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CUSTOMER SERVICE SATISFACTION AND CULTURAL DIFFERENCES IN CUSTOMER SERVICE EXPECTATIONS IN SWITZERLAND

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Abstract

Customer satisfaction is a key driver of revenue. This paper investigates possible differences in customer service satisfaction and expectations between Swiss citizens and expatriates. The measurement of customer satisfaction and expectations is based on quantitative research in form of an online survey, where customers were asked to express opinions on statements via satisfaction scales, mapping various interactions with service providers in hospitality, finance, retail industry and analysis. The aim of the paper is to collect the said data as well as to analyze traditional customer satisfaction survey as secondary data and to offer recommendations for upgrading customer satisfaction in Switzerland, if any.

Key words: cultural differences, Switzerland, customer service, customer service satisfaction

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Introduction

Organizations use customer satisfaction as a prime business performance indicator and a weapon to achieve a sustainable competitive advantage in a dynamic environment (Suhaniya and Thusyanthy, 2016). According to Cronin et al. (2000), the term “satisfaction” refers to a positive, effective, and emotional response to a product or service. According to Shamsudin et al. (2015), satisfaction is an attitude associated with customer loyalty. Finally, according to Parker and Mathews (2001), “satisfaction can be viewed as an outcome of a consumption activity or experience; however, it is also represented as a process”.

Hunt (1982) reported that interest in customer satisfaction had increased to such an extent by the 1970s that over 500 studies were published about the topic. As this trend continued, Peterson and Wilson (1992) estimated the number of academic and trade articles on customer satisfaction to over 15,000.

Gustafsson, Johnson and Ross (2005) define customer satisfaction as a customer’s overall evaluation of the performance of an offering to date. Hayes (2008) defined the terms of customer satisfaction and perceptions of quality as the labels we use to summarize a set of observable actions related to the product or service. On the other hand, Hunt (1977) defined customer satisfaction as a process of evaluation that concluded that the experience was at least as good as it was supposed to be.

According to Yougdahl et al. (2003), “terms such as customer service, customer satisfaction, and delighting customers conjure mental pictures of attentive service providers meeting or exceeding our service needs, expectations, and desires”. Haralayya (2021) defines customer satisfaction as “the number of customers, or percentage of total customers, whose reported experience with a company, its products, or its services (ratings) exceeds specified satisfaction goals”. Also, according to Yi and Nataraajan (2018), “customer satisfaction is crucial to meeting the various needs of customers and companies”.

Ilias and Shamsudin (2020) discussed the impact of customer satisfaction and ways to achieve it in their paper, stating that “meeting the customers’ expectations is the first step towards customer satisfaction”, and

Suchánka and Králová (2018) found that “customer satisfaction has an impact on the performance and profitability of a company”.

The cited definitions indicate that customer service is a well-designed process whose final goal is to achieve quality of service and customer satisfaction.

In a multicultural country such as Switzerland, customers’ expectations and customer service are specific because the customers have backgrounds in different countries and cultures. Services and perceptions are different in each culture. In spite of the differences between perceptions, countries and cultures, generally we can agree that an inadequate customer service may be defined as a job that fails to meet customers’ expectations in terms of service quality, reaction time or overall consumer experience. The factors that influence customer service negatively include ineffective support personnel, lack of actual time assistance, or inability to understand the customers’ needs.

Cultural differences can create particularly bad impressions when you interact with a customer from a different part of the world, or even a subculture within your own country (Solomon, 2014).

Why does this happen? Culture is the set of assumptions, traditions, and values a community develops over time. Thus, members of a culture other than yours may interpret your behavior in ways that have not occurred to you, because of their community’s own assumptions, traditions, or values.

On the other hand, people should be careful when applying it as individuals because it does not always subscribe to their culture’s assumptions, norms, or values. Personal or family background can be a more powerful determinant of an individual’s values. One of my strongest recommendations in all areas of customer service is that you think about your customers as individuals rather than as groups. This core principle applies to cross-cultural communication, as well (Peterson, 2004).

While previous studies explored the effects of nationality on tourist behavior (e.g., Pizam and Sussmann, 1995), the role of the geographic origin of tourists in hospitality perceptions is still largely unknown. Outside of the hospitality context, existing evidence suggests that domestic and international tourists have different expectations and demands regarding service quality in various settings (Weiermair, 2000; Yuksel, 2004).

