motivation, knowledge (of self, others and aspects of communication), attitudes (tolerance for ambiguity, empathy, judgementalism) and behaviour and skills (Martin and Nakayama 2004: 407-418). In order to be competent in communication, the context of the communication must also be understood, thus contextual components include components such as historical context, cultural context, relational context and so on (Martin and Nakayama 2004: 418-419). As for goals of intercultural competence, Rathje (2007: 256) explains that several goal-oriented definitions for intercultural competence emphasize productivity in intercultural interactions and that intercultural competence should lead to a successful achievement of a goal of some sort. From all the different definitions, it is clear that intercultural competence is a complex concept that can be approached from many different angles. However, Sharma et al. (2009: 232) quote Ward (2008) by saying that no matter the multiple definitions, there is a consensus that intercultural competence influences intercultural interactions.

3 INTERCULTURAL SERVICE RESEARCH

This chapter serves as an introduction to intercultural service research as well as a review of literature and studies done in the field of intercultural service in Finland and worldwide. In the first sub-chapter there will be an overview on foreign resident demographics in Finland as well as on the expenditure of foreign tourists in Finland in the recent years. Chapter 3.2 will introduce important elements in intercultural service encounters as opposed to encounter between participants with the same cultural background. Chapters 3.3 and 3.4 demonstrate previous research done in the field of intercultural service research abroad and in Finland respectively. Chapter 3.5 introduces the concept of intercultural training aimed at employees and discusses previous studies which promote and contribute to it. Finally at the end of this chapter there is a summary with implications to the current study.

3.1 The demographic background

The number of foreign nationals in Finland is on the rise. Statistics Finland (2012) reports a steady increase in the number of foreign residents in Finland from the year 1980 to 2011. In 2011 the total number of foreign residents was reported at 183 133 persons, while in 2010 the corresponding number was 167 954. The year 2011 shows a 9% increase in foreigners permanently living in Finland from the previous year with the total number of new foreign residents in Finland in 2011 being 15 179. To further illustrate the growth, in 2001 the number of foreign residents was set at 98 577 showing a remarkable 86% growth in 10 years' time (Statistics Finland, 2012). In 2011, the overall population of Finland grew the most in 20 years (OSF 2011). During the last 5 years the migration from abroad to Finland has contributed more to the size of the population than natural population growth within Finland. In 2011, 3,4% of the population in Finland constituted of foreign nationals (OSF 2011). The following Figure 1 is based on statistics from Statistics Finland (2012) and shows a rapid escalation on the number of foreign residents after 2004.

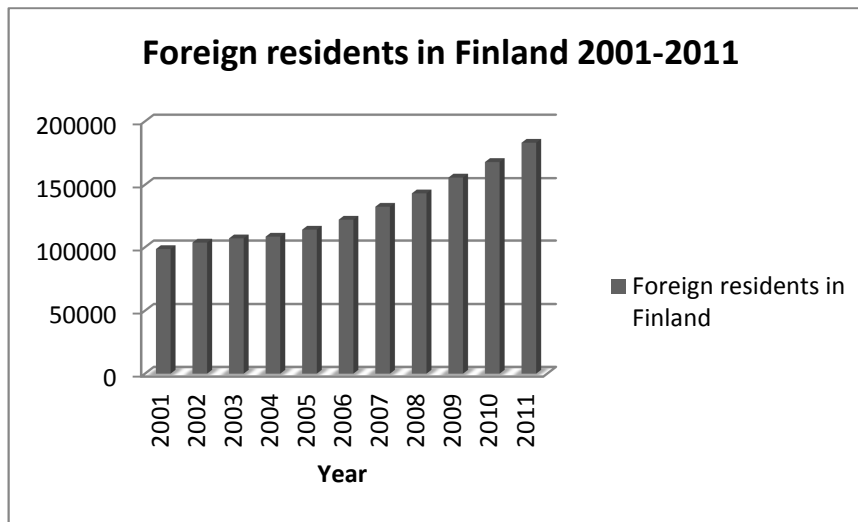


Figure 1: Foreign residents in Finland 2001-2011

Furthermore, a recently published collaborative study by Statistics Finland and the Finnish Tourist Board (Border Interview Survey 2011, 2012) reports information on foreign tourists in Finland during the years 2007-2011. In 2011, about 7,3 million tourists visited Finland and spent approximately 2,2 billion Euros in total during their stay. In comparison to the previous year, the amount of tourists had grown by 17% and amount of money spent had risen by 180 million Euros. Table 1 (Border Interview Survey 2011, 2012) illustrates the expenditure by foreign tourists in Finland in 2011. A considerable amount of the total expenditure is used on services with shopping and food (43,5%), restaurants and cafés (19,4%) and accommodation (18,6%) at the top of the list.

Table 1: Expenditure by foreign passengers in Finland in 2011 (Border Interview Survey 2011, 2012).

| Expenditure item | Per visit, euro | Per day, euro | Total, million euro | Share, per cent |
|--------------------------------------|-----------------|---------------|---------------------|-----------------|
| Advance payments excl. package trips | 16 | 3,1 | 114,0 | 5,1 |
| Accommodation | 57 | 11,1 | 414,1 | 18,6 |
| Restaurants, cafés | 59 | 11,5 | 430,6 | 19,4 |
| Fuel | 11 | 2,1 | 78,7 | 3,5 |
| Shopping and food | 133 | 25,9 | 966,1 | 43,5 |
| Taxi fares | 13 | 2,5 | 91,8 | 4,1 |
| Other expenditure | 18 | 3,4 | 127,2 | 5,7 |
| Total expenditure | 306 | 59,5 | 2 222,4 | 100,0 |

These studies and statistics display the rapid increase of foreign tourists and foreign residents in Finland during the recent years. This together with the statistics on foreign tourists' expenditure in Finland suggest that not only does the service industry highly benefit from having foreign tourists as customers, but also that, as the customer base in Finland has grown more international, the possibility of service employees experiencing intercultural service encounters is becoming more and more frequent. Service companies benefit from serving international customers, however many factors such as cultural differences and language barriers change the nature of the service encounter in comparison to a similar encounter between people who share the same language and culture. In the following sub-chapters there will be a review on previous studies made in Finland and abroad on intercultural service.

3.2 Service encounters in intercultural settings

Work in Finland has become more and more international and multicultural. Not only have the customers become more international but there are also employees from different countries employed at workplaces in Finland. Employees are facing more and more intercultural service situations at work (Kantelinen & Keränen 2005: 151-152). At its core, a customer service encounter is essentially an interactive situation between an employee and a customer, where both sides have a goal they wish to achieve (Hammar-Suutari 2005: 112). For the customer this goal is to receive a service in a way that they perceive satisfactory and for the employee to provide the service the customer needs in a way that all rules and regulations are being followed. When the surrounding culture and society is familiar to both sides, the customer and employee are most often able to acquire a correct role which is needed in order for the interaction to be successful (Hammar-Suutari 2005:112). However, when both sides of the interaction have a different cultural background, the service encounter interaction changes and becomes more challenging (Hammar-Suutari 2005: 112). Despite the simplistic explanation of customer service interaction, the encounter is in fact a multi-layered phenomenon especially when it happens in an intercultural setting. To illustrate this, Hammar-Suutari (2005: 112-114) mentions numerous issues that have an effect on a service encounter with a customer from foreign backgrounds.

Prejudices towards certain groups of people have an effect on the interaction. Hammar-Suutari (2005:112) explains that it is natural for people to categorise others and form

ideas and attitudes about those categories. These attitudes maybe positive, negative or even neutral, but nonetheless they have an effect on our actions. Secondly, Hammar-Suutari (2005:112-113) mentions about previous experiences of intercultural encounters. The quality, quantity and nature of the previous intercultural service encounters influence attitudes towards future encounters. If previous encounters have been pleasant experiences, attitudes toward future encounters are also more likely to be positive and the other way around. If experiencing intercultural service encounters is frequent and familiar, it is likely to influence the service encounter. Also, the nature of the service encounter may affect the service situation, for example in a situation that involves personal or private information. Thirdly, fear and uncertainty are mentioned (Hammar-Suutari 2005: 113). Fear may arise from previous experiences of intercultural encounters or there might be uncertainty about how to deal with an unfamiliar situation. Language issues also cause uncertainty or stress because the customer or employee might be nervous about getting their message across clearly. Verbal and non-verbal communication is the fourth group which influences intercultural service encounters. Hammar-Suutari (2005:113) explains that non-verbal communication may strengthen the verbal message or it may reveal the truth behind what is actually said. When the people in the interaction come from different cultures, it is more likely that non-verbal messages are falsely interpreted. Fifth, personal attributes influence the encounter. Hammar-Suutari (2005: 113) mentions that people with high self-esteem who consider their own background valuable are more likely to perform better when encountering new people and different customs. These people may also view unfamiliar situations as a possibility to learn something new instead of considering it as something threatening. Also, motivation and “personal chemistry” between the customer and employee may have an effect on the service encounter. Furthermore, the proficiency of the employee and knowledge of Finnish society on the customer’s side may help both sides of the interaction to reach their goals (Hammar-Suutari 2005: 114).

3.3 Studies on intercultural service abroad

Several attempts have been made to produce scales and research frameworks in order to better explain the phenomenon of service situations. The most noted of them might be the SERVQUAL scale by Parasuraman et al. (1988) that measures consumer perception of service quality. In addition, based on the SERVQUAL scale, Raajpoot (2004) produced a scale for service encounter quality in a non-western culture (PAKSERV). In

turn, Sharma et al. (2009) build a conceptual framework to be used particularly in intercultural service encounters. The ICSE framework by Sharma et al. (2009) was developed so that it could be applied to both customers and employees. The ICSE framework was chosen as the core framework in this study and will be explained in detail in chapter 4. In chapters 3.3.1 and 3.3.2 there will be a review of studies done in the field of intercultural service research outside of Finland. Chapter 3.3.1 focuses on the concepts of satisfaction and interaction comfort which are core terms in this study as well. Chapter 3.3.2 discusses studies in service quality which has been studied a great deal in tourism and service research so far.

3.3.1 Studies on customer satisfaction and interaction comfort

Paswan and Ganesh (2005) did a study on interaction comfort in cross-cultural higher education services and its impact on service evaluation. These higher education services were described as augmentation services provided in the context of higher education such as financial, health and housing issues that do not fall into the category of education but into the category of customer service (Paswan and Ganesh 2005: 101). Paswan and Ganesh (2005) sent a survey questionnaire about interaction comfort to international students studying at four public universities in Texas in the United States. The research showed that the students' social class in their home country was positively associated with interaction comfort (Paswan and Ganesh 2005: 103-104). This means that the higher the student's social class the more comfortable they felt in service interaction. They also found that similarity or difference of the host country to the student's home country also had an effect on interaction comfort and that respondents with high interaction comfort were more satisfied with the offered service (Paswan and Ganesh 2005: 93). Surprisingly, the results also showed that the length of stay in the host country did not have a strong effect on interaction comfort (Paswan and Ganesh 2005: 93).

Barker and Härtel (2004) studied customer experiences in intercultural service encounters. They focused on service employee behaviour that was considered inequitable by the customers and hence resulted in unsatisfactory service which is similar to the focus of this study. The target group in the study by Barker and Härtel (2004) was non- Anglo-Celtic/Saxon customers in Brisbane city, Australia. Based on conducted interviews they found out that based on the behaviours of the service

provider, customers from culturally diverse backgrounds perceived they receive inequitable service and thus also have a low level of satisfaction in intercultural service situations (Barker and Härtel 2004: 7-10). Employee behaviours that were found to characterise inequitable service were divided into behavioural categories such as the use of voice (tone, speed, volume), lack of trust (checking handbags, following the customer), avoidance (lack of eye contact, serving someone else, pretending to be busy etc.) and employee effort (no attempt to make contact or go “the extra mile”) (Barker and Härtel 2004: 7). Several customers felt embarrassment or shame after being treated in such a way in front of their families and peers. The customers were also unwilling to return to organizations that had provided inequitable service to them (Barker and Härtel 2004: 9).

3.3.2 Cross-cultural service quality research

Donthu and Yoo (1998), studied the effect of cultural orientation to customers’ service quality expectations by combining Hofstede’s (1984, 1991) cultural dimensions and the SERVQUAL scale by Parasuraman et al. (1988) which measures consumer perception of service quality. The cultural dimensions by Hofstede (1984, 1991) are divided into 5 groups: power distance, uncertainty avoidance, individualism-collectivism, masculinity-femininity and long-term / short-term orientation. Power distance is described as the amount in which less powerful members in institutions expect and accept power to be distributed unequally (Hofstede 1991: 27-28). Uncertainty avoidance describes the amount of tolerance for uncertainty or unknown situations (Hofstede 1991: 113). Individualism refers to societies where individual people are loosely tied together whereas collectivism refers to societies where the ties between individual people are strong and where people are included in cohesive in-groups (Hofstede 1991: 51). Masculinity-femininity is described as sex-role patterns that are dominant in societies (Hofstede 1984: 176). Donthu and Yoo (1998:180) explain that male customers value things such as performance and independence whereas female customers would prefer service and interdependence. The last dimension long-term / short-term orientation refers to Confucian values (Hofstede 1991: 164-165). Long-term orientation includes values like perseverance, status-ordered relationships and sense of shame, whereas short-term orientation values include stability, saving face and reciprocation (Hofstede 1991: 165-166). In their study, Donthu and Yoo (1998) used a written survey that was filled by groups of people in Canada, Great-Britain, India and the United States. The

results showed that high service quality expectations were noticeable in consumers with low power distance, individualistic consumers, consumers with high uncertainty avoidance and short-term oriented consumers (Donthu and Yoo 1998: 184-185).

Mattila (1999) studied international customers in Singaporean high quality hotels. She made a distinction between Asian and Western travellers and studied the role of their culture and purchase motivation in their evaluation of the hotel service encounter. The study showed that when it came to leisure travellers, the Asian customers rated the hotel service encounter and the overall service quality to be significantly lower than what their Western counterparts did. Mattila (1999: 384) explains this to be because Asian cultures that are service-oriented support high expectations of service. Mattila continued to refer to two cultural dimensions, Hall's (1984: 59-77) high-context communication and Hofstede's (1991: 27) power distance. Mattila (1999:384) explains that because Asians tend to prefer a high-context communication style where non-verbal cues are important, the short and routine-like hotel service encounter did not meet the Asian customers' needs of people-oriented service. Furthermore, she continues to explain that most Asian cultures are high power distance cultures and expect to receive high quality service (Mattila 1999:384). The hotel service reflected a Western service style which does not put importance on status differences (Mattila 1999: 384). On the contrary to leisure travellers however, business travellers from Western and Asian countries rated the hotel service encounter very similarly to each other (Mattila 1999: 384). Mattila suggests that this can be explained by the goal-directed behaviour of these types of customers. She explains that for business travellers, the output in the service encounter is more important than the style of service, hence efficiency is considered more important than the quality of the service interaction (Mattila 1999: 384).

Mattila (2000) went on to continue research on culture in service situations in a study about the impact of culture and gender in customers' service encounter evaluations. In the study, Asian and Western hotel customers were asked to participate in a survey after receiving service at the checkout counter and after their meal at a fine dining restaurant. Mattila used power distance and communication context as the theoretical framework for this study as well and the results showed that the Asian hotel and fine dining customers evaluated the service encounter lower than Western customers did (Mattila 2000: 270). This finding supports Mattila's (1999) previous study. In the newer study (Mattila 2000), the influence of gender to customer service evaluation was also studied.

However, the results did not show any significant difference between genders (Mattila 2000: 269). Mattila (2000: 269) suggests that in light of the results, the customers' evaluation of service encounters may be dependent on culture. She concludes by commenting on the managerial implications of the study and that hospitality firms may benefit from offering cultural training for their employees (Mattila 2000: 271).

3.4 Studies on intercultural service in Finland

While there are a lot of studies done on service encounters in general (see e.g. Wägar and Lindqvist 2010, Snellman and Vihtkari 2003), tourism in Finland (see e.g. Pietikäinen and Kelly-Holmes 2011, Konu 2010) and on the adaptation of immigrants into Finnish society (see e.g. Laurén and Wrede 2008, Salmenhaara 2008), there seems to be a large gap in studies done about intercultural service encounters in Finland. In the recent years a few major studies in this research area have emerged (see e.g. Pitkänen 2008, Hammar-Suutari 2009 and Brewis 2008). However, the main focus in intercultural service study in Finland at the moment seems to be on the experiences of the employees, mostly civil servants. Research done on the foreign customers' side seems to be very limited and practically non-existent.

Pitkänen's article (2008) presents her findings in a nation-wide survey study conducted in 2006. The aim of the study was to examine Finnish authorities' views and experiences in their work with immigrant colleagues and clients. The study also aimed to find out about the authorities' attitudes towards immigration and different cultures. The study revealed that although there were mainly positive attitudes towards immigration, the authorities' views were still rather selective (Pitkänen 2008: 38-39). Highly educated immigrants who could benefit the society intellectually and materially and who resembled Finnish people were thought of most positively (Pitkänen 2008: 39). Also, the authorities' views towards immigrant clients and colleagues were mainly positive, although foreigners were still thought to be a difficult group of clients (Pitkänen 2008: 32).

Hammar-Suutari has been one of the pioneers in intercultural customer service research in Finland. In an article in 2005, she examined intercultural service situations from the point of view of Finnish civil servants. She describes how constant change in work causes pressure in keeping up with changes (Hammar-Suutari 2005: 111). She explains

that this pressure can be seen as uncertainty and tenseness which can lead to problems in the workers' well-being at the work place as well as to problems in customer service situations. In the case of civil servants the increasing amount of foreign customers can be said to be one of such changes. She also describes that in intercultural service encounters interaction skills, professional skills and intercultural competence play an important role (Hammar-Suutari 2005: 111-116). Brewis (2008) also studied intercultural service encounters from the point of view of civil servants. Her study similarly showed that stress is a common component in their work with culturally diverse clientele (Brewis 2008: 238-240). Hammar-Suutari's doctoral dissertation (2009) also focused on the preparedness of Finnish civil servants in encountering culturally different customers. In the study, civil servants, foreign immigrants and people from the Romany culture were interviewed. The results showed that the civil servants and customers alike found intercultural service situations to be somewhat frustrating (Hammar-Suutari 2009: 153). Reasons for this were for example language issues and the "strangeness" of the situation brought on by cultural characteristics such as appearance and behaviour (Hammar-Suutari 2009: 159). Hammar-Suutari (2009) also found that the civil servants recognized their need of training for intercultural service encounters which has been another major theme in intercultural service research in Finland but also abroad. The need of intercultural training for employees will be discussed further in chapter 3.5.

