

The role of ethnicity in consumer evaluation of services : a study of retail banking in the UK

Abigail Osei-Kumi (2005)

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PhD, Oxford Brookes University

# The Role of Ethnicity in Consumer Evaluation of Services: A Study of Retail Banking in the UK

Abigail Osei-Kumi

A thesis submitted in partial fulfilment of the requirements of  
Oxford Brookes University of the award of Doctor of Philosophy

August 2005

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## Abstract

Research looking at ethnicity and aspects of consumer financial behaviour in the UK suggests that ethnicity is overlooked among bank marketers, hence ignoring the potential marketing opportunities posed by the continuing existence of ethnic groups in the market place. This study aimed to understand the role played by ethnicity in shaping consumers' perceptions of service in the context of retail banking.

This study employed a qualitative exploratory approach, and adopted an interpretative and subjective stance with emphasis on meaning and experience. Data were collected from 30 individuals via in-depth ethnographic and phenomenological interviews over a two-stage process looking at ethnicity and services evaluation respectively. The interest here was to develop a description of the context in which ethnicity takes place, and to see how these meanings may come together to influence a consumption experience (services evaluation). The data were analysed by seeking and identifying common themes, to develop a description of how the phenomena (ethnicity and service evaluation) are experienced by informants and to determine the interrelationships between the concept of ethnicity and services evaluation.

The empirical evidence showed that the meanings associated with the concept of ethnicity for the informants of this study centred on three major elements of identity, culture and perceived discrimination and prejudice. These elements were further operationalised as an ethnic experience script that customers brought to the service encounter. The ethnic experience script formed one of the bases for the perception of service, especially when there was a service failure. The perception of service was tied to the script, in that, the script largely determined which of a respondent's previous experiences gained from being a member of an ethnic group and not of the service *per se* was relevant in judging the service encounter.

This thesis argues against the assumption made in the service evaluation literature that standards used as references by consumers are mostly bound to the knowledge relating the specific service category with which the customer is involved. This study's contribution is that there are other contextual knowledge representations (information not necessarily gained/tied to the existing service). One example is the ethnic experience script, which influences perceptions of service in addition to the traditionally modelled antecedents (for example in comparison with norms).

A key research implication that arises for this study is that understanding the role of ethnicity in service evaluation requires knowledge, not only of the attributes of a service. But also, the psychological and experientially determined ways by which ethnicity may shape the perception and interpretation of a service experience.

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What do I know for sure after this process? I DWELL IN POSSIBILITY because every day brings a chance for me to draw in my breath, kick of my shoes and dance!

*Dedicated to Mama*  
*1929-2003*



## Chapter 1

# Introduction: Ethnicity and Consumer Evaluation of Services

### 1.1. Background to Study

During the last two decades, consumption and consumer behaviour has attracted much attention from marketers and social scientists alike. According to Burton (2000), a plethora of subjects have benefited from the marketers' consideration. These debates have ranged from assessing the various faces of the consumer (Gabriel and Lang 1997) power relations between producers and consumers (Abercrombie 1994, Knights *et al.* 1994) discussion of the postmodern consumer (Firat 1992, Firat *et al.* 1995) and ethical issues associated with marketing to vulnerable groups and the poor (Smith and Cooper-Martin 1997). Burton (2002) further argues that despite the significant amount of attention given to a wider range of consumption and consumer behaviour in contemporary marketing theory, ethnicity as a consumer characteristic in its own right has been grossly under-researched, a view that has recently been reiterated by Henderson and Motley (2004).

Yet, ethnicity is an important marketing concept in multicultural societies (Burton 2000, Jamal 2003, Lee *et al.* 2002, Pires *et al.* 2003). The cultural diversity of the marketplace dictates that most individual transactions take place between marketers and consumers who come from different ethnic backgrounds (Jamal 2003). The co-existence of people of different ethnic backgrounds necessitates the identification of and serving the needs of these consumers (Jamal 1996). Although limited, the available research suggests that ethnicity is significant in how advertising is perceived, brand loyalty, consumer values, consumption patterns, family decision-making, word of mouth behaviour, perceived risk and direct mail usage amongst others (Chudry and Pallister 2002, Forehand and Deshpande 2001, Friend and Thompson 2003, Jamal 2003, Martin *et al.* 2004, Shaffer and O'Hara 1995, Xu *et al.* 2004). The thrust behind these findings is the view that ethnicity may serve as a potential predictor of various consumer behaviour and attitudes.