According to Steffen, Stettler and Huck (2020), “domestic and international tourists traveling in Switzerland place a similar importance on commercial hospitality, but domestic tourists are significantly less satisfied with their hospitality experiences in touristic service encounters.” Also, above authors argue that “in line with our hypothesis, domestic and international tourists seem to have different expectations and satisfaction ratings across the individual dimensions of the hospitality concept, with the largest differences in service providers’ openness toward other cultures”.

Johs, Henwood and Seaman (2007) researched the relationship between service predisposition and ethnic culture, that is, the relationships between specific cultural value dimensions and specific service attitudes, in an effort to answer the question if different teaching styles and locations have an effect on service disposition or ethnic culture. They found that “the biggest differences within the sample were those between the Scottish and Swiss sites, and most of these were concerned with SP components rather than value dimensions. European rather than Asian respondents were responsible for most of these differences, but there were some significant cultural differences between individuals of different nationalities.”

According to the European Customer Satisfaction Index⁸⁹ (ECSI), the UK had the highest customer satisfaction rate in Europe in 2017, as indicated in a report by the Customer Service Institute. The data also shows that countries such as Germany and the UK, which have lower levels of unemployment and higher GDP per capita, tend to have the best customer satisfaction scores. On the other hand, countries with higher unemployment rates and lower GDP – such as France, Italy and Spain – all score lower in customer satisfaction. As expected, products with substantial competition achieve the best results. The results are somewhat lower in services and retail, and they are the lowest in public and government agencies and institutions. The banking sector in Germany is rated the highest, whereas the banking sector in the UK is the least trusted. France and Spain have the lowest results, and results in Poland are also below average. It depends on priorities and expectations. There are some differences between countries: reliability scores the highest in Germany, simplicity scores the highest in

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the UK, and information scores the highest in Italy. Globally, food retail is the best rated sector, and telecommunications are the worst rated sector. As Switzerland has a traditional, process-oriented system that is predictable, stable and safe, and three culturally different regions, the purpose of this research was to determine what customer think of a service sector that is usually more people oriented.

This paper is organized into two primary segments. Research results are presented in the first segment, and coherent discussion and implications for future research and managerial practice are given in the second segment.

Research on cultural differences in customer service expectations in Switzerland

Following the literature review in the introduction, four research questions were proposed and tested in this study:

RQ1. Are there any differences between immigrants and Swiss citizens in terms of customer service expectations?

RQ2. Is there a difference between immigrants and Swiss citizens in terms of satisfaction with customer service in Switzerland?

RQ3. Is there a difference between expectations and satisfaction with customer service of newly arrived immigrants and those who have lived in Switzerland for 5+ years?

RQ4. Are there any differences in expectations and satisfaction with customer service between German, French and Italian speaking areas in Switzerland?

Instrument and research method

The survey was carried out in May 2022 among Swiss residents. A questionnaire is a useful method for data collection when the researchers focus on a large number of respondents (Horvat and Mioč 2012). Data collection by means of a questionnaire, according to Halma (2001), implies a process that allows the researcher to generalize the results from a sample

of the population. The collected data were analysed using the IBM SPSS Statistics 22.0. software package and MS Office Excel.

The respondents expressed their customer service satisfaction by ranking it on a Likert scale, where 1 stood for “very unsatisfied” and 5 stood for “very satisfied”. For the purposes of this study, the author created an on-line questionnaire consisting of questions on customer service satisfaction, customer service expectations, and the respondents’ relevant socio-demographic data.

Description of participants

There were 206 participants in the survey, of which 121 women and 85 men. The highest percentage of the respondents (up to 34%) belonged to the age group of between 35 and 45 years of age. Since the age group of between 45 and 54 years of age was the second most numerous in this survey, most of the sample (66%) falls within the age group of between 35 and 54 years of age. The age group of between 25 and 34 years of age represented 20.9% of the total sample. The vast majority of respondents (86.9%) thus falls within the age group of between 25 and 54 years of age.

Most of the respondents (73.8%) identified as immigrants, and 26.2 % identified as not immigrants, although just 13.1% of the total number of respondents were born and raised in Switzerland. That could mean that half of the respondents who did not consider themselves to be immigrants were not born in Switzerland, but became Swiss citizens, which is legally not possible before a minimum of ten consecutive years of living in Switzerland.

As mentioned before, the survey was conducted in Switzerland, but most of the respondents were from the French-speaking part of the country (58.3%), followed by the German-speaking part of Switzerland (38.3%), and only 3.4% were from the Italian-speaking region, which was further left out in the regional comparison.

Tables 1 and 2 show the structure of the sample according to the length of living in Switzerland and the region of origin.