3.5 Intercultural training for employees

Based on the previously discussed studies problems and misunderstandings arise in intercultural customer service situations. These problems however, are unnecessary as company managers nowadays have the tools to measure and develop the intercultural communication skills of their employees (Sizoo et al. 2005: 245). Numerous studies in the field of intercultural service encounters (e.g. Mattila 1999, Barker and Härtel 2004, Brewis 2005, Sizoo et al. 2005, Pitkänen 2008, Sharma et al. 2009, Hammar-Suutari 2009) have found managerial implications in relation to the benefits of training employees in intercultural service situations in order to ensure customer satisfaction, therefore making business more profitable. A study by Sizoo et al. (2005) shows that employees with higher intercultural sensitivity score high in service attentiveness, revenue contribution, interpersonal skills, job satisfaction and social satisfaction in cross-cultural encounters. Therefore, it can be said that investing in employee training in

intercultural service situations benefits companies especially as business today has become more and more international. However, Sizoo et al. (2005: 245-246) argue that while interculturally competent employees may sound beneficial for business, the concept has not been tested in the marketplace and therefore managers may be unwilling to invest in intercultural training until more evidence of the benefits has been presented. Thus there is a need for more studies in the field of intercultural service encounters in order to examine what factors contribute to customer satisfaction.

In Finnish research Sippola and Hammar-Suutari (2006), Hammar-Suutari (2009) and Brewis (2005, 2008) have also underlined the need of training for civil servants in intercultural service situations. Brewis (2005: 148-149) explains that intercultural training is especially important for new employees in order to increase expertise faster and so that trial and error would not be the only means of doing so. Brewis (2005:149) points out that the employees are often left alone in figuring out how to deal with customer encounters. Brewis (2008: 241-269) also presented a training model for intercultural professionals in order to help promote organizational level training for employees.

Sippola and Hammar-Suutari (2006) studied the preparedness of Finnish organizations and their employees on promoting equal service for culturally diverse clientele. The results showed that diversity is seen as a positive thing which brings meaningfulness to work and promotes tolerance and positive attitudes (Sippola and Hammar-Suutari 2006: 19). However, language issues and lacking interaction skills may bring challenges to intercultural service situations (Sippola and Hammar-Suutari 2006: 19). Sippola and Hammar-Suutari (2006: 19-20) point out that although steps have been taken to make intercultural service more satisfactory in the public sector, the meaning of intercultural competence has not been fully understood. They go on to explain that service providers rather tend to want to improve tools needed for work, such as language skills, instead of improving attitudes and actions towards intercultural work (Sippola and Hammar-Suutari 2006: 19-20). Almost as a counter measure to this, Hammar-Suutari (2006) did a large scale study for the Finnish Ministry of Labour about the work preparedness and the progress of equality requirements in intercultural civil service work. In the study a work community development model on intercultural competence issues was experimented and results showed that during the experiment the attitudes of employees changed and their intercultural competence grew on many levels (Hammar-Suutari

2006: 71-76). Salo-Lee (2007: 81) adds that intercultural competence training should be a combination of theory and practical training, because although experiences in intercultural encounters are important, further learning requires the ability to analyse the encounters. Therefore both education and practice are needed in order to develop interculturally competent individuals (Salo-Lee 2007: 81).

3.6 Summary and implications for the current study

With the number of foreign residents on the rise in Finland, the service industry has an opportunity to profit from delivering services to foreign customers. However, as discussed in the above chapters, communication and the delivery of satisfactory services have been found to be more challenging in an intercultural context than what they would be in the case of a shared cultural setting. Intercultural training for service employees is needed but more research and studies are required for the training to be effective and considered beneficial by managers. This study aims to contribute to the field of intercultural service research by studying intercultural service encounters from the point of view of the foreign customer in Finland. The above review of studies shows that intercultural service studies in Finland are still in the beginning phases with more emphasis given to the side of the employee. The number of studies done from the point of view of the customer is very small and there is a clear need to fill this gap. Also, because many studies emphasize the need for intercultural training of employees, the results of this study will be summarised in a separate appendix form aimed for managers and service employees who work in intercultural settings serving an intercultural customer base. The purpose of this is to give advice and directions on delivering satisfactory service to intercultural clientele based on the findings of this study and by doing so contribute to the intercultural service training material found in Finland.

4 INTRODUCING A CONCEPTUAL FRAMEWORK FOR INTERCULTURAL SERVICE ENCOUNTERS (ICSE)

Sharma et al. (2009) found that the prior research in the field of intercultural service situations was lacking a comprehensive conceptual framework to guide the research in socio-psychological processes. They concluded that although it seems that the customer and employee are both responsible for the outcome of intercultural service encounters, the prior research in the field had mainly focused on the view point of the customer (Sharma et al. 2009: 227). This prompted Sharma et al. to build a conceptual framework for intercultural service encounters (ICSE) that can be applied to both customers and service employees. Sharma et al. constructed a base of 7 concepts representing the expectations and perceptions of customers as well as employees in intercultural service situations. They then created 10 propositions based on the direct and also indirect relationships between these concepts. Lastly, Sharma et al. (2009) tested the validity of their conceptual framework by conducting an exploratory qualitative study through interviews on a group of service employees and customers from different cultures.

Because the study suggests that its findings have implications for the improvement of customer satisfaction, the ICSE conceptual framework by Sharma et al. was adopted as a tool for this study. The framework is still rather new and requires testing. Therefore, in this study the ICSE conceptual framework, including selected propositions, is also tested by using it as a tool for deciphering possible reasons for satisfactory or unsatisfactory intercultural customer service encounters from the point of view of the foreign customer in Finland. The conceptual framework will be explained in detail in the following sub-chapters.

4.1 Introducing the concepts

The framework for ICSE holds 7 concepts: Perceived cultural distance (PCD), interaction comfort (IC), inter-role congruence (IRC), adequate service level (ASL), perceived service level (PSL), intercultural competence (ICC) and satisfaction (SAT). An empirical study by Sharma et al. (2009) shows that intercultural competence and perceived cultural distance have an influence on inter-role congruence, interaction comfort, adequate service level, the perceived service level and satisfaction (Sharma et

al. 2009: 227). These findings validate the 10 propositions included in the framework which will be explained further in the following.

4.1.1 Perceived cultural distance (PCD)

The concept of PCD was created to be a measure of the individual's perception of cultural distance in a given situation (Sharma et al 2009: 229). Sharma et al. (2009: 229) describe PCD as follows: "A measure of the overall difference that individuals from various cultures perceive between each other". In other words, PCD signifies how culturally alike or different people perceive themselves and others in relation to each other. Previous studies have shown that customers show different perceptions of the service encounter depending on whether or not the employee serving them is culturally similar or different to themselves (Kulik and Holbrook 2000, cited in Sharma et al. 2009: 229). Sharma et al. (2009: 229) continue to claim that customers have a tendency to prefer employees of the same race as themselves. This is because of greater familiarity and trust. In light of this, Sharma et al. (2009: 229) argue that an unfavourable outcome is more likely in a cross-race service encounter.

4.1.2 Interaction comfort (IC)

People tend to view their own culture's behavioural norms as correct (Triandis 1994, cited in Sharma et al. 2009: 229). Therefore, due to differences in behaviour, there may be discomfort in interactions between people from different cultures (Sharma et al. 2009:229). Interaction comfort measures how comfortable the customer and employee feel in the interaction situation. If the employee and customer share a common language, values and norms, their communication with each other is improved as the behaviour of both sides becomes more predictable (Sharma et al. 2009: 230). Therefore Sharma et al. (2009:230) argue that IC is related to PCD and propose that when PCD is large IC is more likely to be negative:

"Proposition 1 (P1): Perceived cultural distance is negatively associated with interaction comfort."

4.1.3 Inter-role congruence (IRC)

IRC is based on social role theory by Solomon et al. (1985, cited in Sharma et al. 2009: 230). Sharma et al. (2009: 230) define inter-role congruence as: “--the degree of agreement between both parties on each other's role in a social interaction--“. Customers and employees are supposed to be able to understand and agree on each other’s roles in the service situation in order for the service experience to be satisfactory. If the roles are not mutually agreed upon, misunderstandings may occur (Sharma et al. 2009: 230).

Based on the cultural dimensions by Hofstede (1984), Sharma et al. (2009: 230) cite Strauss and Mang (1999) and explain that customers from high power distance cultures may encounter problems or evaluate the service as unsatisfactory based on the behaviour of the employee if the employee comes from a culture with lower power distance. Also, differences in expectations may occur when customers from an individualistic culture encounter service employees from group-oriented cultures or when customers from masculine cultures encounter service where traditional gender roles are switched. Moreover, customers with high uncertainty avoidance may become uncomfortable with the service they receive from an employee from a low uncertainty avoidance culture (Strauss and Mang 1999, cited in Sharma et al. 2009: 230). Therefore Sharma et al. (2009: 230) argue that low IRC results in unsatisfactory ICSE experiences.

On the grounds of the findings by Barker and Härtel (2004), Sharma et al. (2009: 230-231) also argue that stereotypes in ICSE may be a result of the customer and employee not understanding each other’s roles. Moreover Strauss and Mang (1999, cited in Sharma et al 2009:231) state that employees and customers with similar cultures, values and behaviour may be able to understand and agree upon each other’s role expectations. Based on these findings Sharma et al. (2009: 231) argue that PCD is related to IRC so that in a situation with high PCD, the customer and/or employee may not meet each other's role expectations leading in low IRC. This leads to the second proposition (Sharma et al., 2009: 231):

“Proposition 2 (P2): Perceived cultural distance is negatively associated with inter-role congruence.”

4.1.4 Adequate service level (ASL) and perceived service level (PSL)

The next two concepts of the ICSE framework are adequate service level (ASL) and perceived service level (PSL). These two concepts will not be used for the purpose of this study, because the aim of this study is to analyse different kinds of behaviour between the customer and employee in an intercultural service situation. The aim is not to evaluate the perceptions and expectations on service level itself. However, the two concepts will be explained in order to present a more detailed view of the ICSE framework.

Adequate service level (ASL) is the lowest level of service the customer is willing to accept in the service situation. On the other hand, ASL on the employee's side is the lowest level of service they are willing to provide for the customer (Sharma et al. 2009: 231) The ASL in a given situation depends on contextual factors and conflicts in the service may arise if the employee's ASL is lower than that of the customer's (Sharma et al. 2009: 231). Sharma et al. (2009: 231) refer to Solomon et al. (1985) and state that according to role theory if there is a misunderstanding or disagreement about roles in a given situation, it may hinder the success of the interaction, in this case, the service performance. Because of this Sharma et al. argue that ASL has a connection to IRC. They suggest that customers with high IRC may be willing to adjust their ASL and possibly accept a lower level of service in intercultural service encounters. As the opposite of this, they argue that employees with high IRC may be willing to provide higher level service in an intercultural service situation (Sharma et al. 2009: 231-232). The third proposition is presented in two parts (Sharma et al. 2009:231):

“Proposition 3a (P3a): Inter-role congruence is positively associated with adequate service level for employees.”

“Proposition 3b (P3b): Inter-role congruence is negatively associated with adequate service level for customers.”

Perceived service level (PSL) signifies how the customer and employee evaluate the service level of each encounter (Sharma et al. 2009: 232). The customer's and employee's PSL may be very different in the same situation. For example, the employee may not associate dissatisfaction of the customer with the service level and employee behaviour. Then again, the customer may blame the employee's actions if they were not

satisfied with the service (Bitner et al. 1994, cited in Sharma et al. 2009: 232). Sharma et al. argue that differences in the customer's and employee's PSL may be even greater in ICSE because of the different cultures present. If the customer and employee have a similar cultural background they may show more tolerance or evaluate the service more positively because of better mutual understanding (Sharma et al. 2009: 232). Because it was previously established that low PCD is associated with high IC, which may contribute to a positive PSL, Sharma et al. (2009: 232) state the following proposition:

“Proposition 4 (P4): Interaction comfort is positively associated with perceived service level.”

4.1.5 Intercultural competence (ICC)

Intercultural competence is a concept that has been described in several many ways. This was already discussed earlier in chapter 2.3. For example, intercultural competence has been described to be the ability to act appropriately when in contact with people with different cultural backgrounds (Friedman and Antal 2005, cited in Sharma et al. 2009:232). Although intercultural competence is described in many ways, it has been found to influence intercultural interactions (Ward 2008, cited in Sharma et al 2009: 232). As people with ICC have been found to show less discomfort and judgement in unfamiliar situations (Lustig and Koester 2006, cited in Sharma et al 2009: 233), Sharma et al. (2009:233) argue that there is a link between ICC and IC and propose the following:

“Proposition 5 (P5): Intercultural competence is positively associated with interaction comfort.”

Sharma et al. (2009: 232) also argue that employees with higher ICC display greater IRC in intercultural service situations. People with high ICC may be more aware of cultural differences in service roles and be able to accept them better (Sharma et al. 2009: 233). In other words, when the customer or employee has high ICC, it may be easier for them to agree with the other person's role in the service situation, even if it may be different from what they are used to in their own cultural context. This may lead to a higher level of IRC. Therefore Sharma et al. (2009: 233) propose:

“Proposition 6 (P6): Intercultural competence is positively associated with inter-role congruence.”

People with more cultural intelligence are able to adjust their behaviour in intercultural situations according to their knowledge of different nuances in different cultures (Triandis 2006 cited in Sharma et al. 2009: 233). Also, people with higher ICC are willing to learn about different cultures and are able to accept different kinds of social norms (Earley et al. 2007 cited in Sharma et al. 2009:233). Therefore, Sharma et al. (2009:233) argue that people with high ICC may not be affected so much by the negative impacts of PCD. In propositions 1 and 2, it was established that PCD is negatively associated with IC and IRC. However, Sharma et al. (2009:233) propose that ICC weakens the negative associations between PCD and IC, as well as between PCD and IRC:

“Proposition 7 (P7): The negative association between perceived cultural distance and interaction comfort is weaker for individuals with high versus low intercultural competence.”

“Proposition 8 (P8): The negative association between perceived cultural distance and inter-role congruence is weaker for individuals with high versus low intercultural competence.”

4.1.6 Satisfaction (SAT)

SAT in the context of ICSE framework signifies customer and employee satisfaction of a specific service encounter rather than focusing on the employee's job satisfaction or the customer's overall satisfaction of the service provider (Sharma et al. 2009: 234). Customer satisfaction is said to be “an emotional state that occurs in response to an evaluation of an interaction experience” (Oliver 1997, as quoted by Sharma et al. 2009: 234). Therefore Sharma et al. propose that high PSL is associated with high satisfaction. Then again people with high ASL may be less likely to feel satisfied in the service situation (Sharma et al. 2009: 234):

“Proposition 9 (P9): Perceived service level is positively associated with satisfaction.”

“Proposition 10 (P10): Adequate service level is negatively associated with satisfaction.”

4.2 Implementation and findings

In a qualitative exploratory study, Sharma et al. conducted 50 interviews with service employees and customers from different cultures, divided in 25 interviews for each group. Through the interviews they were able to find and identify all of the 7 previously explained concept constructs and their interrelationships that were presented as the propositions of the framework. The findings showed preliminary support for all the propositions. However, Sharma et al state that conclusive evidence in favour of the framework can still not be provided, because of the small sample (Sharma et al. 2009: 237). They also stress that their findings were based on subjective interpretation of the interview data (Sharma et al. 2009: 237).

The study by Sharma et al. (2009) presents useful information for managers. First, it shows the importance of intercultural service encounters for service companies which deal with customers as well as employees from different cultures (Sharma et al. 2009: 238). Second, customers and employees are both responsible for the success of the service encounters. Therefore, as customer and employee satisfaction are connected to profitability of the company, managers should consider and pre-emptively deal with possible problems in ICSE (Sharma et al. 2009: 238). Third, the study was hoped to prompt companies to identify, retain and further train employees with high ICC (Sharma et al. 2009: 238).

4.3 Applying the framework to the current study

For this study, 5 of the 7 ICSE framework concepts were chosen along with 6 propositions that demonstrate the interrelationships of the 5 concepts. As mentioned previously in this chapter, ASL and PSL, as well as the 4 propositions in relation to them, were left out, because the aim of this study is to study customers' perceptions of behaviour in ICSE, not the interpretations on service level. The following Figure 2 (Sharma et al. 2009: 235) explains propositions and concept relations of the ICSE conceptual framework. P1 to P10 represent the 10 propositions described in the framework. The (+) and (-) symbols indicate whether the association between the concepts connected by the arrow(s) is positive or negative respectively. Notice that only propositions P1, P2, P5, P6, P7 and P8 will be looked at in this study.

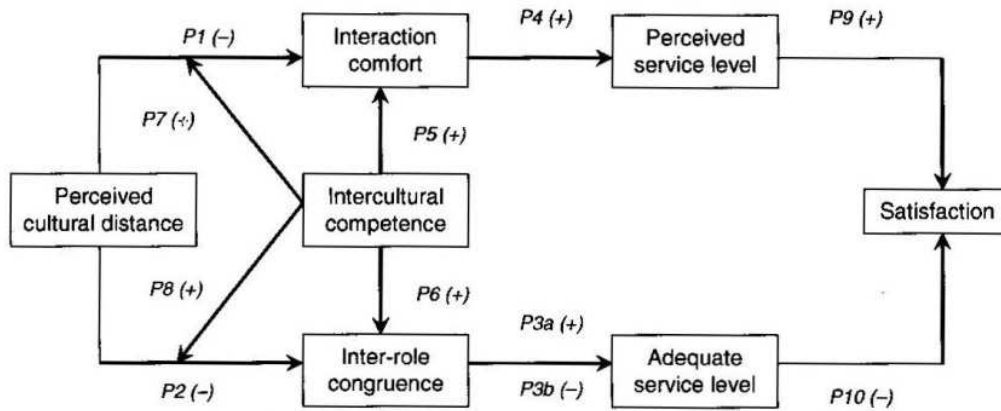


Figure 2: Intercultural Service Encounter (ICSE) Conceptual Framework (Sharma et al. 2009: 235).

As in the study by Sharma et al. (2009), this study will also be conducted through interviews. The current study will focus on the customer's point-of-view in intercultural service situations, however, it should be noted that the ICSE framework can be applied to both customers and employees. The methodology and analysis procedures of this study will be explained in detail in the next chapter.

5 METHODOLOGY

The aim of this study is to analyse why certain customer service situations were perceived as satisfactory or unsatisfactory by foreign customers in Finland. This is done by focusing on the behaviour of the service employees and customers. The ICSE conceptual framework is used as a tool in the analysis process. At the same time this study aims to test the accuracy and usability of the ICSE conceptual framework in further studies. The research questions for this study are the following:

1. Why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland?
2. Are the propositions of the ICSE conceptual framework applicable in further studies?

First intercultural customer service situations were analysed through the conceptual framework to find out if the propositions of the framework are accurate in comparison to the findings of this research. Then it was aimed to find out if satisfactory and unsatisfactory service situations could be explained with the aid of the framework concepts. At the end of this study a short summary of the findings for research question 1 is added. The summary is aimed for managers and employees who regularly serve intercultural customers. It offers suggestions that may help to improve the customer service experience for foreign customers in Finland and possibly lead to higher levels of customer satisfaction.