The relationship between ethnicity and service evaluation in the context of retail banking has not been directly addressed in the UK. Research looking at ethnicity and

aspects of consumer financial behaviour in the UK (Burton 1996, Devlin 2002, Haron *et al.* 1994, McKechnie 1992, Shanmuganthan *et al.* 2003) suggests that ethnicity is neglected, and there is relatively little interest among bank marketers, hence ignoring the potential marketing opportunities posed by the continuing existence of ethnic groups within the market place. There is thus a need for ethnicity and cultural differences to be fully integrated into consumer financial behaviour literature. Recently, however, several banks have been involved in 'Race for Opportunity', a business network of organisations working on race and diversity although Shanmuganthan *et al.* (2003) argue that there remains a noticeable gap between policy and practice, with this variability affecting the customer experience.

## **1.2. Services Evaluation and Ethnicity**

At the heart of most of the debates about financial services marketing lies a series of age-old questions, such as 'who are my customers?' and how do they behave?. Thus, the primary objective of service providers is to develop and provide offerings that satisfy consumer needs and expectations, thereby ensuring their own survival. To achieve this objective, service providers need to understand how consumers evaluate their service offerings. Only when a service provider has a fairly definite knowledge on how the service would be perceived by the customer, would s/he be able to direct their assessments in the preferred direction. Recognising and thoroughly understanding consumer evaluation processes are critical for the customer focus on which effective services marketing is based (Grace and O'Cass 2004, Healey and Lewis 2002, Zeithaml and Bitner 2003). Yet, in an increasingly multicultural society like Britain, where minority ethnic groups coexist with a mainstream population the majority, there is the possibility that minority ethnic groups may have needs and wants different from those of the mainstream. This leads to a question of how different segments of the market evaluate services received, and specifically, does ethnicity play a role in this? For marketers to fully realise the potential of ethnicity as a marketing tool, a more thorough understanding of its dynamics is needed.

## **1.3. Research Aims and Questions**

The aim of this thesis is to understand the role played by ethnicity in shaping consumers' perceptions of service. Although a great deal has been written on consumer evaluation of services with recent attempts looking at the role of culture in the evaluation process (Winsted 1997a, 1977b, Mattila 1999a, 1999b), there is yet no

study on how ethnicity as a construct may influence the service evaluation process. Why the move from culture to ethnicity? This is because culture is one aspect of ethnicity, and there may be other aspects of ethnicity, which may play a role in the evaluation process without culture being the only answer of the ethnic experience.

The study has three aims:

1. To explore how ethnicity functions at the level of lived experience, in order to capture expressions of ethnicity, to develop a description of the context in which ethnicity takes place.
2. To explore whether the expressions of ethnicity are a guide to how individuals make sense of their consumption experiences, to see how the meanings of ethnicity may come together to influence a consumption experience (services evaluation).
3. To investigate whether specific expressions of ethnicity can be linked to how consumer perceptions of service are shaped.

Thus the main question underlying this study is 'does ethnic identity play a role in shaping consumer perceptions of service encounters in retail financial services?'

The specific research questions are:

1. What are the possible meanings associated with the concept of ethnicity at the level of individual action?
2. What are the experiences of service and how do informants perceive them?
3. Can one determine whether the meanings associated with the concept of ethnicity inform the service evaluation strategies of informants?
4. What evidence is there of this?
5. Of the meanings associated with the concept of ethnicity, which plays a role in service evaluation and which does not?

Due to the study's exploratory nature and emphasis on meaning and experience, an interpretative stance, coupled with a qualitative methodology, relying primarily on ethnographic and phenomenological interviews was adopted in the exploration of ethnicity and services evaluation respectively. A qualitative methodology was justifiable, as the interest here was to develop a description of the context in which ethnicity takes place, and to see how these meanings may come together to influence a

consumption experience (services evaluation). Additionally, interviews offered a challenge to seek a different way of assessing customer perceptions of service without imposing the language or conceptual structure of service provision upon respondents. For the purposes of this study, the research interview does not only present a specific empirical method, it also involves a basic mode of constituting knowledge, and the human world as a conversational reality.