Table 1. Structure of the sample according to the length of living in Switzerland

	Frequency	Percent	Cumulative Percent
0 – 4 years	59	28.6	28.6
5 – 9 years	59	28.6	57.3
10 years and more	61	29.6	86.9
I was born and raised in Switzerland	27	13.1	100.0
Total	206	100.0	

Source: Author's research

Table 2. Structure of the sample according to the region of origin

	Frequency	Percent	Valid Percent
Europe	80	38.8	52.6
Asia	9	4.4	5.9
North America	37	18.0	24.3
Africa	8	3.9	5.3
South America	16	7.8	10.5
Australia	2	1.0	1.3
Total	152	73.8	100.0
Missing System	54	26.2	
Total	206	100.0	

Source: Author's research

Interestingly, Table 3 shows that the respondents have quite a high level of education in general: 61.6% have a master's or doctoral degree.

Table 3. Highest degree or level of education

	Frequency	Percent	Cumulative Percent
Bachelor's Degree	65	31.6	31.6
High School Diploma	14	6.8	38.3
Master's Degree	96	46.6	85.0
Ph.D. or higher	31	15.0	100.0
Total	206	100.0	

Source: Author's research

Results

Average satisfaction rating is showed in Table 4. Respondents rated their satisfaction with customer service in five industries. The table below provides the average ratings for each of the industries, where a rating of 1 indicated the lowest level of satisfaction, and 5 the highest level of satisfaction.

Table 4. Average satisfaction

	N	Mean	Std. deviation
From your overall experience, how would you rate customer service in Switzerland?	206	3.54	1.010

*Source: Author's research**Table 5. How would you rate customer service in the following industries?*

	n	Min.	Max.	Mean	Std. deviation
Banking	206	1	5	3.55	1.137
Hospitality	206	1	5	3.50	1.090
Delivery services	206	1	5	3.34	1.028
Retail	206	1	5	3.32	1.074
Telecommunication	206	1	5	3.19	1.117

Source: Author's research

The data indicate that respondents are most satisfied with the services provided in the banking (3.55) and hospitality (3.5) industries, and compared to the five selected industries, they are the least satisfied with services in the telecommunications industry (3.19).

Table 6. What do you expect from customer services?

	Frequency	Percent
"People – first" attitude	42	20.4
Basic willingness to provide a service and improve the experience for the customer	1	.5
Customer centric caring attitude, w/o putting pressure to sell	1	.5
Effectiveness	1	.5
Friendliness	33	16.0
Knowledge	25	12.1
Patience	2	1.0
Proactivity to offer solutions	1	.5
Professionalism	74	35.9
Quickness	22	10.7
Swiss staff make you feel like your presence is an inconvenience	1	.5
Total	202	100.0

Source: Author's research

The data in Table 6 shows that professionalism (35.9%) is the trait the respondents expect the most from customer service, following a "people – first" attitude (20.4%).

The number of categories was lowered in further research.

Table 7. Chi-square test of independence

			Are you an immigrant?		Total
			1 Yes	2 No	
v9_2	2.00 "People-first" attitude	N	31	11	42
		%	73.8%	26.2%	100.0%
	8.00 Friendliness	n	24	9	33
		%	72.7%	27.3%	100.0%
	9.00 Knowledge	n	20	5	25
		%	80.0%	20.0%	100.0%
	12.00 Professionalism	n	54	20	74
		%	73.0%	27.0%	100.0%
	13.00 Quickness	n	17	5	22
		%	77.3%	22.7%	100.0%
Total		n	146	50	196
		%	74.5%	25.5%	100.0%

Source: Author's research

Referring to question number 1, "Is there any differences between immigrants and Swiss nationals in terms of customer service expectations?", the results of the Chi-square test do not reveal a difference in customer expectations between immigrants and Swiss nationals ($\chi^2 = 0,643$, $p > 0,05$).

Table 8. Customer service rating in Switzerland

	Immigrants	n	Mean	Std. deviation	Std. error mean	t-test statistics
From your overall experience, how would you rate customer service in CH?	Yes	152	3.45	1.002	.081	t = 2.201; df = 204, p = 0.029

Source: Author's research

The results of the independent samples t-test indicate the existence of a statistically significant difference between the group of respondents who are immigrants and those who are not ($t = 2.201$; $df = 204$, $p < 0.05$). The established statistical significance confirmed that respondents who are not immigrants are statistically significantly more satisfied with customer

services in Switzerland (3.80) compared to those who are immigrants (3.45). These results answer the research question number 2.