5.1 Approach

A qualitative approach was chosen for this study. The data for analysis was gathered through interviews over the course of April and May 2011. The interviews focused on particular instances of satisfactory and unsatisfactory customer service encounters and also on the overall impression of the service the interviewees had experienced in Finland. The overall impression was important to discuss because it was possible for example that the interviewee shared many unsatisfactory encounters in the interview but overall the service provided during their stay in Finland may have been perceived as satisfactory. A qualitative approach was chosen in order to be able to analyse in-depth particular experiences that interviewees had had of customer service in Finland. Also a

qualitative approach was needed for this study in order to integrate and apply the ICSE conceptual framework by Sharma et al. (2009). An interview was chosen to be the best option for gathering the needed information in detail. A qualitative study through interviews provides more in-depth information about the interviewees in respect to the concepts in the framework. Also the original study by Sharma et al. (2009), which this study uses as a framework base, was conducted with a qualitative approach through interviews. Hirsjärvi et al. (2009) also discuss the benefits of choosing an interview over, for example, a questionnaire. Through interviews it is possible to gather in depth information and clarify what was meant by the answers given by asking continuing questions. Through the method of interview the interviewee is seen as an active and subjective participant (Hirsjärvi et al. 2009: 204-205). The benefits of an interview contribute to the desired outcome of data collection for this study.

5.2 Interviewees and data collection

For the purpose of this study 10 individual face-to-face interviews were conducted. The interviewees were randomly selected foreign exchange and degree students studying at the University of Jyväskylä or JAMK University of Applied Sciences in Jyväskylä during the spring term 2011. The interviewees were between the ages of 19 and 27 and studied several different subjects as their major ranging from teacher education to physical studies. Both male and female interviewees were requested for the interviews but the majority of students able to eventually participate were female. Although not originally planned, half of the participants ended up coming from western countries in either Europe or North-America and the other half from East-Asian countries. Two of the interviewees spoke English as their native language. The criteria for selecting the interviewees was that they had all spent at least one university term in Finland in order to have had enough experiences to share in the interview. Within this period of time the interviewees would have had a chance to form an opinion on the overall service they have gotten during their stay in Finland and would also have more customer service stories to share and offer for analysis. Because this study also crosses into the field of intercultural communication, majors in this field of study were avoided. This is because it was thought that prior education in the subject in question may have effected how the interviewees perceived their intercultural service encounters in Finland. The interviews were held in Jyväskylä during April and May 2011. All interviews were recorded by a voice-recorder and transcribed for analysis. Table 2 displays relevant background

information of the interviewees including nationality, sex, age and native language.

Table 2: Nationality, sex, age and native language of the interviewees

| Nationality | Sex | Age | Native language |
|--------------|--------|-----|------------------|
| Spanish | Female | 27 | Spanish |
| Japanese | Male | 21 | Japanese |
| Chinese | Female | 19 | Mandarin Chinese |
| Canadian | Female | 20 | English |
| English | Female | 20 | English |
| Czech | Female | 23 | Czech |
| Chinese | Male | 22 | Mandarin Chinese |
| Polish | Female | 23 | Polish |
| South-Korean | Female | 20 | Korean |
| South-Korean | Female | 22 | Korean |

5.3 Structure of interviews and the construction of themes

The method of interview was a semi-structured theme based interview as explained by Hirsjärvi and Hurme (2001). The semi-structure of the interview means that there is a set of questions and topics that the interviewer wants to explore in the interview, but they can be discussed in a free order and answers to questions can be given in free form. In semi-structured interviews certain points of view to the topic are previously set but not all (Hirsjärvi and Hurme 2001: 47). In the case of this study, certain themes to explore were set prior to the interviews and assisting questions were formed in order to acquire the relevant information. However, the order of the topics discussed and questions asked were not set and the interviewee was free to tell about his or her experiences in a form of a story with as little interruption by the interviewer as possible. Through this method the interviewee was allowed to first give the information that he or she considered important to share in relation to the described situations. If and when information about a certain theme was not provided enough or at all by the interviewee, deepening questions in the original set of interview questions were asked by the interviewer. The characteristics of a theme based interview are described by Hirsjärvi and Hurme (2001) as follows: “the interview is focused on specific themes that are discussed -- (the interview) begins from the assumption that all experiences, thoughts,

beliefs and feelings of the individual can be studied through this method -- the experiences and the definitions of situations of the interviewee are emphasized” (translated from Hirsjärvi and Hurme 2001: 47-48). Because a personal approach to service encounters was needed for the purpose of this study, a theme based interview was found appropriate and selected for the interviews.

The themes used in the interview were the concepts used in the ICSE framework by Sharma et al. (2009). As explained in chapter 4, the framework consists of 7 concepts: Intercultural competence (ICC), Perceived cultural distance (PDC), Interaction comfort (IC), Inter-role congruence (IRC), Adequate service level (ASL), Perceived service level (PSL) and Satisfaction (SAT). These concepts later become building blocks from which the ICSE propositions of the framework are constructed. Five of these concepts were chosen to be used in this study. Thus two of those concepts, adequate service level (ASL) and perceived service level (PSL), were not used for the purpose of this study. This is because the two concepts have to do with the level of service and not so much with the personal behaviour of the customer and employee which is the main focus in this study. The aim is not to evaluate the perceptions and expectations on the service level itself. Therefore, the two concepts were withdrawn from analysis in this study.

A previously constructed set of questions was used as a guideline for the interview, but interviewees were encouraged to speak about their experiences freely and mention whatever they thought to have been important in the service situation. For the purpose of consistency in all interviews, previously constructed questions relating to the conceptual framework were asked separately from the interviewees if they did not volunteer the information themselves as they spoke of service situations. The emphasis was on the interviewees' own, subjective experiences and views on the customer service they had received during their stay in Finland. Prior to the interview, the interviewees were told that the study is about positive and negative customer service situations they had encountered during their stay in Finland and asked to think of such situations in advance. They were also asked to think of differences and similarities in service in Finland in comparison to their home country. The interviewees were not told about the main themes of the study, because it may have affected the answers.

5.4 Forming interview questions

The ICSE conceptual framework by Sharma et al. (2009) was used as the base for the interview questions. However, as the study by Sharma et al. (2009) did not provide a sample of interview questions used in their study, a new set of questions was made for the purpose of this study. All questions were crafted and grouped into categories on the basis of the conceptual framework with the intention of receiving information on the interviewees' intercultural competence (ICC), perceived cultural distance (PCD), interaction comfort (IC), inter-role congruence (IRC) and satisfaction (SAT) in certain customer service situations. As there can be various definitions for all of the above concepts the interview questions were formed on the basis of how they were defined in the reference study. These definitions will be discussed below. The full set of questions used for the interviews can be found as an appendix at the end of this paper.

5.4.1 Intercultural competence (ICC)

Out of all the ICSE framework concepts used in this study, ICC was found to be the hardest to examine because of the multiple different attempts to define it as it was discussed in chapter 2.3. Also, as discussed in chapter 4, in the study by Sharma et al. (2009) several definitions for intercultural competence were discussed. However, Sharma et al. did not provide a model or specific instructions on how they measured the ICC of their interviewees. It was only noted that the framework and its constructs are "based on an extensive review of intercultural interaction and service research" (Sharma et al. 2009: 237). Nevertheless, according to the findings presented in the study by Sharma et al. (2009), such factors as knowledge of other cultures, experience in dealing with foreigners, travelling abroad, living abroad and stereotypes were interpreted to have an impact on a person's ICC (Sharma et al. 2009: 236-237). Although a model or theory was not directly presented, it was decided to follow the criteria used by Sharma et al. for the current study, as the second aim of this study is to test the applicability and repeatability of the ICSE framework in other studies. Therefore the previously mentioned factors that were also used in the reference study were sought out in the interviews in order to measure the interviewees' ICC.

5.4.2 Perceived cultural distance (PCD)

In the study by Sharma et al. (2009), alongside ICC, PCD functions as a kind of a roof concept that influences other concepts inside the ICSE framework. Perceived cultural distance was described as “a measure of the overall difference that individuals from various cultures perceive between each other” (Sharma et al. 2009: 229) In other words, PCD signifies how culturally alike or different people perceive themselves and others in relation to each other. PCD was created to be an individual measure of cultural distance (Sharma et al. 2009:229). Differences and similarities of Finnish people and the people of the interviewee’s native country were discussed here. For example, in what ways were the customer service situations or the behaviour of the service employee or the behaviour of the interviewee him or herself different or similar to what the interviewee had experienced in his or her own country and what he or she was accustomed to. The interviewees were also asked about perceived similarities and differences between Finnish people in general in comparison to people in their home country. Sharma et al. (2009) also mentioned race as one factor that may influence the customer's or employee's PCD; it was said that customers tend to prefer same race employees as themselves, because of greater familiarity and trust in the service encounter (Sharma et al. 2009: 229). Therefore, it is assumed that service situations with customers and employees with different ethnicities may result in higher PCD. Questions of race or ethnicity and appearance were not directly discussed with the interviewees but some brought the subject up on their own accord during the interviews. Also with information about the interviewees' home countries and cultural background it is possible to infer racial differences between for example a Finnish customer service employee and a customer of East-Asian origin.

5.4.3 Interaction comfort (IC)

Interaction comfort measures how comfortable the customer and employee feel in the interaction situation (Sharma et al. 2009: 229). The questions on interaction comfort mostly had to do with, as the concept implies, how comfortable service situations had been for the interviewees. The interviewees were encouraged to provide information on their comfort level in specific customer service situations for example by describing their feelings with negative and positive adjectives.

5.4.4 Inter-role congruence (IRC)

Inter-role congruence is described as: "--the degree of agreement between both parties on each other's role in a social interaction -- Employees and customers are expected to understand and agree with each other's role and perform accordingly; otherwise, confusion and misunderstandings may arise, leading to a less satisfactory service experience." (Sharma et al. 2009: 230). The portions of the interviews that were aimed at examining IRC had questions and topics relating to the process of the service situation. Focus was on the role of the customer and employee. For example, did the customer or employee have similar or somehow different roles or behaviour in the customer service situation in Finland than what the interviewee was used to in his or her home country? Furthermore, how did the interviewee react in situations when the customer's or employee's role was different from what she had expected?

5.4.5 Satisfaction (SAT)

SAT signifies customer and employee satisfaction of a specific service encounter rather than focusing on the employee's overall job satisfaction or the customer's overall satisfaction of the service provider as previous studies have done (Sharma et al. 2009: 234). Customer satisfaction is said to be "an emotional state that occurs in response to an evaluation of an interaction experience" (Oliver 1997, cited in Sharma et al. 2009: 234). The interviewees were directly asked to give examples of satisfactory and unsatisfactory service encounters they had experienced in Finland. Then deepening questions were asked to find out why the encounter was satisfactory or unsatisfactory. In addition to examining the satisfaction of individual service encounters, the interviewees were also asked how satisfied they have been in the overall service they received in Finland. Lastly they were asked to offer suggestions on how to make Finnish customer service more satisfactory for foreigners in Finland. With this question, the idea was to further analyse which parts of the customer service process were unsatisfactory or lacking in some way from the point of view of a foreign customer.

5.4.6 Additional questions

After working out questions to support the interview themes, filler questions were added for the purpose of creating a smooth flow to the interview conversation. Also, in the

beginning of the interview, background information was asked for documentation and in order to ensure that the interviewee was eligible to participate in the study. The background questions also functioned as a buffer before the relevant study questions so that the interviewee would get accustomed to the interview situation and lose some nervousness that might prevent them from speaking freely in the interview.

5.5 Analytic procedure

Content analysis was chosen as the analysis method for this study. Content analysis refers to a method where the text-form research data is examined with the aim of finding differences and similarities (Saaranen-Kauppinen and Puusniekka 2006). In content analysis the examined phenomenon is presented in a concise form and the results connected a broader context and other similar research (Tuomi and Sarajärvi 2002: 105-106). In the case of this study, the phenomenon of intercultural customer service encounters is examined by looking at the customers' service encounters and comparing the findings to the previous research by Sharma et al. (2009) through the ICSE conceptual framework. Because this study is tightly connected to the research by Sharma et al. (2009) it is possible to talk about *directed* content analysis. Hsieh and Shannon (2005) describe the goal of directed content analysis: "--to validate or extend conceptually a theoretical framework or theory. Existing theory or research can help focus the research question. It can provide predictions about the variables of interest or about the relationships among variables, thus helping to determine the initial coding scheme or relationships between codes." (Hsieh and Shannon 2005:1281). Directed content analysis was used for the second aim of the study, to find out whether or not the ICSE conceptual framework is applicable in this study and possibly in further studies as well. However, as the analysis and comparison of the ICSE framework is used as a tool for the first aim of this study, why certain customer service situations were perceived satisfactory or unsatisfactory, the analysis method for the first research question is *theory bound* content analysis. In theory bound content analysis a theory aides the analysis procedure, although the analysis is not directly based on the theory. The aim is not to test the theory but to use it in order to create new outlook on things (Tuomi and Sarajärvi 2006: 98-99). As the aims for this study are two-fold, two approaches of content analysis are used, one for each aim of the research. As different analysis methods are used for both research questions, the analysis is broken into two parts. The first analysis aims to answer research question 2: Are the propositions of the ICSE

conceptual framework applicable in further studies? Likewise the second analysis aims to answer research questions 1: Why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers?

SAT will be used slightly differently from the other concepts in the analysis of this study as it has to do with the end result of the service encounter. SAT was not used in the first analysis because propositions directly connected to it were discarded in this study (see Figure 2 in chapter 4.3). However, the relevance of SAT is pivotal in the second analysis as the aim is to analyse satisfactory and unsatisfactory ICSE. All other concepts of the ICSE framework are ultimately connected to SAT. This creates the basis for the analysis method of using concepts of the ICSE framework in the second analysis.

5.5.1 First analysis

The first analysis aims to answer research question 2 of this study. The analysis was constructed in a pattern set by the propositions of relations between different concepts introduced in the ICSE conceptual framework. Data found in relation to each of the selected propositions will be examined and reported with the help of data examples. Through this method it is possible to compare if the found results match the propositions made by Sharma et al. (2009). As 5 of the concepts were determined to fit the purpose of this study, only the propositions related to those 5 concepts will be analysed. Through this process of elimination 6 propositions out of 10 qualify for analysis. The propositions are the following:

Proposition 1: Perceived cultural distance is negatively associated with interaction comfort.

Proposition 2: Perceived cultural distance is negatively associated with inter-role congruence.

Proposition 5: Intercultural competence is positively associated with interaction comfort.

Proposition 6: Intercultural competence is positively associated with inter-role congruence.

Proposition 7: The negative association between perceived cultural distance and interaction comfort is weaker for individuals with high versus low intercultural competence.

Proposition 8: The negative association between perceived cultural distance and inter-role congruence is weaker for individuals with high versus low intercultural competence.

5.5.2 Second analysis

The second analysis aims to answer research question 1. In the second analysis,

satisfactory and unsatisfactory service situations and behaviour were examined with the help of concepts in the ICSE conceptual framework. Situations are categorised according to the four concepts that were chosen for this study (PCD, IC, IRC, ICC). The concepts then contribute to the analysis of the fifth concept (SAT) as explained previously in chapter 5.5. Each concept category is divided into satisfactory and unsatisfactory service behaviour or situations in order to clearly define the pros and cons of intercultural service situations in Finland from the point of view of a foreign customer. PCD and IRC provide an exception to the analysis structure. As stated previously in chapter 4.1.1, racial differences may be a factor that leads to different levels of PCD. Because half of the interviewees were of East-Asian origin and the other half came from Western ethnic backgrounds, the data was divided into Asian and Western groups in the case of the PCD analysis. In the case of IRC, the results found relating to IRC's connection with SAT were significantly different between interviewees in the Asian and the Western groups. Therefore it was decided that the results in this category should also be separated by cultural backgrounds. As for the remaining two concepts (IC, ICC), no such division is presented because the framework does not provide any reason to do so and the analysis did not find any relevant difference between the two ethnic groups.

6 ANALYSIS: THE ICSE CONCEPTUAL FRAMEWORK

In the first analysis the aim is to answer research question 2 of this study: are the propositions of the ICSE conceptual framework applicable in further studies? As explained in the methodology section, 6 out of 10 propositions will be examined in the order they were presented in the original study by Sharma et al. (2009). Because the words “positive association” and “negative association” are used in the original study of the framework, this implies that the concepts that build up the proposition can be used in two ways. For example, proposition 1, perceived cultural distance (PCD) is negatively associated with interaction comfort (IC), which implies that both high PCD connected to low IC and low PCD connected to high IC are applicable as long as the association between the concepts is negative. In the following analysis the propositions are analysed in this way from both sides of the negative or positive associations between the concepts. Propositions 7 and 8 make a small exception to this pattern because of their complexity when dealing with 3 concepts and because of the ICSE framework descriptions. However, in these propositions the analysis will also be looked at from a second, supporting angle. The analysis procedure for propositions 7 and 8 will be explained in more detail in chapters 6.5 and 6.6.

6.1 Proposition 1: PCD is negatively associated with IC

The first proposition states that perceived cultural distance (PCD) is negatively associated with interaction comfort (IC) in intercultural service encounters (ICSE). The service situation samples provided by the data showed that there indeed is a connection between PCD and IC. Cultural differences in either the employee’s behaviour, language or the service style of the shop/employee often caused some degree of discomfort or confusion in the customers. However, in situations with low PCD clear evidence of comfort or discomfort were not found in the analysis data. The findings for proposition 1 will be discussed in the following sub-chapters.

6.1.1 High PCD and low IC

According to Sharma et al. (2009: 229) ethnicity may be a factor which influences the level of PCD in customers and employees. Therefore Asian and Western customers might show different PCD levels in comparison to each other when dealing with Finnish

employees. The data supported this assumption. Customers from an Asian cultural background reported many incidents with high PCD that were connected with low IC, supporting proposition 1 of the ICSE framework (see example 1).

EXAMPLE 1 (Female, South-Korea)

- 1 M: okay oh when I came here first my tutor took me and my friend to the bank in
 2 the city centre is ah I don't remember the Keski- (.)
 3 J: um
 4 M: the the orange one (.) not Nordea
 5 J: ah ok Osuuspankki
 6 M: yeah maybe I went there (?) yeah there are many people and we just waiting
 7 for our turn
 8 J: yeah
 9 M: it's too slow (.) and just one person I think working there ((laugh)) and
 10 anyway it's our turn so we went there but oh my god the woman is a little bit
 11 old and she's- the processing the working process is too slow so I just look at
 12 her (.) oh my god what you are doing now- actually usually in Korea the bank
 13 service the customer- uh the clerk is a really really fast and really quick
 14 J: yeah
 15 M: and everything is just ts ts ts ts like this very systematic but she just- waiting
 16 and reading so it's too slow for me so it's very not good and she also (.) at the
 17 time she was very (.) bad at English so my tutor my Finnish tutor negotiated
 18 everything but a little bit- I'm very shocked oh my god how can be very slow
 19 like this even in bank but they don't care about this I think ((laugh)) just ah if
 20 you need some help you just waiting me ((laugh)) yeah like that so yeah it's
 21 totally different (.) it's not so bad but anyway it's a little bit annoying things

In example 1 the interviewee explains the difference between service in banks in Finland and in South-Korea. In her home country she was used to quick and efficient service from the bank clerks whereas the service she encountered in Finland was slow and it made her question the service she was receiving (line 12). Because of the differences in the service culture and the behaviour of the clerk (high PCD), the interviewee felt annoyed with the service she received hence displaying low IC (Line 16 and line 21). The high PCD together with low IC in this case support proposition 1 of the ICSE framework.