## **1.4. Structure**

**Chapter 1:** Introduces the background to and the aims and research questions of the research.

**Chapter 2: Services Evaluation: Moment of Truth** clarifies and then questions some of the fundamental assumptions that the key theoretical frameworks in the services literature make in light of the aims of this research. In understanding how consumers evaluate service experiences, the literature sheds light on the nature of the relationship between the concepts of consumer satisfaction and perceived quality. The service encounter is introduced as a unique context where customers build their perceptions of services, due to services characteristic attribute of intangibility and customer participation in the service production process. The service encounter occupies a central place in service evaluation as it impacts on service differentiation, quality control, delivery systems and customer satisfaction.

### **Chapter 3: Ethnicity: Culture, Identity and Minority Status**

In this chapter, aspects of ethnicity that may account for its importance as an influence in consumer behaviour namely, culture, identity and minority status are examined and explored. To get a fuller picture of how ethnicity is treated, current conceptualisations of ethnicity in consumer behaviour and ethnicity in Britain are reviewed. A synthesis of how the two main concepts guiding this study, ethnicity and service evaluation, come together for the purposes of the present investigation is also presented.

### **Chapter 4: Methodology and Research Design**

This chapter outlines and justifies the qualitative and exploratory nature of this study, using interviews as a data collection instrument. The outline includes a discussion of the different research philosophies, approaches, methods and techniques. Also set out is the ontological view, on which the epistemological and methodological approach

used in this study is based. A detailed description of the sampling and the process of gaining access to informants follow this. The data collection process is described and discussed in two stages, followed by the description and discussion of the analysis of the data. The final part of this chapter evaluates the findings of this study plus its limitations.

Such evidence is used extensively in **Chapter 5: Charting the Lived World:**

**Boundaries on the Mind** to describe and display aspects of ethnicity as experienced by informants, organised around six major themes, using metaphors as labels of identity and experience. Ethnicity as experienced by informants is a complex process that involves perceptions, cognition, affect and knowledge structures about how a person thinks and feels about him/her self and others in society. Significantly, ethnicity in this thesis is not a categorical variable that people have or do not have but rather a continuum of aspects along which an individual may vary, and as an enduring concept of the self.

In **Chapter 6: Charting the Lived World: Perception at the Moment of Truth** we see that the experience of the ethnic customer at the service encounter is often attributed to a combination of racial stereotyping (intentional or otherwise), poor understanding and communication and/or lack of marketing efforts and inexperienced/inconsistent staff. This is presented in emic terms using participant's own words, organised around five major themes. These descriptions weave through, and at best, describe the service experience as lived, rather than in conceptually abstract terms, by illustrating the paradoxes of which any service experience embodies.

**Chapter 7: Charting the Lived World: Ethnic Identity and Consumer Evaluation of Services** situate the main findings of Chapters 5 and 6 into a discussion drawing on the key theoretical and conceptual frameworks introduced in Chapters 2 and 3. Here the question of whether ethnicity influences the service evaluation is discussed by introducing the 'ethnic experience script' an operationalisation of ethnicity developed for this thesis. The discussion also borrows from hermeneutics and attribution theory to further understand the evaluation process coupled with a critique of the current conceptualisations of ethnicity in consumer behaviour.

**Chapter 8: Conclusion: Ethnic Identity and Services Evaluation** sets out the overall conclusion of the thesis, by reviewing each of the research questions guiding this study, coupled with theoretical and practical implications. This study's contribution to academic knowledge is considered, with new questions for future research and reflections.

## Chapter 2

### Services Evaluation: The Moment of Truth?

#### 2.1. Introduction

Post-purchase phenomena such as satisfaction, service quality and service evaluation continue to be of interest to consumer researchers. These concepts are deemed important since it is widely assumed that they influence repeat patronage intentions (Jones *et al.* 2000, Patterson 2004), customer retention (Mittal and Kamakura 2001, Roberts *et al.* 2003), can encourage consumer loyalty (Gremler and Brown 1999, Hesket 2002) and thus may positively influence organisational profitability (Keiningham *et al.* 2005, Zeithaml 2000) although such assumptions are often implicit.