Table 9. Industries

Rate customer service in the industries	Immigrant	n	Mean	Std. deviation	Std. error mean	t-test statistics
Hospitality	Yes	152	3.45	1.060	.086	t = 1.272; df = 204, p > 0.05
	No	54	3.67	1.166	.159	
Banking	Yes	152	3.46	1.109	.090	t = 1.876; df = 204, p > 0.05
	No	54	3.80	1.188	.162	
Retail	Yes	152	3.32	1.027	.083	t = 0.153; df = 204, p > 0.05
	No	54	3.30	1.207	.164	
Telecommunication	Yes	152	3.23	1.125	.091	t = 0.882; df = 204, p > 0.05
	No	54	3.07	1.096	.149	
Delivery services	Yes	152	3.31	1.031	.084	t = 0.830; df = 204, p > 0.05
	No	54	3.44	1.022	.139	

Source: Author's research

If the rating of satisfaction with customer services is compared by industry, the conducted t-test of independent samples points to an absence of statistically significant differences in the rating of satisfaction in any industry between the ratings of immigrants and those who are not immigrants ($p > 0.05$).

Table 10. Independent samples t-test (rate customer service in the industries and living in Switzerland)

Rate customer service in the industries	Living in CH	n	Mean	Std. deviation	Std. error mean	t-test statistics
Hospitality	< 5 years	59	3.59	1.100	.143	t = 1.253; df = 177, p > 0.05
	> 5 years	120	3.38	1.093	.100	
Banking	< 5 years	59	3.47	1.135	.148	t = 0.049; df = 177, p > 0.05
	> 5 years	120	3.48	1.130	.103	
Retail	< 5 years	59	3.47	1.104	.144	t = 1.406; df = 177, p > 0.05
	> 5 years	120	3.23	1.067	.097	
Telecommunication	< 5 years	59	3.37	1.272	.166	t = 1.365; df = 177, p > 0.05
	> 5 years	120	3.13	1.073	.098	
Delivery services	< 5 years	59	3.42	1.133	.147	t = 0.640; df = 177, p > 0.05
	> 5 years	120	3.31	1.011	.092	

Source: Author's research

If the rating of satisfaction with customer services by industry is compared with respect to the time the immigrant spent in Switzerland, the conducted t-test of independent samples indicates the absence of statistically significant differences in the rating of satisfaction in any industry if the ratings are compared with respect to those residing in Switzerland for five years and less and five years and more ($p > 0.05$). The results in Table 10 refer to research question number three.

Research question number 4 was: “Are there any differences in expectations and satisfaction with customer service between German, French and Italian speaking areas in Switzerland?” Due to the small number of respondents from the Italian-speaking area, the author only tested the differences between the German and French-speaking areas.

Table 11. Independent samples t-test (overall experience and geographical distribution)

	Part of Switzerland (geographical distribution of the languages)	n	Mean	Std. deviation	Std. error mean	t-test statistics
From your overall experience, how would you rate customer service in Switzerland?	French	120	3.30	1.001	.091	t = 4.472; df = 197, p < 0.001
	German	79	3.92	.903	.102	

Source: Author's research

The results of the independent samples t-test indicate the existence of a statistically significant difference between the group of respondents who are from the French-speaking and German-speaking areas of Switzerland ($t = 4.472$; $df = 197$, $p < 0.001$). The established statistical significance confirmed that respondents from the German-speaking area of Switzerland are statistically significantly more satisfied with customer services in Switzerland (3.92) compared to respondents from the French-speaking area (3.30). This part also refers to research question number 4.

Table 12. Independent samples t-test (rate customer service in the industries and parts of Switzerland (geographical distribution of the languages))

Rate customer service in the industries	Part of Switzerland (geographical distribution of the languages)	n	Mean	Std. deviation	Std. error mean	t-test statistics
Hospitality	French	120	3.39	1.117	.102	t = 1.858; df = 197, p > 0.05
	German	79	3.68	1.032	.116	
Banking	French	120	3.36	1.187	.108	t = 3.066; df = 197, p = 0.002
	German	79	3.84	.993	.112	
Retail	French	120	3.13	1.076	.098	t = 13.361; df = 197, p = 0.001
	German	79	3.65	1.013	.114	
Telecommunications	French	120	3.14	1.147	.105	t = 0.991; df = 197, p > 0.05
	German	79	3.30	1.102	.124	
Delivery services	French	120	3.27	1.067	.097	t = 1.513; df = 197, p > 0.05
	German	79	3.49	.985	.111	

Source: Author's research

If the answers provided by French and German-speaking respondents are compared with regard to the evaluation of customer service satisfaction in five industries, it is obvious that there is a statistically significant difference in two industries. An analysis of the satisfaction with the service of the banking industry shows that respondents from the German-speaking area (3.84) are statistically significantly more satisfied with the service ($t = 3.066$; $df = 197$, $p = 0.002$) than respondents from the French-speaking area (3.36). A statistically significant difference was also detected with regard to the service industry ($t = 13.361$; $df = 197$, $p = 0.001$), where again the German respondents (3.65) report a statistically significantly higher satisfaction rating than the French (3.13). In the comparison of ratings for the hospitality, telecommunications and delivery service industries, no statistically significant differences were found between the German and French parts of Switzerland ($p > 0.05$).