In example 2, an interviewee from China explains a situation when she and the service employee did not have a common language and the employee had to ask for another employee to come and serve the customer (high PCD). The interviewee explains that it made her feel strange that she had to wait for the employee (lines 5 and 6). "Strange" is seen here as an uncomfortable feeling rather than comfortable. Therefore it is interpreted that the interviewee was experiencing low IC at the time of the service encounter. The case of this interviewee also supports proposition 1.

EXAMPLE 2 (Female, China)

- 1 C: but um sometimes in the shop the people can some people cannot speak
 2 English but umm mostly they will like wait (.) ((laugh)) and then they will call
 3 someone to speak to me who is good at English to speak with me yeah
 4 J: ok (.) has that worked has it been ok or-
 5 C: mmm it feels- it makes me feel a little strange that I should wait here a little
 6 while to wait for someone came here to speak English with me but mm it's ok
 7 I think

Although the above examples support the idea that a different ethnic background may result in high PCD, the cultural distance perceived in service situations is not always clear cut. An interesting observation was made when taking language into the analysis. While customers from both the Asian and Western group recalled many incidents that had to do with communication problems or a language barrier that lowered interaction comfort, in the case of the two native English speakers in the study the amount of such incidents was higher. In fact, almost all incidents reported by them that resulted in low IC had to do with communication problems in English with a non-native English speaking (high PCD) Finnish employee with limited skills in the language (see example 3)

EXAMPLE 3 (Female, England)

- 1 J: well how about any awkward situations
 2 E: awkward
 3 J: no-not so (.) situations that didn't go quite as smoothly
 4 E: yeah um probably in the post office because few of the ladies have limited
 5 English
 6 J: mm hmm
 7 E: so umm sometimes they don't understand my question about like recorded
 8 delivery or something (.) so I'm never too sure if they understood what I said
 9 or what I've got- what I wanted
 10 J: ok
 11 E: but (.) generally everything's really good just any issues may be because of
 12 language barrier
 13 J: ok
 14 E: and that's in any shop I've gone to

In this example E, a native English speaker from England, explains her difficulties in the post office (and other shops) with service employees who have limited skills in English. In this case, the interviewee has shown overall low PCD when dealing with Finnish employees, except for the situations when there are problems in communication that result from language issues. Language is a factor that exhibits cultural differences between people. Therefore, although her overall PCD with Finnish employees is regarded as low because of her ethnicity, in these specific cases E's PCD is high

contributing to some problems in the service encounter (lines 8 and 9). This also supports proposition 1 and shows that high PCD can be found between a customer and employee with overall similar cultural backgrounds as well.

6.1.2 Low PCD and high IC

The connection between low PCD and high IC was found hard to prove through the interview data. Interviewees with generally low PCD in Finnish customer service situations simply did not report many occasions when they would have had high IC. It is assumed that this is because high IC situations were the normal state of the service encounters they experienced and did not find it necessary to mention them because in the interview they were specifically asked about good and bad customer service encounters. Also, the low IC situations mentioned by these interviewees were mostly connected to language barrier issues and as mentioned before, situations with people without a shared language can be attributed to high PCD. Some support can be found in the data to the assumption of high IC being the norm for low PCD interviewees. For example, an English, Canadian and Czech interviewee were analysed with generally high PCD in ICSE in Finland. They felt that the Finnish culture was somewhat similar to their own and did not think the customer service situations they encountered in Finland were that much different from what they experienced back home. They all evaluated the quality of customer service in Finland to be good. The Canadian interviewee added that although the service was good there were sometimes problems with language. In example 7, D mentions that problems in the service encounter have to do with a language barrier (high PCD).

EXAMPLE 4 (Female, Canada)

- 1 J: what's your like overall impression of the customer service in Finland
- 2 D: most of the time it's been pretty good (.) uh sometimes it's a little strange
- 3 because of the language barrier (.) uh but more or less you can get across-

On the other hand when the same question about the overall service in Finland was asked from interviewees with high PCD the answers were somewhat different. For example, a Chinese and two South-Korean interviewees started answering the question in a similar style as the low PCD interviewees above. However, in all cases the good evaluation was followed by criticism on how it could be better. In the cases of low PCD interviewees, this did not occur. For example, K from South-Korea added that shopping

in Finland was very difficult at first because there were not enough employees in the shops to help the customer. M, from South-Korea as well, said that the customer service people in Finland are not rude but not kind either and that they do their job too slowly for her to be completely satisfied. C, from China mentioned problems with language as well as D in example 4.

In the light of the previous findings people with low PCD seemed generally more satisfied with the service they received than interviewees with high PCD. This may also imply that low PCD interviewees were accustomed to high IC service situations and did not mention it because it was nothing special to them. However, this is an initial observation as it cannot directly be proven from the interview data. More research into the matter is needed. A similar problem occurs in the analysis of chapter 6.2.2 Low PCD and high IRC.

6.2. Proposition 2: PCD is negatively associated with IRC

Proposition 2 claims that perceived cultural distance (PCD) is negatively associated with inter-role congruence (IRC). In the analysis the connection between high PCD and low IRC was very clear. However, clear situations with the opposite connection of low PCD and high IRC were not found in the data. Both findings will be explained in detail below. It is also important to notice that in the found data, the interviewees were more likely to notice differences in the role of the employee than any difference in their own behaviour as a customer.

6.2.1 High PCD and low IRC

In example 5, K describes a peculiar situation she faced while shopping for vegetables in a super market. In Finland she is able to scale the vegetables she wants to buy herself, without employee supervision, but in South-Korea there would always be an employee to scale the products to avoid cheating.

EXAMPLE 5

- 1 J: how about do you notice any differences between South-Korea and Finnish (.)
- 2 for example being in the shops or restaurants or anything
- 3 K: umm the thing is people really believe others like ((sigh)) it's like I always say
- 4 they are too honest that they have no flexibility
- 5 J: oh

- 6 K: they're like there's the law and they always follow (.) and for example like (.)
 7 in uh Prisma in Korea if I want to buy some vegetable there is always one
 8 person the worker who takes on the scale and give the price of it but in here it
 9 depends on me it's really voluntary but in Korea it's impossible because
 10 everyone will cheat
 11 J: oh ((laugh))
 12 K: they will just put
 13 J: put more
 14 K: yeah (.) a bit and then get it on the scale and then put more after that or like (.)
 15 yeah that kind of cheating but here is- here was no workers like that and
 16 everyone is doing by themselves it's really like ((laugh)) so (.) at first I was
 17 not adapted and I was kinda (.) kind of cheating also like like if I put on the
 18 scale (.) I don't put like this but I a bit like- like this slightly handle it or
 19 something ((laugh)) in August but soon I found out nobody's doing it (.) so
 20 this kind of a law in here so I totally don't do it anymore but ((laugh))

On lines 3 to 6, K mentions honesty and trust in people obeying the law (high PCD). She explains that a similar situation in a South-Korean supermarket would never work because people would cheat (low IRC) (lines 9 and 10). She says that in the beginning of her stay in Finland she acted as a customer as she would in South-Korea (lines 16 to 19), but later on realized her behaviour was not the norm and adapted her behaviour as a customer to meet the norms (lines 19 and 20). The connection between high PCD and low IRC in this example support proposition 2.

In the next example the connection between high PCD and low IRC is also noticed. However, contrary to example 5 above, in example 6 the customer is happy about the difference in the employee's role behaviour in comparison to her home country.

EXAMPLE 6 (Female, China)

- 1 C: I think quite a lot- quite a lot like uh the clo- the shop selling clothes in China
 2 they have many service- service man- sales man or woman and then just when
 3 you step into the shop the sales woman or man will come to you and then talk
 4 with you and then will recommend you some clothes or trousers or shoes (.)
 5 like they cares about you a lot
 6 J: yeah
 7 C: and they want to keep you company when you are dressing (.) you get
 8 dressing and they just like push you to buy the products
 9 J: yeah
 10 C: but in Finland I- I never made that situation like when you stepped into a shop
 11 it's very relaxing and flexible atmosphere like the sales man or woman maybe
 12 say hello to you but they don't care as much about your behaviour in the shop
 13 just (.) mm just want to give people more space and more time to select what
 14 they want
 15 J: mmhmm
 16 C: and they can be help- they are waiting for help them when the customers ask
 17 them to help (.) yeah
 18 J: ok
 19 C: it's a big difference
 20 J: would you like them to come and help you more in Finland that they would be
 21 more like in the Chinese shops

22 C: mm I think I prefer the Finnish way because in China that situation can
 23 sometimes be very annoying (.) like I don't want to talk with this sales man or
 24 woman or maybe I just don't want to buy anything I just hang-hang around
 25 there

In this excerpt, C explains about her feelings towards the different service styles of Chinese and Finnish employees in clothing stores. Although the behaviour of the Finnish employees in the service situation is not familiar to her (high PCD, low IRC) (line 19), she prefers the way they serve her in comparison to the style she is used to back in her home country (lines 22 and 23). This example also supports proposition 2, but it should be noted that the association between high PCD and low IRC does not always mean the service has a negative outcome for the customer.

6.2.2 Low PCD and high IRC

As in the case of low PCD and high IC, also situations with low PCD associated with high IRC were hard to find in the data. Interviewees did not specifically report situations where they perceived low cultural distance and agreed with the roles of both employee and customer in the situation. Like in the case of low PCD and high IC, the lack of data for this conceptual association was assumed to be because such situations were perceived as normal for the interviewee and they did not notice to mention them. In section 6.1.2 of this paper, the interviewees' overall impression of Finnish customer service was discussed. In the examples, generally high PCD interviewees gave criticism to the overall service and some of the criticism had to do with IRC (e.g. working too slow, not enough employees to serve the customers). Again, the interviewees with low PCD did not criticise IRC related situations and this may indirectly support the proposition that people with low PCD experience higher IRC than people with high PCD. However, this again requires further study to be proven.

6.3 Proposition 5: ICC is positively associated with IC

Whereas PCD, IC and IRC are highly context related concepts, intercultural competence (ICC) is seen as more of a quality in a person that has the ability to change over time through experiences. When determining the interviewees' ICC it is important to notice that they had all been living in Finland for at least one academic semester and had had opportunities to strengthen their ICC in relations to Finnish culture at the time of the

interviews. Keeping this in mind the interviewees in this study have potential to a higher ICC in the Finnish context as a starting point than customers who might be interviewed about ICSE in their home country or foreigners who had just arrived in Finland and had not had a chance to build up their cultural knowledge of the country and society. Because this study focuses on intercultural service situations in Finland, ICC is analysed from the point of view of the interviewees' ICC in Finland as well as their overall ICC.

6.3.1 High ICC and high IC

At the time of the interview, D from Canada had lived in Finland for about 8-9 months. It had been easy for her to adapt to live in Finland, because she feels there are a lot of similarities between Finnish and Canadian cultures. She has also travelled extensively, having visited 11 foreign countries in Europe and in North-America and is able to compare Finnish cultural behaviour with other countries she has visited. She also has family living in England and the United States.

EXAMPLE 7 (Female, Canada)

- 1 D: but other similarities to Finland uhh (.) I think uhh the way people are like
- 2 actually uh personal space is a big similarity (.) where's like with
- 3 Mediterranean cultures you know like in Spain you greet people with kisses
- 4 you don't do that in Canada you don't do it in Finland
- 5 J: yeah
- 6 D: it's very similar this way so it's nice (.) to kinda have that safety net I guess
- 7 you could call it

In example 7 she describes her closeness to the Finnish culture (lines 1 to 7) and compares the notion of personal space in Finland to that in Mediterranean countries (lines 1 to 4). Her closeness to Finnish culture, her relatively long stay in the country and extensive travel in other foreign countries contribute to a high level of ICC.

Example 8 goes on to examine how her high ICC is connected to IC in customer service interactions. She explains how she has noticed how Finnish customer service employees react when they do not have a high enough level of English to serve her properly.

EXAMPLE 8 (Female, Canada)

- 1 D: when people don't understand they start pointing I find
- 2 J: ok
- 3 D: and sign language that no-one really understands ((laugh))
- 4 J: you mean the Finnish customer service workers
- 5 D: yeah ((laugh)) yeah everyone kinda goes like this with their hands and put

- 6 them up to their face and go **ummm** I mean they'll try to do something with
 7 their hands but I stand there and kinda go (.) what (.) I don't really know what
 8 you want me to do
 9 J: so you've noticed that they do try to like do this an kinda like explain with
 10 their hands at the same time
 11 D: yeah often or they'll ask someone else who they might know has better
 12 English skills
 13 J: ok
 14 D: then them to come in which I- it doesn't bother me
 15 J: ok
 16 D: I know some- depends on the type of person right so a passive aggressive
 17 person like me will be like yeaah it's ok don't worry about it (.) but I know
 18 people who are aggressive and they'll be like this isn't right you have to fix
 19 what you are doing
 20 J: ok
 21 D: but in Finland everyone's very (.) ehh (..) if you don't understand you don't
 22 understand so

D explains that using gestures to communicate or asking over another employee with better command of English is not a problem for her because of her personality (lines 11 to 19) and because she understands how situations like this are considered in Finland (lines 21 and 22)(high ICC). D's reaction to a potentially uncomfortable situation is relaxed, because of her high ICC towards Finnish culture. This supports proposition 5: high intercultural competence (ICC) is connected to high interaction comfort (IC).

6.3.2 Low ICC and low IC

The next case is reversed in comparison to D's case in example 8. C from China has lived in Finland for about two academic semesters at the time of the interview, adding up to about 9-10 months. During her studies in Finland she had also travelled to 4 other European countries and to Japan and Korea before her exchange in Finland. She recognizes that there are a lot of differences between people's lifestyles in China and in Finland. In comparison to D, C feels further away from Finnish culture as a starting point and she has a lot of trouble communicating with Finnish service employees and getting satisfactory service, because the service she receives is different from what she is used to (low ICC). In example 9, C explains how she has had problems with Finnish bus drivers because of a language barrier.

EXAMPLE 9 (Female, China)

- 1 C: yeah uh sometimes uh sometimes when I don't know the name of the place the
 2 exact name of the of the district or the name- street name I can only describe
 3 but the bus driver cannot cannot understand it all- all so maybe I will find-
 4 hopefully I can find a translator like a Finnish passby and they can speak
 5 English and Finnish and they can help us translate but sometimes I can't find

- 6 so I just get off the bus and ((laugh)) yeah and maybe ask someone what is the
7 name but it's really like (??) make me headache

8 C: I of course I can feel very- I feel very bad about that because I think that bus
9 driver they should speak English
10 J: mm
11 C: like there are international people and when they go to somewhere it can be
12 quite difficult
13 J: mm
14 C: and I well I go travelling in other countries like the most people in the train or
15 on the bus they can speak good English so and also the train- the conductors of
16 the train in Finland they cannot- mostly they cannot speak English

C's reaction to the language barrier problem is quite different to D's. C feels that bus drivers should be able to speak English just like in other places she has visited, in order to make the situation better for the customer. In this example, she describes that dealing with bus drivers with low levels of English gives her a headache and sometimes she leaves the situation because the problem could not be solved (low IC) (lines 5 to 7). Also in this case the ICSE framework proposition 5 is supported because a lower level of ICC is connected to low IC.

6.4 Proposition 6: ICC is positively associated with IRC

In the following sub-chapters intercultural competence (ICC) in relation to inter-role congruence (IRC) will be analysed from the point of view of both high ICC and low ICC as in the case of proposition 5. In this chapter as well the interviewees' ICC in Finnish contexts and the overall ICC that they display will be taken into consideration.

6.4.1 High ICC and high IRC

E from England had lived in Finland for about 8-9 months at the time of the interview. In addition to Finland she has travelled in 5 countries around Europe. Her mother is half Polish and she has relatives in Poland from her mother's side. She said she has enjoyed her stay in Finland very much. She had made friends with other international exchange students and Finnish people and she also has a Finnish friendship family which enabled her to experience Finnish culture from a different point of view than what she normally would. She also said she enjoys meeting people from different backgrounds. She mentioned that English and Finnish cultures have similarities and to her surprise she had not experienced any major culture shocks while being in Finland. E's background, experiences and attitude towards Finnish culture contributes to her high ICC.

In example 10, E and the interviewer discuss small talk in the interaction between employees and customers. E agrees that small talk is common in her country (lines 1 to 3), but continues on to say that there is no need for her to wish for more small talk between her and the service employees in Finland because she does not speak Finnish (lines 3 to 6).

EXAMPLE 10 (Female, England)

- 1 J: ok. do you wish there was more small talk because I guess in England it's
 2 really common
 3 E: yeah (.) mmm (..) I really don't know because if I said yes then I would have
 4 to (.) there's no point because I can't answer them or respond because of the
 5 language but if I was Finnish then I guess it would be nice to have more small
 6 talk

In example 10, E adapts to the communication style of the service employees although she is used to something different in her own country (high IRC). She displays an understanding that because of cultural differences it is alright do things differently than what she is used to. High ICC coupled with high IRC matches proposition 6: ICC is positively associated with IRC.

6.4.2 Low ICC and low IRC

In example 11, C describes a problem she had in a shoe shop in Finland. She had bought a pair of shoes from the shop that later on broke and she went back to the shop to see if it was possible to mend them.

EXAMPLE 11 (Female, China)

- 1 C: I didn't expect them to exchange them or give the money back to me but I
 2 want them to mend it
 3 J: yeah
 4 C: it seems to me a- a small problem I think for the shoes shop
 5 J: mmhmm
 6 C: but when I go there the sales person just said to me that (.) it's not so good
 7 products- it's not so good quality because it's so **cheap** and I can't do
 8 anything for you for the shoes
 9 J: ok
 10 C: =yeah and they are very confident to say that they don't feel any sorry for me
 11 J: ok
 12 C: they even didn't say sorry they just say (.) it's because you bought a cheap
 13 product when they have problems you can't you anything about them
 14 J: ok
 15 C: so I feel very unhappy about that experience

- 16 C: I think especially when the customer have some problems of their products
 17 they should especially care about that because at that time the customer (.)
 18 could be angry or not happy (.) and they should satisfy the customers
 19 otherwise they will harm their reputation
 20 J: mm
 21 C: and yeah the customer will never go to the shop again and they will speak bad
 22 words to t-this shop to the people they know

C was very unhappy with the behaviour of the employee, because in her experience the employee should do more to make the customer happy in order to not harm the reputation of the store (lines 16 to 22) (low IRC). C's ICC was already discussed in chapter 6.3.2, therefore it can be concluded that this example also supports proposition 6 of the ICSE framework: low ICC is connected to low IRC.

6.5 Proposition 7: The negative association between PCD and IC is weaker for individuals with high versus low ICC

Sharma et al. (2009: 233) propose that the connection between high perceived cultural distance (PCD) and low interaction comfort (IC) is weaker for individuals with high levels of intercultural competence (ICC). However, they do not mention of an opposite negative association between PCD and IC (low PCD associated with high IC) for individuals with high ICC. The information whether or not an opposite association is possible is lacking in the framework for proposition 7, although the matter is discussed for the similar proposition 8. Because the information is missing from the original study, no conclusions can be made of the accuracy of proposition 7 in the case of an opposite negative association. However, this study did not find any data that would support a case with the association between low PCD and high IC to be weaker for individuals with high ICC. Thus the following analysis of proposition 7 is limited to situations that display high PCD. In the next two sub-chapters, data examples are presented for situations when high and low ICC influences the connection between high PCD and low IC.

6.5.1 High PCD and low IC influenced by high ICC

In example 12, L from China (high PCD) tells about situations when he has been asked to leave the shop at the closing time in Finland although in China the employee would have waited until he was done with his shopping.

EXAMPLE 12 (Male, China)

- 1 L: and also like uh (.) if the shop closes at six pm or some- I'm still inside and
 2 choosing something and they tell me we're going to close and could you
 3 please come here next time?
 4 J: yeah
 5 L: this kinda thing (.)does not happen in china because if the customer is still in
 6 the shop and then maybe ((laugh)) then all the even he stay there for a long
 7 time (.) and maybe the cashiers or the services have to wait for him
 8 J: wait ok
 9 L: yeah
 10 J: has that happened to you before that they come to tell you you should go and
 11 then you have to leave
 12 L: yeah(.) I think one or two times and also in Germany yeah once ((laugh)) but I
 13 don't feel any like uncomfortable because it's here yeah after the after the like
 14 uh working time (.) it just ((laugh))

In the beginning of the interview L explained that it took a long time for him to get used to life in Finland, but now after living in Finland for about 1,5 years he has adapted well. He has made Finnish and international friends and also has a Finnish friendship family (high ICC). L has also experience of other foreign countries besides Finland and even experienced the same type of service situation as in example 12 in another country (line 12). Although a situation like this is not likely to happen to him in his home country, L does not feel uncomfortable about being asked to leave the shop, because he understands that this is how things are in Finland (high ICC) (lines 13 and 14). The tie between high PCD and low IC is weakened through the influence of L's high ICC. This supports proposition 7.

6.5.2 High PCD and low IC influenced by low ICC

In previous parts of the analysis C was regarded as having relatively low ICC and the cultural distance she perceived with Finnish customer service people was noticed to be high. In the next example the influence of low ICC is looked at in a situation with high PCD and low IC.

EXAMPLE 13 (Female, China)

- 1 J: have you noticed any discrimination towards you in Finland because you are
 2 Chinese have you noticed any discriminations
 3 C: mm sometimes I can see from the eyes of the sales person they see me in a
 4 strange way like oh it's a Chinese (.) I don't know what they are thinking about
 5 maybe they seldom see Chinese ((laugh)) or I don't know if it's discrimination
 6 or not but I feel a little diff- I feel a little uneasy
 7 J: ok so you kind of notice when they see you as a different person than Finnish
 8 C: yeah
 9 J: do they behave differently (.) to you
 10 C: sometimes they will ask where are you from? If – in a very strange way like

- 11 *where are you from?* Like in this way (.) but I- I really feel uncomfortable
 12 when people ask that (.) I just want to be like a normal people yeah talk with
 13 then normally

In this example the high PCD between C and the employees is obvious as the whole conversation is about her foreign nationality. This makes C feel uncomfortable because she does not want to be treated differently from other customers (low IC) (lines 10 to 13). In this situation the link between high PCD and low IC is clear. While comparing the situation in example 12 in the previous sub-chapter to that in example 13, high ICC has a positive effect on the link between PCD and IC in the case of L, whereas low ICC does not in C's case. Example 13 supports the findings in example 12, contributing to the support of proposition 7.

6.6 Proposition 8: The negative association between PCD and IRC is weaker for individuals with high versus low ICC

Proposition 8 suggests that the link between high perceived cultural distance (PCD) and low inter-role congruence (IRC) is weaker for individuals with high intercultural competence (ICC). Unlike in the case of proposition 7, Sharma et al. (2009: 233) claim that there may not be such a connection for situations with low PCD and high IRC. Hence according to the framework proposition 8 is only applicable for situations with high PCD between the customer and employee. This study also supports the claim because no information was found from the data to indicate that the link between low PCD and high IRC would become weaker because of the influence of high ICC. Next the main aim of proposition 8 will be analysed. This will be done in two parts and is limited only to situations that display high PCD as in the case of proposition 7. First, situations when high ICC influences the connection between high PCD and low IRC are analysed. Then in the second sub-chapter high ICC is replaced with low ICC.

6.6.1 High PCD and low IRC influenced by high ICC

A from Spain explained that she feels there is a huge cultural difference between Spain and Finland. According to her in Spain people are very open, speak and laugh a lot and touching during the conversation is very normal. However, she noticed that in Finland people respect each other's personal space and they seem to be very shy (high PCD). At the time of the interview A had been in Finland for about 8 months and prior to her stay

here she had lived in Germany for 4 months. She was able to recognize cultural difference between Spain, Germany and Finland and had a very positive attitude towards problems in service situations (high ICC). She even perceived problems with language to be a positive situation because it allows more interaction between the employee and customer than usual (see example 14, lines 12 to 18).

EXAMPLE 14 (Female, Spain)

(When talking about if there should be more visible English at shops and offices)

- 1 J: so you think that it's- it would be good for you but it's not necessary(.) or-
- 2 A: would be good for me of course but uh I think i-it's not necessary.
- 3 J: ok
- 4 A: and it's good if you want to learn Finnish
- 5 J: yeah
- 6 A: you have to because of course (.) the english is the the- universal language
- 7 J: yeah
- 8 A: but uh I think you can not depend (.) **only** (.) on English language
- 9 J: mmm
- 10 A: so I think should be like that
- 11 J: ok ok
- 12 A: and it's better because that way you can speak (.) with employee?
- 13 J: oh
- 14 A: have a conversation ((laugh))
- 15 J: oh yeah that's true so-
- 16 A: yeah because if you can do it by yourself everything (.) it's boring
- 17 J: ok
- 18 A: so (..) I think it's better that way ((laugh))

In the next example the effect of high ICC to low IRC is examined. A explained that in Spain there is a lot of conversation between people including between the customer and service employee in a service interaction. In example 15, the topic of discussion was if there should be more talking at the cashiers in Finland in A's opinion.

EXAMPLE 15 (Female, Spain)

- 1 A: but uh in Span in Spain is a very different because you speak a lot
- 2 J: yeah
- 3 A: you can speak with with (.) the **rugs** if you want ((laugh))
- 4 J: ((laughter))
- 5 A: so everyone is speaking with everyone
- 6 J: ok
- 7 A: and here I would like to to to do that and I think okay uh (.) all the the uhh
- 8 exchange students- students think that uh these people doesn't speak very
- 9 much but I think that if uh we can speak esp- Finnish (..) they (..) I think (..)
- 10 they will speak more with with us
- 11 J: okay
- 12 A: of course it's normal
- 13 J: so it's more like a language issue
- 14 A: yes yes I think there's a the only:: problem (.) if we can call it a problem
- 15 J: yeah
- 16 A: but uh I think that's the only thing

In these types of situations PCD seems high and IRC seems low for A because she is used to chatting with the employees regularly in Spain but in Finland there is not so much talk between her and the employees. However, because of her high ICC she can rationalize why there is a difference in the employees' role in Finland in comparison to Spain and is able to understand the difference in service roles that apply in Finland (lines 7 to 14). This example indicates that in the case of A the tie between high PCD and low IRC is weakened by high ICC, supporting proposition 8.

6.6.2 High PCD and low IRC influenced by low ICC

For an example of how low ICC influences the connection between high PCD and low IRC, we will take a look at example 16 which was also used as example 1 in chapter 6.1.1. M from South-Korea explains a situation at the bank, where the service she received was really slow as opposed to the quick and systematic service she is used to getting in banks in her home country (high PCD, low IRC).

EXAMPLE 16 (Female, South-Korea)

- 1 M: okay oh when I came here first my tutor took me and my friend to the bank in
- 2 the city centre is ah I don't remember the Keski- (.)
- 3 J: um
- 4 M: the the orange one (.) not Nordea
- 5 J: ah ok Osuuspankki
- 6 M: yeah maybe I went there (?) yeah there are many people and we just waiting
- 7 for our turn
- 8 J: yeah
- 9 M: it's too slow (.) and just one person I think working there ((laugh)) and
- 10 anyway it's our turn so we went there but oh my god the woman is a little bit
- 11 old and she's- the processing the working process is too slow so I just look at
- 12 her (.) oh my god what you are doing now- actually usually in Korea the bank
- 13 service the customer- uh the clerk is a really really fast and really quick
- 14 J: yeah
- 15 M: and everything is just ts ts ts ts like this very systematic but she just- waiting
- 16 and reading so it's too slow for me so it's very not good and she also (.) at the
- 17 time she was very (.) bad at English so my tutor my Finnish tutor negotiated
- 18 everything but a little bit- I'm very shocked oh my god how can be very slow
- 19 like this even in bank but they don't care about this I think ((laugh)) just ah if
- 20 you need some help you just waiting me ((laugh)) yeah like that so yeah it's
- 21 totally different (.) it's not so bad but anyway it's a little bit annoying things

Although during the interview M expressed knowledge about other cultures and explained that she understands that service is done differently in Finland than in her home country, she seemed to have trouble adapting to the different service environment in Finland. In negatively perceived service situations she often compared the service to (often better) service that she would normally receive in South-Korea rather than

explaining reasons to why she thought the service in Finland was different as other interviewees with high ICC had done (low ICC). In example 16, M expresses annoyance to the slow service she is receiving from the bank clerk, whereas in South-Korea the service would be fast and efficient (low IRC)(lines 9 to 21). The influence of low ICC does not have a weakening effect on the connection between high PCD and low IRC. As in the case of proposition 7, in chapter 6.5.2, this example supports proposition 8 indirectly. Example 16 should be looked at beside example 15 in the previous sub-chapter. When comparing the cases of A and M, it is noticed that for M, the negative association between PCD and IRC is stronger than what it was for A. A's high ICC had an effect on the way A viewed IRC, hence weakening the negative association it had with PCD. These findings support proposition 8: the connection between high PCD and low IRC is weakened by high ICC.

7 ANALYSIS: SATISFACTORY AND UNSATISFACTORY SERVICE SITUATIONS

This chapter aims to provide answers for research questions 1: why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland? In this chapter perceived cultural distance (PCD), interaction comfort (IC), inter-role congruence (IRC) and intercultural competence (ICC) will be analysed in relation to satisfaction (SAT) in certain service situations. It was mentioned in the ICSE conceptual framework that ethnicity may be a factor which influences PCD. In this study the analysis showed major differences between the Asian and Western group supporting the claim in the framework. Therefore the findings have been categorised into two groups according to ethnicity in the case of PCD. In addition, differences between these groups were also found in the analysis of IRC in relation to satisfaction. Therefore the analysis and results in the case of IRC will also be divided into the Asian and Western group.

7.1 PCD in relation to satisfaction

Whether high or low, perceived cultural distance (PCD) can create situations and behaviour that result into either a satisfactory or unsatisfactory service outcome from the point of view of the customer. As discussed previously, cultural background is assumed to have an effect on PCD. Because of this, it was decided to break this section in two parts and analyse separately what kind of service behaviour is seen as satisfactory or unsatisfactory by customers of Asian and Western cultural backgrounds. By this the writer also aims to present possible ideas for service employees about satisfactory service interactions with customers from different backgrounds.

7.1.1 The Asian group

Interviewees in the Asian group were generally pleased that they were able to communicate in English with Finnish employees although it is not an official language in Finland and were often quite impressed with the level of English proficiency of Finnish service employees. They also praised the “humane” demeanour of the employee in interaction with the customer as opposed to sometimes cold professional types of

employees they may have come across in their home country. The interviewees also expressed positive emotions towards the relaxed atmosphere and freedom that was given to the customer while shopping (see example 17 and example 18).

EXAMPLE 17 (Female, China)

- 1 C: I think quite a lot- quite a lot like uh the clo- the shop selling clothes in China
 2 they have many service- service man- sales man or woman and then just when
 3 you step into the shop the sales woman or man will come to you and then talk
 4 with you and then will recommend you some clothes or trousers or shoes (.)
 5 like they cares about you a lot
 6 J: yeah
 7 C: and they want to keep you company when you are dressing (.) you get
 8 dressing and they just like push you to buy the products
 9 J: yeah
 10 C: but in Finland I- I never made that situation like when you stepped into a shop
 11 it's very relaxing and flexible atmosphere like the sales man or woman maybe
 12 say hello to you but they don't care as much about your behaviour in the shop
 13 just (.) mm just want to give people more space and more time to select what
 14 they want

EXAMPLE 18 (Female, South-Korea)

- 1 M: they just come to me and aah hey what do you need do you need this one or
 2 blablaba they say a lot of things to us but here they're a bit don't care ((laugh))
 3 I cannot find the clerk or workers working in the market and actually they just
 4 do what they (.) should and just calculated the price and just (.) like that but (.)
 5 mmm I think the Korean customer service the lip service is more- much better
 6 than here
 7 J: oh really
 8 M: and more- actually sometimes I feel very uncomfortable because they just th-
 9 follow me and took clothes approach to me and just suggested- really
 10 comment everything so it's really difficult to say that I don't want to buy this
 11 one or I just look around without any buy something but it's very difficult
 12 ((laugh)) but here it's very free ((laugh)) and (.) um they more (.) feel relaxed
 13 they don't have any burden to behave toward the customer like that or like that

In examples 17 and 18, C and M first describe the behaviour of service employees in their home countries and then continue to compare it to what they have experienced in Finland. In both cases the service employees in their home country are active in selling and recommending products to the customer. However, in the case of Finland, both interviewees describe the service experience as more relaxing than what they have experienced in their home countries.

On the negative side of the spectrum, several interviewees felt they were treated differently from other customers because they were foreigners. Some even felt they were being discriminated by the service employee (see example 19). Other negative

sides to service interactions that were mentioned were the lack of service, small talk or overall strong customer orientation that they were used to in their home culture.

EXAMPLE 19 (Female, China)

- 1 J: have you noticed any discrimination towards you in Finland because you are
 2 Chinese have you noticed any discriminations
 3 C: mm sometimes I can see from the eyes of the sales person they see me in a
 4 strange way like oh it's a Chinese (.) I don't know what they are thinking about
 5 maybe they seldom see Chinese ((laugh)) or I don't know if it's discrimination
 6 or not but I feel a little diff- I feel a little uneasy
 7 J: ok so you kind of notice when they see you as a different person than Finnish
 8 C: yeah
 9 J: do they behave differently (.) to you
 10 C: sometimes they will ask where are you from? If – in a very strange way like
 11 *where are you from?* Like in this way (.) but I- I really feel uncomfortable
 12 when people ask that (.) I just want to be like a normal people yeah talk with
 13 then normally

In example 19, which was also used in chapter 6.5.2 as example 13, C explains how it feels uncomfortable for her when she is being treated differently than other customers. As she continues to explain on lines 5 and 6, she is not sure if discrimination is involved, but it nonetheless makes her feel uneasy.

7.1.2 The Western group

As discussed before during the first analysis in chapters 6.1.2 and 6.2.2, the Western group generally showed lower PCD than the Asian group, therefore the influence of PCD to the satisfactory outcome of the service was smaller. As PCD was seemingly small between the customer and employee, the interviewees often felt that they were mistaken for Finns and did not feel they were treated differently from other customers (see example 20).

EXAMPLE 20 (Female, England)

- 1 J: have you noticed like any kind of uh (.) difference umm that they might like
 2 treat you differently because you're not a Finn?
 3 E: mm well actually I do say like (.) kiitos when I've finished (.) and sometimes
 4 they like smile because they realize I'm like trying ((laugh))
 5 J: ok ((laugh))
 6 E: even though it's one word but um (..) I think I don't I don't know if they think
 7 I'm Finnish or foreign
 8 J: oh
 9 E: I don't know because sometimes they don't even speak to me so

In the case of E, she explains that she doesn't think that she is always even recognized as a foreigner. An interviewee from the Czech Republic also reported similar cases and said she was often mistaken for a Finn.

It was interesting to notice that contrary to the Asian group, the Western group felt like they were getting more service because they were foreigners or because they did not speak Finnish. Extra services often lead to satisfactory service outcomes (see example 21). On the negative side it was only mentioned that Finnish customer service employees should be more open and flexible towards customers in their service.

EXAMPLE 21 (Female, England)

- 1 J: mm well do you have any like specific situations that you have been in that
- 2 you have got really nice service for example
- 3 E: mm do you want to know the shop
- 4 J: yeah
- 5 E: ok um when I need like an ingredient or something I-I have to like Google
- 6 translate or something and um occasionally I go into umm (.) S-market I think
- 7 and I've given them my sheet of paper (.) and I've- they've like looked around
- 8 the shop willing to help me
- 9 J: ooh
- 10 E: and then they collect the ingredient for me so that's really really nice
- 11 J: oh that's nice so you go with a piece of paper and I says everything and they
- 12 help you
- 13 E: yeah well just like one key ingredient but I can't find it or know what it is
- 14 J: yeah
- 15 E: so yeah they're always willing to help

Above E describes a situation when she has gotten really good service in Finland. In this case because of the language barrier extra help was needed from the service employee. An interviewee from Spain also mentioned that because of language issues she gets more service than regular Finnish customers would. Also a Polish interviewee mentioned a situation when she was served really well in a Finnish pharmacy. The service was given in English and the employee also printed out detailed information for her as an extra service.

7.1.3 Summary

Several differences were found between the Asian and Western group when it came to the influence PCD has on the satisfactory outcome of the service situation. Being treated as a regular customer was perceived positively by Westerners while being treated as different from other customers was generally viewed negatively by the Asian

group. Furthermore, the Asian customers often felt they were not getting enough service or were not given enough attention by the employee while Westerners generally did not report such incidents but rather reported positive situations when they are given extra service. From this it may be concluded that PCD has a strong influence on satisfaction in intercultural service encounters.

7.2 IC in relation to satisfaction

It is assumed that when the customer feels comfortable in the service interaction he or she is likely to feel more satisfied with the service than if they would have been uncomfortable for some reason or another. Next we will look at situations where the high or low level of interaction comfort (IC) resulted in satisfactory or unsatisfactory service respectively. In this section the interviewees will not be separated to the Asian and Western groups because the data did not show any noticeable differences between interviewees from these different groups.