Table 13. Industries and origin

	Born	N	Mean Rank	Sum of Ranks
Hospitality	0 – 35	179	100.24	17942.50
	I was born and raised in Switzerland	27	125.13	3378.50
	Total	206		
Banking	0 – 35	179	99.77	17858.50
	I was born and raised in Switzerland	27	128.24	3462.50
	Total	206		
Retail	0 – 35	179	103.66	18554.50
	I was born and raised in Switzerland	27	102.46	2766.50
	Total	206		
Telecommunications	0 – 35	179	105.04	18802.50
	I was born and raised in Switzerland	27	93.28	2518.50
	Total	206		
Delivery services	0 – 35	179	104.05	18625.50
	I was born and raised in Switzerland	27	99.83	2695.50
	Total	206		

Source: Author's research

Table 14. ANOVA test

	Hospitality	Banking	Retail	Telecommunications	Delivery services
Mann-Whitney U	1832.500	1748.500	2388.500	2140.500	2317.500
Wilcoxon W	17942.500	17858.500	2766.500	2518.500	2695.500
Z	-2.126	-2.401	-.101	-.993	-.361
Asymp. Sig. (2-tailed)	.034	.016	.920	.320	.718

Source: Author's research

Additionally, an ANOVA test was performed on all satisfaction variables with regard to age and education, but no difference was found, and no difference was found between men and women with regard to all variables of satisfaction (t-test).

Conclusion, limitations, and suggestion for future research

The paper analyzes customer satisfaction and expectations, and possible differences in customer service satisfaction and expectations between Swiss citizens and immigrants.

Institutions in Switzerland need data, i.e., feedback from customers, to upgrade customer satisfaction, understand the cultural differences, and ensure a good customer service. The role and importance of the collected data lies in the potential for their use by institutions to upgrade their services. The research in this paper highlights the importance of customers service improvement, and the results show that the institutions in Switzerland should lay the biggest emphasis on professionalism and the “people – first” attitude. According to Feng et al. (2019), to improve customer satisfaction, institutions need to be more focused on the psychological elements of the customers, and on excellent leadership. Also, according to Oh (1999), “companies’ efforts for improving service quality and customer satisfaction should be conducted holistically including value enhancement”.

The study has several limitations. The lack of literature regarding customer satisfaction in Switzerland is the first limitation, and the absence of research in the subject area in relation to cultural differences is the second limitation, since it is a factor that significantly defines the way to achieve quality of customer service. Limited access to the data, and the small sample size and small number of the sectors are also limiting factors.

One of the suggestions for future research is to perform similar research in another location (countries in Europe or countries in other continents), and compare it with results of this research (with Switzerland). New comparisons are also a possibility, for example, between the self-evaluation by customer service employees and evaluation by customers, or between the situation when the customer needs a service from an institution and the paid service that the customer wants.

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ZADOVOLJSTVO KORISNIČKIH USLUGA I KULTUROLOŠKE RAZLIKE U OČEKIVANJIMA KORISNIČKIH USLUGA U ŠVICARSKOJ

Sažetak

Zadovoljstvo korisnika ključna je dimenzija koja pokreće prihod. Svrha je istraživanja je ispitati postoje li razlike u zadovoljstvu korisničkih usluge i očekivanjima između građana koji su Švicarci i iseljenici. Mjerenje zadovoljstva i očekivanja korisnika temelji se na kvantitativnom istraživanju u obliku online ankete u kojoj se od korisnika traži da izrazi mišljenje o izjavama putem ljestvica zadovoljstva, mapirajući različite interakcije s pružateljima usluga u ugostiteljstvu, financijama, maloprodaji i analiza-ma. Cilj rada je prikupiti navedene podatke kao i analizirati istraživanja zadovoljstva kupaca kao sekundarne podatke te ponuditi preporuke za nadogradnju zadovoljstva kupaca u Švicarskoj, ako postoje.

Ključne riječi: kulturološke razlike, Švicarska, služba za korisnike, zadovoljstvo usluga za korisnike