7.2.1 Comfortable service situations

In satisfactory service situations the interviewees reported several kinds of behaviour of the service employee that made them feel good or comfortable. For example, kindness, friendliness and helpfulness were attributes of Finnish service employees that were appreciated by the interviewees (see example 22). In the sample below, A from Spain describes the service employees as kind and helpful although some communication problems might occur due to language (lines 5 to 9).

EXAMPLE 22 (Female, Spain)

- 1 J: so what is like your overall impression that you have of customer service in
- 2 Finland
- 3 A: uff uhh I have a very good impression
- 4 J: oh, w-why is that?
- 5 A: because uhh all the employers they are always very very kind with me
- 6 A: even they don't speak English but of course eh they say to you uh sorry my
- 7 English is not very good or I just speak English a little bit but they go with you
- 8 if you need something or they look for another uhh employment to help you,
- 9 A: and they always have a smile for you, so it's very nice
- 10 J: ok so you've had situations when the person didn't speak English that much
- 11 A: I think I haven't had-
- 12 J: that many
- 13 A: that's- that kind of situations
- 14 J: ok
- 15 A: even when they don't speak English because uhh (.) they always try to help me
- 16 anyway ((laugh))

Being patient with foreign customers and the ability to conduct the service in English were also found to be things that added to the comfort of the service encounter. An appropriate level of English skills on the employee's part made it easy for the customer to ask for help in case of a question or problem (see example 23).

EXAMPLE 23 (Male, Japan)

- 1 F: and basically the customer (service employees) in Finland is really kind when
- 2 I ask anything it's uh they reply really kindly and they give me very specific
- 3 information
- 4 J: you mean like the cashier or the service-
- 5 F: =yeah the service is really kind
- 6 J: ok yeah
- 7 F: so I feel really happy
- 8 J: what language do you usually use when you ask
- 9 F: ahh when you ask I usually use English of course I can't use Finnish so
- 10 ((laugh))
- 11 J: ((laugh))
- 12 F: yeah so
- 13 J: do they always answer in English to-
- 14 F: yeah do they al- yeah and they're really good at speaking English as well I
- 15 think so mm I think in Japan it's (..) yeah horrible ((laugh)) they they cannot
- 16 use English

In the example above, F also describes the service he has received as kind and goes on to explain how in his opinion the employees' proficiency in English is better in Finland than in Japan (lines 14 to 16). In F's case, kind replies to his questions and getting detailed information from the employee made him feel happy about the service (lines 1 to 5).

7.2.2 Uncomfortable service situations

Contrary to what was discussed in the subchapter above, if the employee's English skills were limited the service situation was often not seen as comfortable and sometimes led to unsatisfying service or no service at all (see example 24).

EXAMPLE 24 (Male, Japan)

- 1 J: have you ever had um situation in Finland that the cashier or the people
- 2 serving you didn't understand English
- 3 F: yeah actually one or two times but uh usually most of them understand and uh
- 4 yeah
- 5 J: ok what happened in the situation when they didn't understand do you
- 6 remember how did you-
- 7 F: yeah I remember because they just speak Finnish so whaat I-I- asked in
- 8 English but they answered in Finnish so of course I can't understand totally so
- 9 just anteesi and I just go away
- 10 J: you just went (.) ok where was this can I ask

- 11 F: uh in Sokos in salmon-salmon shops like in fish- fish shop yeah I think she's
 12 kind of older so that's why
 13 J: older lady
 14 F: yeah older lady so maybe she couldn't understand English

In this example, F tells the story of a customer service situation when he ended up with no service at all due to a language barrier with the employee. If we compare examples 23 and 24, we can see that in F's case fluent communication in the service encounter contributes to a satisfactory outcome.

Slow service was also mentioned as a point that hindered the service situation and made the customer doubt professional abilities of the employee. Not paying enough attention or not paying attention to the customer at all was also seen as a problem. Behaviour like this included making no eye contact with the customer, looking away and not responding to questions (see example 25).

EXAMPLE 25 (Female, Canada)

- 1 D: oh well this one guy in who is in Kortepohja housing my roommate and I
 2 realized we were paying about 20 Euros more than other people (.) we were
 3 like what is this we don't want to pay this extra money (.) and we went to go
 4 ask like how we can fix this and the guy we were sitting there explaining this
 5 whole thing to him (.) he wasn't looking at us he was trying to find something
 6 on the computer cause he didn't speak English(.) at all ((laugh))
 7 J: ok
 8 D: and he didn't say anything (.) but he just kinda sat there playing on his
 9 computer on Google Translate and then he called someone in (.) she also
 10 didn't speak very good English so it was really frustrating for us to get our
 11 point across cause we said why are we paying this extra 20 Euros
 12 J: yeah
 13 D: and when we learned why and it was a moving fee for furniture and we didn't
 14 understand why we were paying for this every month (.) and they just kinda
 15 looked at us like (.) oh well this is how it is (.) there isn't any reason for it but
 16 I definitely think that because of the language barrier they didn't really
 17 understand what we wanted
 18 J: ok
 19 D: but it was really odd to me that this man would sit there kinda not look at us
 20 and be like type on his computer writing something down on the phone
 21 J: yeah
 22 D: my roommate and I were looking at each other like what's going on
 23 J: he didn't even tell you that he doesn't speak English
 24 D: no he just sat there (.) yeah and so I found it a little rude at first cause usually
 25 if you are trying to speak to someone you make at least a little bit of eye
 26 contact or some sort of uh (.) reaction to show that you understand or that you
 27 are listening but he was just sitting there like this ((laugh))
 28 J: kinda like ignoring or-
 29 D: yeah- not ignoring but you could tell that he didn't understand English so it
 30 was weird to speak to him yeah
 31 J: so like he didn't say anything to you
 32 D: no he- he kinda made some noises like mm mmhmm mmm

D and her roommate were first frustrated because they did not seem to get the full attention of the employee. The employee was working on something on his computer at the same time they were talking to him and he was avoiding eye-contact with them. Eventually D was able to explain the situation, but was unsure if her message was correctly understood by the employees because of a possible language barrier and the problem was left unsolved.

The attitudes to using humour in a service situation seemed to be controversial. Some interviewees enjoyed chatting and joking with the service employees, but in some cases misplaced humour or laughter made the customer feel like their requests were being made fun of. In example 26, C explains how the laughter of the employee made her feel like she or her request was being made fun of and caused her to feel very uncomfortable.

EXAMPLE 26 (Female, China)

(Explaining a situation where the employee was unable to do a service that she requested)

- 1 C: uhh she's a mid-age woman like in her forties
- 2 J: ok did she speak English to you
- 3 C: yeah I think she speak English quite well
- 4 J: ok (.) but she didn't want to-
- 5 C: =do anything yeah
- 6 J: how did she say- was it in a polite way or like (.) no
- 7 C: I think she- she speak a little bit happier (.) like **oh** I can't do anything about
- 8 that ((laugh)) like they- they make a rumour- or make fun of me kind of that
- 9 things
- 10 J: ok so it felt-
- 11 C: I feel very uncomfortable

7.2.3 Summary

In the data, many factors were found which contributed to how comfortable or uncomfortable the customer perceived the service situation. Both kinds of situations mostly had to do with the behaviour of the employee in the situation, but the employee's skills in English were also found to have an important role in making the intercultural service situation comfortable and satisfactory for the customer.

7.3. IRC in relation to satisfaction

When analysing inter-role congruence (IRC) in comparison to customer satisfaction it was again determined to split the interviewees into two groups in the analysis process. This is because in the data the Asian group generally showed lower IRC in comparison

to the Western group. This may imply that the different groups are accustomed to different types of service interaction and therefore have different needs when it comes to the satisfactory completion of a service encounter. Next we will look at situations when high and low IRC results in either satisfactory or unsatisfactory service from the point of view of the customer.

7.3.1 The Asian group

When analysing the connection between IRC and satisfaction in the Asian group, a lot of data was found. The interviewees did not report having to change their role as a customer as much as they reported a difference in the service employee's role from what they had expected. Low IRC in service situations resulted into several positive outcomes, but the amount of occurrences of unsatisfactory service seemed much higher.

Two South-Korean interviewees were amazed with the refund system in Finnish shops and how trusting the service employees seemed to be in relation to their customers. They reported several incidents where they were able to change products they bought from a shop without having to show a receipt. According to them, this would never have been possible in their home country. As another example of satisfactory service, both Chinese and both South-Korean interviewees mentioned the freedom they are given in shops by the service employees. Unlike what they were accustomed to in their home countries, in Finnish shops they were able to shop without the employee eagerly trying to serve them or sell them products. These are examples of situations when low IRC resulted into a satisfactory service outcome.

On the opposite side to this, the free atmosphere also seemed to have a negative side to it. Less imposition by the employee was also interpreted as a low amount or low level of service. In the next example, M describes how in South-Korea there is a work ethic where "customer is king" and the employees eagerly serve the customer trying to make them buy products (lines 11 to 19). This contradicts to what she experienced in Finland because the customer is given more freedom, but also less service (lines 27 and 28).

EXAMPLE 27 (Female, South-Korea)

- 1 J: do the customer service people do they act the same way as Koreans or do
- 2 they have some other manners or
- 3 M: ok I remember in the the- department store when we went (.) go to the some

- 4 clothes shop
 5 J: yeah
 6 M: actually in Korea usually think the customer is king (.)
 7 J: ah yes yes
 8 M: the customer is king and they really really- how to say- pretend to be very
 9 friendly
 10 J: ok
 11 M: yeah you know- of course they are friendly but (.) it's their job to be very
 12 friendly towards the person- the customers (.) for example in Korea when we
 13 go to the (?) shop and the clothes shop
 14 J: yeah
 15 M: they just come to me and aah hey what do you need do you need this one or
 16 blablabla they say a lot of things to us but here they're a bit don't care ((laugh))
 17 I cannot find the clerk or workers working in the market and actually they just
 18 do what they (.) should and just calculated the price and just (.) like that but (.)
 19 mmm I think the Korean customer service the lip service
 20 J: mmhm
 21 M: is more- much better than here
 22 J: oh really
 23 M: and more- actually sometimes I feel very uncomfortable because they just th-
 24 follow me and took clothes approach to me and just suggested- really
 25 comment everything so it's really difficult to say that I don't want to buy this
 26 one or I just look around without any buy something but it's very difficult
 27 ((laugh)) but here it's very free ((laugh)) and (.) um they more (.) feel relaxed
 28 they don't have any burden to behave toward the customer like that or like that

Also F from Japan mentioned that he is able to expect more service in Japan than in Finland (see example 28). In the below example, F explains that although service in Finland has been kind towards him, he can rely on getting a solution to a problem better with Japanese service employees (lines 1 to 8). Although service has been kind, it has not always met his requirements as a customer (lines 9 to 13).

EXAMPLE 28 (Male, Japan)

- 1 F: I think I really expect more things (.) um to the Japanese cashier or ((laugh))
 2 or like Japanese customer service because I know that uhh (.) they really like
 3 uh (.) more- more conservative for the (.) working
 4 J: mm
 5 F: and if I ask something I know that they try to find the resolution or something
 6 to the problem
 7 J: mm
 8 F: so I think I can expect more things in Japan yeah I think so

 9 J: well because you said that in Japan you can expect a bit more (.) has it
 10 happened that in Finland you sometimes do not get enough service or-
 11 F: yes ((cough)) yeah sometimes yeah of course I ask something people reply me
 12 very kindly, of course but I think uh (.) sometimes they (.) just gave up
 13 finding some resolution for the problem
 14 J: ok ok how does that make you feel as a customer
 15 F: I think it's (.) yeah it's still kind I think (laugh)
 16 J: oh ok yeah ((laugh)) but just- just the way to solve problems may be different
 17 in Japan
 18 F: yeah I think so

Also, the amount of effort that the employees make when trying to please a customer was criticised. In the next example, C explains how her requirements as a customer were not met by a Finnish service employee and the employee did not make an effort to make her happy as a customer. She had bought shoes that later on broke and had gone back to the shoe shop to get help in fixing them. This example is the same as example 11 in chapter 6.4.2.

EXAMPLE 29 (Female, China)

- 1 C: I didn't expect them to exchange them or give the money back to me but I
 2 want them to mend it
 3 J: yeah
 4 C: it seems to me a- a small problem I think for the shoes shop
 5 J: mmhmm
 6 C: but when I go there the sales person just said to me that (.) it's not so good
 7 products- it's not so good quality because it's so **cheap** and I can't do
 8 anything for you for the shoes
 9 J: ok
 10 C: =yeah and they are very confident to say that they don't feel any sorry for me
 11 J: ok
 12 C: they even didn't say sorry they just say (.) it's because you bought a cheap
 13 product when they have problems you can't you anything about them
 14 J: ok
 15 C: so I feel very unhappy about that experience

 16 C: I think especially when the customer have some problems of their products
 17 they should especially care about that because at that time the customer (.)
 18 could be angry or not happy (.) and they should satisfy the customers
 19 otherwise they will harm their reputation
 20 J: mm
 21 C: and yeah the customer will never go to the shop again and they will speak bad
 22 words to t-this shop to the people they know

In the above example, C brings up making the customer happy and the reputation of the shop (lines 16 to 22). In her experience the employee was not willing to do much to make her happy as a customer. Also, in her view, failing to satisfy the customer results in harming the reputation of the shop itself.

Customer orientation seemed to be a concept that described the service behavior that interviewees in the Asian group were used to. According to the interviews, in Finland not as much effort is made into making the customer happy or feel like “a king”. M from South-Korea also mentioned that in Finland it is hard for her to think of the employee as a servant. According to her, in Finland the customer must also take the employee into consideration more and cannot necessarily act like a king in the service

encounter. Both the South-Korean interviewees made interesting remarks of the work ethic in Finland (see example 30).

EXAMPLE 30 (Female, South-Korea)

- 1 K: we always say Finnish people doesn't work (.) Finnish people why do they-
 2 why they are not working how can they eat and wear and something (.) (?)
 3 really wondered they are not working- in our mind
 4 J: yeah yeah
 5 K: because ((laugh)) (.) yeah Korea and japan there just people are go to work
 6 work work for whole day and it's really normal that they work until 10
 7 o'clock pm it's really normal and and like 11 the bus are full of people there
 8 and buses are working like until 2 am or 3 am
 9 J: yeah
 10 K: like every 10 minutes it comes it's really nothing, but here is (.) the workers
 11 have to stop work at like 6 or something or 7 or something and it's really strict
 12 it's more about workers are really important that's really good (.) but they are
 13 not working

As opposed to South-Korea, in Finland employees stop working earlier and from her point of view it seems as Finnish people do not work enough to make a living (lines 1 to 3). On line 12, K mentions that workers are considered very important. This is a huge difference to the previously mentioned work ethic of “customer is king”.

7.3.2 The Western group

Interviewees in the Western group did not give many examples of IRC in relation to satisfaction. From this it may be inferred that many of the respondents experienced high IRC and therefore did not notice to mention many incidents where IRC was involved. This is where the Asian and Western groups differ significantly. The only example mentioned of a positive similarity in the roles of the employees was politeness towards the customer. However, in the few cases when the role of the employee was reported to have differed from what the interviewees were used to in their home countries, results similar to the Asian group's came up.

A from Spain mentioned freedom in Finnish shops to be a positive thing just as many other interviewees did in the Asian group (see example 31). She explains how the customers in Finland are free to search for clothes on their own and to try them on. Also she mentions a ticket system that is in use in Spanish clothing stores to control the amount of clothing that is taken to the dressing room (lines 27 to 31). In shops in

Finland without this system it is easier for her to shop (line 33). This also supports the issue of employees trusting customers that was discussed in the Asian group's analysis.

EXAMPLE 31 (Female, Spain)

- 1 J: how about like (.) if you think about clothing shops for example (.) I know that
 2 in some countries there's a lot of employees a lot of people there helping you
 3 and please buy this and this and they come to help you in the uh dressing
 4 rooms and-
 5 A: yeah
 6 J: but how about in spain and how've you noticed in Finland
 7 A: uhhfff- I prefer the the Finnish way ((laugh))
 8 J: oh
 9 A: I have to say (.) because well uh it's me I like to go to shop and lo- (.) look the-
 10 the-the clothes for example by myself but I don't like if I have to have by my
 11 side ((laugh)) a person saying all the time *can I help you can I help you can I*
 12 *help you*
 13 J: ((laugh)) yeah
 14 A: I don't like it (.) and uh (.) well it's not so (.) it's similar but here you you are (.)
 15 free to take your clothes to go to to to try them
 16 J: yeah
 17 A: I think it's umm(.) better (.) in Spain (.) we have more employers and of course
 18 they ask you very polite in a very polite way can I help you
 19 J: yeah
 20 A: if you say no (.) they leave you alone
 21 J: ok ok
 22 A: but uh well in general
 23 J: mmm
 24 A. there are some exceptions ((laugh))
 25 J: ((laugh)) yeah
 26 A: like *can I help you can I help*
 27 A: and uhh but you have a control if you want to take some clothes
 28 J: mm
 29 A: uhh you you have to show the clothes (.) they have to give you like well I
 30 don't know like a ticket or something to say that you are going to try on three
 31 T-shirts for example
 32 J: oh yeah yeah
 33 A: so I think here is uhh how do you say (.) easier to- to go shopping ((laugh))
 34 J: ((laugh)) so you have more freedom to yourself
 35 A: yes yes

As in the Asian group's analysis, D from Canada explains a situation when the freedom given to a customer results in a lack of service and to a lower level of customer orientation to what she has been used to (see example 32).

EXAMPLE 32 (Female, Canada)

- 1 D: um actually one time when I first got here I had to set up a bank account and
 2 we went to the orange bank Osuus-
 3 J: Osuuspankki
 4 D: that one yeah that's the one my tutor had set me up with
 5 J: mmhmm
 6 D: and I went and made this bank account and it was good and then I had to pay
 7 rent
 8 J: ok

- 9 D: and Osuuspankki to get an online account you need a social insurance number,
 10 J: ah yeah
 11 D: Finnish one and I don't have that and I wasn't about to get one because I don't
 12 need a job here so
 13 J: yeah
 14 D: but my friends with another bank Nordea had online banking already
 15 J: ok
 16 D: and I was like ok I have to pay rent and I don't want to pay this fee to pay in
 17 person all the time (.) so I had to change my account and I went there and
 18 explained it to them and they were like no it's illegal to have online banking
 19 without a social insurance number and I was like (.) no it's not (.) it's not true
 20 uhh and I said ok well close my account then and they were like (.)ok (.)
 21 yeah(.) off you go ((laugh)) and I was really shocked cause at home if you
 22 wanted to close like a bank account or leave a business to go to another one
 23 they would do anything to try and stop you
 24 J: yeah
 25 D: they would say no no no stay with us we can fix this we can work it out (.) all
 26 about customer loyalty (.) which is a big think yeah with this bank I was
 27 surprised that they were just yeah ok ((laugh)) here you go (.) and I switched
 28 banks and everything was better but I was shock- I'm still like- (.) oh ok sure
 29 (.) I'll do that (.) but that's the only thing I've really run into most of the time
 30 it's the language barrier

Also in D's case, the employee was not willing to "go the extra mile" in order to make the customer happy. Terminating the bank account was seemingly easy and switching to another bank did not seem to be a problem from the point of view of the employee (lines 20 to 29). D mentions the concept of customer loyalty that may be interpreted as a similar term to the previously mentioned customer orientation. The situation ended unsatisfactorily for D and she ended up using the services of another bank. At the end of the interview D also mentioned that it would be nice if Finnish customer service employees were more attentive to customers.

7.3.3 Summary

In the interviews it seemed more common for the interviewees to recognise or to remember service behaviour or customs that differed from what they were normally used to in their home country. Freedom of the customer and employee, customer orientation and the employee's willingness to serve the customer were considered to be major factors that influenced the satisfactory outcome of the service situation by many interviewees in the Asian group as well as the Western group. Also, in many examples in the Asian group the interviewees found the work ethic in Finland to be different from what they were used to in their own country. Although some results found were similar when interviewing Asian and Western interviewees, it is important to notice that the interviewees in the Asian group reported significantly higher amounts of incidents

where IRC was related to the satisfactory or unsatisfactory outcome of the service. The Western group on the other hand rarely mentioned cases that had to do with IRC. From this section it may be concluded that the freedom of the roles of the customer and employee have a positive and negative side to them when considering customer satisfaction. From the point of view of the interviewees, freedom of the customer to shop as they pleased and the trust they were given by the employees contributed to satisfactory service outcomes. However, freedom on the employee's side may result in a lower level of service and customer orientation that the customer was hoping for.

7.4 ICC in relation to satisfaction

In the first analysis chapter of this study, the data showed that customers with higher intercultural competence (ICC) displayed higher amounts of interaction comfort (IC) and inter-role congruence (IRC) in service situations, which contributed to satisfactory service outcomes. In addition to having a direct effect on satisfaction, ICC also influences it through other areas of the intercultural service encounter. Different to the previous concepts (PCD, IC, IRC), ICC is not tied to only the service encounter at hand, but it is an on-going state or an ability which has the potential to change and develop through knowledge and experiences. Although in this section of the analysis the aim is to examine ICC behaviour which led to satisfactory or unsatisfactory service outcomes, it is important to notice the different nature of ICC in comparison to the other concepts in the analysis.

7.4.1 Satisfactory service and ICC

Interviewees who were analysed as having higher ICC seemed to be able to cope relatively well in intercultural service encounters where problems arose and did not necessarily think the service was unsatisfactory because it was different from what they were used to. In example 33, E (high ICC) explains that although there was a problem in communication with the service employee, she had been able to prepare for such situations beforehand.

EXAMPLE 33 (Female, England)

- 1 J: back to those situations when you felt like you weren't understood by the
- 2 employee (.) umm how did that like make you feel did that make you feel

- 3 more like uncomfortable or did it make you feel (..) I-we-I don't know how did
 4 you feel
 5 E: umm (..) I wasn't uncomfortable but I didn't really know what to do next
 6 because I didn't want to be rude I had to somehow end the conversation we
 7 were kind of having
 8 J: ok
 9 E: umm so I would just say umm that's ok sorry just (..) maybe go ask someone
 10 else (?) like the post office
 11 J: ok
 12 E: but (..) yeah (..) I'm not sure how I felt (..) I kind of expected sometimes
 13 because I am not speaking their language
 14 J: mmhmm ok
 15 E: so I should have to come cross these situations
 16 J: ok uh well so you knew that from the beginning too
 17 E: yeah

E understands that because she does not speak Finnish it is possible that there might be communication problems during her stay in Finland. Because of her high ICC she understands the reasons why the service did not go as planned and is able to accept the situation.

D from Canada, who was also determined to have higher ICC, summed up the relationship between culture and customer service very well in example 34:

EXAMPLE 34 (Female, Canada)

- 1 J: so in general does it seem like well in general does it seem like the Finnish
 2 customer service people are more far away from the customer that in Canada
 3 D: mm yeah definitely sometimes you are overwhelmed by how much customer
 4 service you receive sometimes it's too much at home but here maybe it's just
 5 right maybe it's too low I think it all falls on a spectrum of the culture

D explains her view on culture and customer service in Canada and Finland. On lines 4 and 5 she states that whether the service received is too much, too little or just right depends on culture. What we perceive as “just right” depends on the cultural settings. In D's case, throughout the interview she seemed very relaxed about service situations she had come across, even those which did not go quite as she may have wanted. She displayed understanding of cultural differences in service encounters and was generally able to cope in problem situations in a calm and relaxed way.

The next example displays intercultural understanding on the employee's side. In example 35, P explains how she got very good service at the pharmacist in English.

EXAMPLE 35 (Female, Poland)

- 1 J: do you have anything else you want to say about Finnish customer service
- 2 P: I think that- in pharmacy you have really good service
- 3 J: oh?
- 4 P: just that if I need something the women explain me everything
- 5 J: =in English?
- 6 P: in English yeah and even print some information so it was really good service

P is happy about the detailed service she got in English by the employee. She also received some extra service in the form of a print out of some information relating to her business there. In this example the employee seems to have taken time to help the customer who does not speak Finnish. The employee helped the customer with her requests (line 4) in English and went the “extra mile” in printing out information for the customer, which is assumed to also have been in English here. The employee shows understanding of the special needs of a foreign customer, which led to a satisfactory service outcome on the customer’s side.

7.4.2 Unsatisfactory service and ICC

A large part of unsatisfactory service reported in the data seemed to be because of issues in communication and language. Language is also linked to ICC and through it can contribute to either satisfactory or unsatisfactory service. In example 33 in the previous sub-chapter, E’s high ICC enabled her to look past language as a factor which determined satisfactory or unsatisfactory service. In the next example, C describes a similar situation to E’s. She had had trouble communicating with bus drivers in Finland, because of their low levels of English. Example 36 was also presented previously in chapter 6.3.2 as example 9.

EXAMPLE 36 (Female, China)

- 1 C: yeah uh sometimes uh sometimes when I don't know the name of the place the
- 2 exact name of the of the district or the name- street name I can only describe
- 3 but the bus driver cannot cannot understand it all- all so maybe I will find-
- 4 hopefully I can find a translator like a Finnish passby and they can speak
- 5 English and Finnish and they can help us translate but sometimes I can't find
- 6 so I just get off the bus and ((laugh)) yeah and maybe ask someone what is the
- 7 name but it's really like (??) make me headache
- ***
- 8 C: I of course I can feel very- I feel very bad about that because I think that bus
- 9 driver they should speak English
- 10 J: mm
- 11 C: like there are international people and when they go to somewhere it can be
- 12 quite difficult
- 13 J: mm

- 14 C: and I well I go travelling in other countries like the most people in the train or
 15 on the bus they can speak good English so and also the train- the conductors of
 16 the train in Finland they cannot- mostly they cannot speak English

C criticises bus drivers and train conductors in Finland for not having good command of English, unlike in other countries she has visited. C's and E's approaches to communication problems with service employees are very different. Therefore although a service situation might be similar the outcome and the level of satisfaction for the customer vary from person to person. In these two compared cases the level of the interviewees' ICC contributed to the outcome of the service.

Within the scope of low ICC on the employee's side, bringing up the customer's culture or home country in conversation had also triggered uncomfortable situations for the interviewees. For example, a Chinese interviewee did not appreciate being asked about her backgrounds by a sales employee, because it made her feel uncomfortable being seen as a foreigner as opposed to a "normal" customer. She thought that maybe the behaviour of the employee was because he did not have a lot of experience of Chinese customers. In another case, a woman from the Czech Republic recalled a situation when a post office worker had mistakenly called her home country Czechoslovakia. In some other situations the location of the Czech Republic had been placed in Eastern Europe by the service employees. Because of history and political issues, false knowledge presented like this may cause the customer to be unsatisfied with the service interaction with the employee.

7.4.3 Summary

When it comes to ICC, how satisfactory intercultural service situations are evaluated is very individual. The more aware of cultural factors the customer is, the easier it is for him or her to cope in an unfamiliar service situation and not judge the service as unsatisfactory although the service may not have been what the customer had expected. In general, in the data customers with higher ICC were more unlikely to evaluate the service they received as unsatisfactory, despite problems that may have occurred in the service process. They showed understanding towards the service culture in Finland and were able to cope with differences in the service compared to the service culture in their home country. Also, when an employee showed understanding of the needs of intercultural customers through ways of language use or more detailed service, the

service was perceived as satisfactory by the customers. On the other hand, when employees displayed a lack of experience in serving foreign customers or talked about the customer's country without knowing facts or not showing enough discretion, the customers felt uncomfortable in the service situations. Therefore, ICC works in both ways in the service interaction. High ICC on the side of either (or both) the customer or employee may help in making the service situation into a satisfactory experience for the customer, despite possible problems.

8 DISCUSSION AND CONCLUSION

In this chapter, findings, applications and limitations of this study will be discussed. The discussion is divided into four parts. In chapter 8.1 the analysis on the application of the ICSE conceptual framework is discussed. The results of the study in relation to research question 2 will also be discussed. Chapter 8.2 discusses positive and negative intercultural customer service situations from the point of view of the foreign customer and seeks answers for research question 1. In chapter 8.3 other findings and connections to other studies besides the original study of the ICSE conceptual framework by Sharma et al. (2009) are discussed. Finally chapter 8.4 presents limitations of the current study and gives suggestions for future studies in the field of intercultural customer service.

8.1 The applicability of the ICSE conceptual framework

The discussion of results for research question 2 is divided into two parts. First a summary of the findings in relation to the accuracy of the ICSE conceptual framework in the context of this study is presented. This is followed by an evaluation on the ICSE framework on the basis of this study about its applicability to further studies along with a discussion of its limitations. This chapter will also include some suggestions for further studies concerning the ICSE conceptual framework.

8.1.1 The accuracy of the ICSE conceptual framework in the current study

When examining cases with high perceived cultural distance resulting in lower interaction comfort, the findings of this study supported proposition 1: perceived cultural distance (PCD) is negatively associated with interaction comfort (IC). The opposite connection between the two concepts was harder to find in cases of low perceived cultural distance. The analysis suggested that interviewees with low PCD did not mention their interaction comfort in service situations because the situations closely resembled the kind of service encounter they were used to in their home country. However, this is an assumption drawn from the data and needs further study to be confirmed. Nonetheless, overall proposition 1 seemed to work within the areas which could be examined within the limits of the data. When interviewees were confronted with situations that were not familiar to them, in an otherwise familiar context

(customer service encounter), discomfort was often noticed. In addition it was noticed that racial factors or ethnicity did seem to have an influence on whether or not the interviewee experienced high cultural distance with the service employee in some cases. However a judgment on an individual's PCD cannot be made solely on ethnic factors. A customer and employee with even a similar ethnic background may experience high PCD with each other depending on the context of the encounter, as it was found in the analysis.

The connection between high perceived cultural distance (PCD) and low inter-role congruence (IRC) was clearly noticed in the data. In service situations where the customers perceived cultural distance, they also noticed differences in the role of the employee or noticed the role they were used to as a customer was different to the norm in a Finnish customer service situation. However, as in the case of low PCD associated with high IC, here the connection between low PCD and high IRC was not clearly found in the data. The analysis results were interpreted similarly as in the case of low PCD and high IC: the interviewees with low PCD did not mention about the roles of the employee or customer in service situations because the situations closely resembled the kind of service encounter they were used to in their home country. In this case as well further studies are needed in order to be able to verify this interpretation of the results. Although there is a lack of conclusive data in the case of high IRC encounters, there was no evidence found in the data that would invalidate proposition 2: perceived cultural distance is negatively associated with inter-role congruence. Therefore it was found to be a working component of the ICSE framework in this study.

After working through the problem of defining intercultural competence in the case of the ICSE conceptual framework, confirming the validity of proposition 5 was relatively easy. The data was consistent in showing that customers with higher intercultural competence (ICC) felt more comfortable in problematic customer service encounters than customers with lower ICC. Thus the data found in this study supports the ICSE conceptual framework's proposition 5: Intercultural competence is positively associated with interaction comfort.

In different countries and cultures the expected roles and behaviours of the customer and employee might be different from what the customer is used to in their own culture. The data showed that with higher ICC it was easier for customers to adapt to the

required different customer's role, and to the role of the employee, although it might have been different from what the customer was used to in his or her home country. This indicates high inter-role congruence and supports proposition 6: intercultural competence is positively associated with inter-role congruence. Reverse situations with low ICC and low IRC were also found to be accurate according to the data. Therefore the data from this study shows that customers with lower ICC may have trouble adapting to the required role of the customer in a foreign culture. It may also be more difficult for such customers to accept different behaviour from service employees than what they are used to in their own culture. These findings support the ICSE frameworks proposition 6: ICC is positively associated with IRC.

In the case of proposition 7: the negative association between perceived cultural distance and interaction comfort is weaker for individuals with high versus low intercultural competence, the ICSE framework was missing relevant information to the study. Because of this only service encounters with high perceived cultural distance (PCD) could be analysed. In the analysis, service situations with high perceived cultural distance (PCD) were analysed in relation to the customer's intercultural competence (ICC). It was found that customers with higher ICC experienced less discomfort in high PCD customer service encounters than customers with lower ICC. The link between high PCD and low IC did not change for customers with low ICC. These findings support proposition 7.

Unlike in the case of proposition 7, the ICSE framework mentions that in proposition 8 only situations with high perceived cultural distance apply. This means that intercultural competence may not affect the connection between low perceived cultural distance (PCD) and high inter-role congruence (IRC). In the cases of high PCD and low IRC, high ICC was noticed to weaken the link between PCD and IRC resulting in a higher IRC. In cases with low ICC customers a positive change in IRC was not found. These findings support the last of the studied propositions, proposition 8: The negative association between perceived cultural distance and inter-role congruence is weaker for individuals with high versus low intercultural competence.

8.1.2 Evaluation of the ICSE conceptual framework and its applicability to further studies

Overall the ICSE framework seemed accurate in the case of the current study. No evidence that would invalidate the framework propositions was found in the data. However, some aspects of the propositions could not be fully examined. This was partly because of insufficient data and partly because of lacking information and explanations in the original study on the formation of the ICSE conceptual framework by Sharma et al (2009).

Firstly, the original study did not provide adequate information on how the interviews were conducted. No question sheet, sample questions or themes were presented. This makes the original study difficult to duplicate. However, although the designing of the interviews was mostly left to the researcher, Sharma et al. (2009: 228) did aim to make the ICSE conceptual framework into a common framework representing both the customer and employee. This indicates that the framework should be accurate also in differently conducted studies on the perceptions and behaviours of customers and employees in intercultural service encounters. Also, in the case of this study the aim was not to duplicate the previous study by Sharma et al. (2009) but to test the ICSE framework in a new study. Nevertheless, a guideline for the framework concepts would be helpful in order to be able to gather all the needed information concerning each concept during the interviews.

Secondly, criticism can be given on the somewhat lacking descriptions of the ICSE framework concepts. Based on the descriptions given in the original study, defining what kinds of behaviour or attributes are connected to each concept is largely left to the researcher's consideration. This opens a door for different interpretations of the data, which might have an effect on the results. Furthermore, during the analysis process it was noticed that some types of behaviour are intertwined with several concepts or that the concepts may be very closely connected when applied into a context. For example, if a customer feels that the behaviour of the employee does not meet the role expectations he or she has of a service employee, is the situation an indication of low inter-role congruence (IRC), high perceived cultural distance (PCD) or both? Of course in a case like this the context has to be taken into consideration, but nonetheless the two concepts seemed to intertwine in many cases in the data analysis. The concept which

was most problematic to find a definition for was intercultural competence (ICC). The reference study by Sharma et al. (2009) discussed previous studies and different definitions for ICC but it was left unclear how ICC was defined in the study. Although the different definitions have similar aspects to them, there seems yet to be a consensus on a broadly agreed general definition. The different definitions of ICC were also discussed in chapter 2.3 of this study.

Thirdly, the analysis raised questions about other connections between the framework concepts that were not discussed in the framework propositions. For example a direct connection between IRC and IC was not discussed. Further development of the framework with consideration to other possible links between the concepts might open up new connections within the framework.

To conclude, the ICSE conceptual framework by Sharma et al. (2009) provides interesting tools for intercultural service research. This study was based on the customer's point of view and examined 5 concepts and 6 framework propositions in relation to those concepts. The findings show all the examined propositions to be accurate in relation to the used data. Contrary findings to the framework propositions were not found. However, the framework's descriptions in relation to some concepts and propositions were found to be insufficient. Because of this the manifestations of the concepts in real life experiences are widely open for interpretation, questioning the reliability of future research. As an answer to this study's second research question, the ICSE conceptual framework was found to be applicable for further studies with limitations. All in all the ICSE conceptual framework is a promising step towards a working general framework in intercultural service encounters. However, at its present stage it is still incomplete and is in need of further concept definition and testing of propositions in different study settings. The creators of the conceptual framework also state that further testing of the framework requires more clearly defined measures for the framework constructs (Sharma et al. 2009: 238). In the light of these findings, further development research on the ICSE conceptual framework is suggested. However, caution is advised in cases of using the ICSE framework at its current stage as a core framework for further studies, because of its limitations. Using selected parts of the framework together with other theories may prove useful to studies especially if clear and concise measures to the framework constructs can be given and justified.

8.2 Satisfactory and unsatisfactory intercultural customer service situations

The second analysis studied positive and negative service situations by comparing perceived cultural distance (PCD), interaction comfort (IC), inter-role congruence (IRC) and intercultural competence (ICC) to satisfaction (SAT). The results were divided into two groups according to the ethnicity of the customer in the cases of the PCD and IRC analyses. The IC and ICC analyses did not show noticeable differences between the two groups and therefore no division was made in these cases. It is important to notice that the results of the analysis and the following discussion are based on data provided by a small sample of foreign customers. This study does not intend to present generalisations of what kind of customer service certain groups of people find satisfactory but to give examples of what may or may not be considered as satisfactory service in the case of the current study data.

In the analysis which compared PCD to customer satisfaction interesting differences were found between the two ethnic groups. The Asian group appreciated the good English skills of the employees and relaxed and humane atmosphere in the service situation as opposed to dealing with “cold” professionals that they might encounter in their own cultures. On the other hand they sometimes felt they were treated differently from other customers because of their ethnicity and criticised the lower customer orientation and serving of the customer’s needs that they encountered in Finland. When comparing these results to the Western group’s responses it was interesting to notice that the Western group’s opinions on the service were very much the opposite. They thought they were often mistaken to be Finns and were treated just as any other customer or if their foreign background did come up they often reported getting extra service for example because of language issues. It seems that there is a different point of view on Finnish customer service from the Asian and Western side. The Asian customers were used to receiving more detailed service and more attention from the customer service employees and thus found Finnish customer service to be missing an element of customer centeredness. The Western customers were rather often pleased that they could get detailed service mainly because of language issues. This is not to say that the Western customers did not encounter problematic service situations. They did as well and for those situations wished that the Finnish customer service employees would be more open and flexible towards their customers. The topic of customer orientation also crosses over to and overlaps with inter-role congruence. These results

show that when aiming for satisfactory intercultural customer service encounters it is important to take into consideration the different backgrounds and expectations of the foreign customers in comparison to the Finnish customers.

When analysing interaction comfort in customer service situations many types of positive employee behaviour was mentioned by the interviewees. The kindness and friendliness of the Finnish customer service employees was often reported. Also patience and giving detailed service when dealing with foreign customers who do not speak Finnish was appreciated. The employee's ability to speak English and the fluent flow of communication contributed to positive customer comfort. On the other hand, as expected, lacking English skills of the employee hindered the flow of the interaction thus making some customers feel uncomfortable. Purposely avoiding the customer, for example by avoiding eye contact or not replying, also often resulted in unsatisfactory service. The use of humour in intercultural customer service situations seemed to have various results on how satisfactory the service was perceived. On one hand some customers enjoyed joking and laughing together with the employee. On the other hand some customers felt uncomfortable or even offended as they thought the joke was focused on them or their request. It seems that in the case of interaction comfort the needs of the foreign customers are very similar to basic customer service principles, excluding language issues. Surely all customers, Finnish or foreign, would prefer friendly service and attention from the employee that is appropriate to a customer service encounter. Sadly, it was seen from the data that these basic courtesies and politeness were sometimes forgotten by the service employees. In the case of using humour in intercultural customer service interaction caution would be advised based on the results. As people from different cultures have different expectations about service encounters, humour may be seen as inappropriate by some.

In the case of inter-role congruence many interviewees in the Asian group reported differences in the role of the employees to what they were accustomed to in their home countries. However, the Western group did not really bring up IRC in the interviews. The possible reason for this was already discussed in chapter 7.3.2. It was assumed that the Western group had generally higher IRC and thus did not find it relevant to mention anything about the employee's role. Therefore it may be possible that the Asian and Western groups had different expectations when it came to the roles of the customer and employee. Above the concept of customer orientation was mentioned and it is also

connected to findings in relation to IRC. Freedom and trust were often mentioned by the Asian group interviewees. The employees allow the customers to shop freely in a relaxed atmosphere and trust the customers' honesty in shopping related issues. The interviewees had positive responses to these differences in the employee's role. However, the data shows that the freedom may also have had negative implications to it. In some cases the freedom to shop in privacy and in the customer's own pace was interpreted as a lack of service. The Asian group often mentioned cases when they did not receive enough service or the service they received was low in level. The phrase "the customer is king" and similar ideas were mentioned by customers in the Asian group and it seemed that this idea does not apply to Finnish customer service. Here we come back to customer orientation which was already mentioned in the discussion of the PCD results. Whereas the Western group did not report many incidents in relation to IRC, the Asian group often mentioned differences in the employees' role which referred to low customer centeredness. Based on the results it can be said that the Asian customers were used to getting more service, attention and generally being more highly regarded by the service employees in their home countries. This is a major aspect that needs to be considered in intercultural service. As the customers' expectations are different, failure to meet those expectations increases the risk of low service satisfaction for the customer. It is important for customer service employees to be aware of this in their work in order to be able to avoid and deal with conflict situations better and in order to deliver satisfactory service to different kinds of customers.

As mentioned in the analysis, intercultural competence differs from the other concepts in the framework in the sense that it is an ability of a person which can change over time with knowledge and experience. Service encounters that displayed ICC on the customer's and employee's side were both analysed. However, as this study focuses on the point of view of the customer, most data in relation to ICC was linked to the customer. In the first analysis in chapters 6.3.1, 6.4.1, 6.5.1 and 6.6.1 it was determined that high ICC had a positive influence on interaction comfort and inter-role congruence. Ultimately this led to a higher possibility of customer satisfaction despite possible conflicts in the service situation. This was also discussed in the second analysis in chapter 7.4.1. In the data, high ICC on the customer's side meant the ability to understand the cultural reasons why the service interaction may not have gone as smoothly as hoped. On the employee's side, going the extra mile in order to serve

foreign customers with unavoidable special needs, for example in language issues, was considered as high ICC behaviour.

Analysis chapters 6.3.2, 6.4.2, 6.5.2, 6.6.2 and 7.4.2 discussed low ICC and its negative connections to IC and IRC and ultimately to lower levels of satisfaction. Low ICC on the customer's side was displayed as negative comparisons of Finnish service to service in their home country or in other foreign countries in the cases of unsatisfactory service outcomes. The main idea seemed to be that in other countries service is done in a better way whereas the customers with high ICC did not necessarily think of the different service styles as good or bad but just different to what they were used to because of cultural reasons. It is important to notice here that the data does not suggest that customers with high or low ICC were always satisfied or unsatisfied with the service they received respectively. High ICC was only noticed to have a positive influence on intercultural service situations, whereas the influence of low ICC was negative. The employees' low ICC was visible in behaviour which made the customer feel uneasy, for example pointing out that the customer was somehow different from others because of nationality or ethnicity, or bringing up false and/or culturally or politically delicate topics about the customer's home country. It seems that in the case of the employees, low ICC manifested from lack of knowledge and lack of experience in serving foreign customers. For example, different countries have different conversation topics which are delicate or even taboo because of cultural or historical reasons. Bringing these topics up in service situations which are unrelated may understandably make the customer feel uncomfortable. In order to improve the ICC of employees as well as customers, and therefore also increase the possibilities for satisfactory service outcomes, intercultural training and education is needed. The need for the intercultural training of employees was discussed earlier in chapter 3.5. This study also aims to contribute to intercultural customer service training and therefore a summary of the results and the discussion relating to the first research question, why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland, can be found in appendix 3. The summarized results are targeted for managers and customer service employees who serve an international clientele in Finland.

8.3 Other findings and connections to other studies

During the analysis other observations were made of the analysed intercultural service situations that did not directly have to do with the research questions of this study, but may nonetheless be useful to service employees in intercultural situations. These findings are also added to the summary aimed at customer service employees and managers (appendix 3). Some findings also shared similarities to results in other studies besides the study by Sharma et al. (2009) that were discussed in chapter 3 of this study. These findings are pointed out below.

During the analysis it was noticed that customers from a different culture to ours may have different requirements, needs and expectations for customer service interaction. The customer may be used to service that is more or less involved, active, customer oriented, personal and so on in comparison to customer service they encounter in Finland. It is important to notice that because of these different expectations in the service or the behaviour of the service employee possible conflicts and misunderstandings may arise, as did in many of the examples presented in chapter 7. While intercultural service encounters seem to be more susceptible to critical incidents than service encounters between people with the same cultural backgrounds, understanding possible reasons for conflicts may help both the employee and customer in dealing with the situation. This was seen in the analysis in chapters 6.5 and 6.6 as intercultural competence of the customer weakened the negative ties between perceived cultural distance and interaction comfort as well as perceived cultural difference and inter-role congruence. In practice intercultural competence may be displayed in service situations in a number of ways. From the data it was noticed that foreign customers may require more help from the service employee because of a language barrier or differences in the service style to what they are used to. The interviewees were generally pleased when a service employee went “the extra mile” in order to help them. Understanding difference and that the customer therefore may not understand or may misinterpret language, cultural norms or behaviour seems to be an important part in delivering satisfactory service to an intercultural clientele.

The results of this study in relation to behaviour which led to unsatisfactory service bear resemblance to the results found by Barker and Härtel (2004) when studying inequitable service in intercultural service situations and the service employee behaviours that lead

the customers to think they were treated unfairly. Similarities include behaviour such as lack of eye contact, not acknowledging the customer's presence, pretending to be busy and not wanting to go "the extra mile" in serving or helping the customer (Barker and Härtel 2004: 7). The study by Barker and Härtel (2004) was discussed in further detail in chapter 3.3.1.

An interesting connecting point was also found to the article by Tiittula (2005) that was discussed in chapter 2.2. Tiittula (2005: 134) explained that participants who communicate through a lingua franca that is not native to either create a cooperative communication style which often leads to successful outcomes. It was inferred that non-native lingua franca speakers may have more success in communication than if one of the participants was a native speaker. Findings similar to this were also noticed in the data of this study. In the case of this study the lingua franca being English, non-native English speakers often praised the English skills of service employees in Finland whereas native speakers of English complained about language barriers more than any other problems in service encounters. However, this is not to say that non-native English speakers did not complain about language barriers and communication problems. Language issues in relation to this were discussed in chapter 6.1.1.

8.4 The limitations of the current study and suggestions for future studies

Some limitations of this study were already discussed in chapter 8.1.2 when evaluating the ICSE conceptual framework and its applicability to further studies. Other limitations regarding the whole study are discussed here.

During the analysis it was noticed that the gathered data was lacking in some respects resulting in analysis that was missing some parts of information. These situations were discussed in chapters 6.1.2, 6.2.2 and 7.3.2. As the data was insufficient in some cases, a follow-up interview or questionnaire sent to the interviewees might have helped in answering some unanswered questions that came up in the analysis. However, in the case of this study a follow-up was not possible because of limitations in time and location issues. The interviews were conducted in late spring and most of the interviewees had already left Finland by the time the analysis procedures were started.

It is also important to notice the subjective factors that enter into the data and analysis. Firstly, the interview data was based on subjective experiences of the interviewees and was predisposed to the communicational style of the interviewees. For example, in some cases it was thought by the interviewer that the interviewee's politeness may have affected the answers given. Secondly, the analyses of the data are based on subjective interpretations, which was also pointed out by Sharma et al. (2009: 237) in the original study using the ICSE conceptual framework. The ambiguity of some framework concepts, which were already discussed in chapter 8.1.2, also created a need for subjective interpretations in relation to the framework.

Also, it is very important to point out that although in the analysis procedures of this study the interviewees were sometimes separated into groups according to ethnic backgrounds, this study does not suggest that all Western or East-Asian people would have the same opinions or behave similarly in intercultural service encounters. Each culture is different and a cultural group consists of individual people with their own individual opinions, values and norms. It was decided to group the interviewees based on ethnicity in this study because of similar tendencies and patterns that were noticed between interviewees whose cultural backgrounds were similar either geographically or historically.

Considering further research, it was found in this study that the ICSE conceptual framework provides a systematic way of organizing research data and gives an interesting view point to the studied topic. Further development of the framework and especially the definitions of the concepts would benefit the framework and its applicability to other studies. The framework would also benefit from further studies testing it in different kinds of research settings.

Because of the fairly small amount of existing studies, there is a need for further studies in the field of intercultural customer service in Finland. Furthermore, several studies discussed in chapter 3 expressed the need for intercultural training for employees. This study also recognizes the complexity of intercultural service encounters and the benefits training might offer to service providers. Therefore the need for studies in developing practical guidelines and theories for intercultural training is also expressed here. Also more research may be needed in order to make service providers aware of the need for and importance of intercultural training for service employees.

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APPENDIX 1

INTERVIEW QUESTIONS

Background information

- Age
- Tell me about your cultural background: Where are you from? Where are your parents from?
- Have you lived/travelled extensively in other countries before coming to Finland?
- What do you study at University?
- Where do you study in Finland at the moment?

Main body of the interview

Language skills:

- What languages do you speak? How long have you studied them?
- What languages do you use to communicate in Finland?

Experiences of staying in Finland:

- How long have you stayed in Finland? When did you begin your student exchange? Have you been in Finland before?
- How has your stay been in Finland?
- Compared to your own culture, what similarities and differences have you experienced in Finnish culture?

Experience of service situations:

- What is your overall impression of customer service in Finland? Why? (e.g. good, bad, neutral, similar to your own country)

-Tell me about specific service situations that you have personally encountered during your stay in Finland. Please give an example of both a negative and a positive service situation.

❖ General:

- What kind of service situation was it?
- How often have similar situations occurred?
- Tell me about the person serving you. (e.g. age, sex, personality, appearance, nationality)
- How did the service situation differ from similar situations in your own country or was it very similar? Did the employee behave differently from what you are used to? Did you as a customer behave differently than you would in your own country?

❖ Feelings/impressions:

- What kind of impression did you get of the employee/service situation?
- What kind of impression do you think the employee had of you?
- What did you think of the service situation? (e.g. funny, efficient, pleasant, difficult) Why?
- How did you feel in the service situation? Why?
- Please give a concrete example of what you liked /did not like in the service situation.

❖ Language:

- What language did you use? Why? What about the employee?
- Did you understand each other?
- Do you remember anything particular about the customer servant's body language? (e.g. hand movements, posture, overall appearance)

❖ Results:

- Where you satisfied with the service? Why?
- In case of problems, why do you think they occurred?
- What do you think would have made the service more successful?

Questions targeted at specific themes:

1. Intercultural competence (ICC)

- How long have you stayed in Finland?
- How has your stay been in Finland?
- How does the Finnish culture and how do the Finnish people seem to you?
- Tell me about your background: Where are you from? Where are your parents from?
- Have you lived/travelled in other countries before coming to Finland?

2. Perceived cultural distance (PCD)

- What was your first impression of the employee/service situation?
- How did the service situation differ from similar situations in your own country?
- How did you feel in the service situation? Why?
- What kind of impression do you think the employee had of you?

3. Interaction comfort (IC)

- How did you feel in the service situation? Why?

4. Inter-role congruence (IRC)

- How did the service situation differ from similar situations in your own country?
- Did the employee behave differently from what you are used to?
- Did you behave differently than you would in your own country?

5. Satisfaction (SAT)

- Were you satisfied with the service? Why?
- What do you think would have made the service more successful?

APPENDIX 2**TRANSCRIPTION KEY**

| | |
|---------------------------|--|
| (.) | pause |
| (..) | longer pause |
| (?) | unclear utterance |
| ((laugh)) | action |
| (service people) | transcriber's comment / clarification |
| oh | loud voice |
| <i>where are you from</i> | animated voice |
| <u>easier</u> | emphasized |
| quite a lot- | cut sentence |
| =yeah | immediately follows previous speech turn |
| *** | part of transcription cut out |

APPENDIX 3

FOR SATISFACTORY INTERCULTURAL SERVICE OUTCOMES: SUMMARY OF RESULTS FOR WORKPLACE USE

The purpose of this summary is to offer advice on satisfactory intercultural service based on the findings of this study for managers and employees of offices and companies with international clientele. This summary aims to present answers to the study's research question 1: why were certain intercultural service situations perceived as satisfactory or unsatisfactory by foreign customers in Finland? It is hoped that the findings of this study help prompt intercultural awareness at workplaces and give useful hands-on tips in dealing with intercultural customers.

The main points of the findings have been simplified and explicated below in order to accommodate the needs of the target group and to make the results easily digestible. The findings have been categorised into 4 sections according to the framework and analysis procedure used in the study. The analysis concepts related to each section can be found in brackets next to the topic headings. For more information on the analysis and results of each section please see the main body of the study.

It is important to note that this study was conducted from the point of view of the needs and wants of intercultural customers in Finland. The point of view of the service employees was not discussed in the study. The study is qualitative, meaning that the findings and the points given below are not based on the quantity of answers given by respondents but on reports and wishes given by, in this case 10, individual foreign customers in Finland. The most important findings according to the respondents are presented below.

Cultural differences in interaction (Perceived cultural distance, PCD)

- Many customers praised the humane and friendly atmosphere in customer service encounters in Finland.
- Foreign language abilities (English) are very much appreciated by foreign customers as many of them are unable to communicate in Finnish.
- Foreign customers may have different requirements for service, because they may be used to getting more/less service in their home country.
- Service situations may be conducted very differently in the home country of the foreign customer. Because of this the customer may require more attention, explanation, time and patience from the employee. It is important to understand that a foreign customer may have special needs and should not be considered the same as other Finnish customers who are more familiar with the culture, society, service procedures and the Finnish language.
- In this study it was noticed that foreign customers from Western countries were more familiar with the service style in Finland than customers from East-Asian countries.
- The customers wished for more customer orientation, i.e. more consideration to the customers' needs, wants and feelings, on the employee's part. The service culture in Finland was often seen to be very employee oriented. Because of this many customers felt like they were not getting adequate service or were not served properly by the employees.
- Some customers may feel discriminated against if they are treated differently from other customers because of their nationality.

For comfortable intercultural service encounters (Interaction comfort, IC)

- Employee attributes such as kindness, friendliness, helpfulness and patience help the customer to feel more comfortable in the service interaction.
- Humour should be used cautiously in intercultural service situations. In some cultures humour is not a part of service interactions and there is a risk of misunderstandings because of cultural differences.
- Fluent communication contributes to comfort in service encounters. Employee skills in foreign languages often promote this.
- Detailed information of the product or service may help in customer satisfaction.
- Avoidance makes customers feel uncomfortable. Avoidance includes employee behaviour such as not making eye contact with the customer, not replying or generally avoiding serving the foreign customer.
- It was also found that slow or unsure service may make the customer doubt the professional skills of the employee.

The roles of the employees and customers (Inter-role congruence, IRC)

- In this study, especially East-Asian customers (vs. Western customers) reported that the employee's role in Finland is different from what they are used to in their home country. This means that intercultural customers may expect different behaviour from the employee as a starting point.
- The freedom and trust given to customers was appreciated. This means for example, letting the customer take their time to shop without continuously encouraging them to buy products. This makes the shopping experience easier for the customer.
- However, freedom of the customer should not be interpreted as the absence of service. It is important that the service employee is easily accessible to the customer when help is needed.
- The customers hoped that employees in Finland would be more attentive towards customers and strive more for customer satisfaction.

Intercultural competence in service situations (Intercultural competence, ICC)

- Intercultural competence has been explained in multiple ways. In short it can be described as the ability to communicate appropriately in intercultural encounters.
- In the study it was found that intercultural competence was strongly related to the satisfactory outcome of the service encounters.
- For the employee intercultural competence behaviour can mean for example recognizing that the foreign customer may require extra service and going the "extra mile" in order to satisfy the customer's needs.
- Intercultural competence is also about understanding difference. Understanding that the customer does not necessarily understand the language, culture and behaviours that are connected to customer service in Finland.
- It is important to realize that some discussion topics may be taboo or may be considered differently in the foreign customer's home country than in Finland. For example, politics, history and financial issues may be topics like this. If it is necessary for the service to discuss topics that may be considered difficult for the customer, discretion on the employee's side may be needed.
- Intercultural competence of the customer also affects the service encounter. A customer with higher intercultural competence may have more information and experience of the service culture in Finland and is therefore able to adapt better to the service situation.

- However, foreign customers may not have much information or experience of the service culture in Finland. This is why consideration on the employees' side is important in order for the service outcome to be successful and satisfactory for the customer.