The aim of this review is to elucidate understanding of how consumers evaluate service experiences by reviewing and integrating the literature on satisfaction, service quality and the service encounter, in two main sections. The literature review is not an attempt to provide an extensive framework or complete guide on services evaluation, instead, it highlights some of the key issues found in the services literature. The first part of this review introduces the features of service, basic tenets of service quality and then presents the attempts made in the literature to clarify the nature of the relationship between the concepts of satisfaction and perceived quality in the context of service evaluation. Given the importance of establishing a sound conceptual basis for this area of research, the literature review aims to clarify and question some of the fundamental assumptions that the key theoretical frameworks have made in light of the aims of this research. The review further focuses on the psychological processing that is thought to precede judgements of satisfaction and quality and on the two core conceptual components of the evaluation formation process common to both satisfaction and quality: cognitive integrative processing and the concept of expectations and comparison standards.

The second part of the review looks at the service encounter: building blocks of satisfaction and quality. The service encounter provides the context in which the most vivid impression of service occurs for the customer, thereby providing the arena where consumers build their perceptions of service. The service encounter is unique, in that, it clearly distinguishes between the perceptions of service and perceptions of

manufactured goods. The review in this section looks primarily at the importance of service encounters, the different types of encounters that a customer may have with a service organisation, how the service encounter has been conceptualised in the services literature and finally evaluates recent attempts to delineate the role of culture in the service encounter.

## **2.2. Services Evaluation**

The implications for consumer evaluation of services, arises given the particular characteristics of services. Recognising and thoroughly understanding consumer evaluation processes are critical for the customer focus on which effective services marketing is based (Zeithaml and Bitner 2003).

### **2.2.1. Services Marketing**

Service marketing refers to the marketing of activities and processes (health care, entertainment, air travel, financial services) rather than objects (groceries, cars). Thus, service marketers face very different challenges to those faced by marketers of manufactured goods. Problems such as communicating an intangible offering, maintaining standardisation of service delivery and accommodating fluctuations in demand, result in service provision being a formidable task (Grace and O'Cass 2004). Ergo, the foundation of this review recognises that services present special challenges that must be identified and addressed. Service characteristics and service quality are looked at first to illuminate the key differences and challenges that arise for services marketing in general and services evaluation specifically.

### **2.2.2. Characteristics of Service**

The extent to which marketing of services differs from the marketing of goods is subject to considerable debate (Grace and O'Cass 2004). However, there seems to be a general agreement or a moderate position in the literature that between goods and services exist inherent differences, which result in unique, or at least different, management challenges for service businesses and for manufacturers that offer services as a core offering (Martin 1999). Usually services are compared with physical goods and the table below is a summary of the most frequently mentioned characteristics of services and physical goods.



**Table 2.1: Differences between Services and Physical Goods**

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(Adapted from Gronroos 1990)

Out of the differences listed above, intangibility, inseparability and heterogeneity are looked at in detail as they play a significant role in the marketing of retail financial services.

### ***(a) Intangibility***

The most basic, and universally cited, difference between goods and services is intangibility, recognised by (Gabbott and Hogg 1997, Gronroos 1990, O'Loughlin and Turnbull 2004, Palmer 1994, Parasuraman *et al.* 1985, Zeithaml and Bitner 2000). A service cannot be seen, touched or displayed. A customer may purchase a particular service but typically has nothing physical to display as a result of the purchase. This intangibility arises because a service is essentially a process or an experience rather than a physical object, which the consumer can possess.

According to Bateson and Hoffman (1997), it is important to note that intangibility has essentially two meanings. At one level it is concerned with the fact that services are impalpable-they have no physical form-but it also recognises the fact that many services are intangible from a conceptual point of view, in that they are not easily defined and may be difficult to understand. Although many services may display both aspects of intangibility, the problem will be particularly acute with financial services as consumers may often find the precise details of the services difficult to comprehend (Devlin 2000, Paswan *et al.* 2004) and hence to evaluate in hindsight whether they entrusted the right organisation with the management of their financial resources (Devlin and Ennew 1997). Therefore, in terms of buying behaviour, financial services

will be high in experience qualities (attributes that can only be discerned after purchase or during consumption) and credence qualities (attributes that the consumer may find impossible to evaluate even after purchase or during consumption) (Zeithaml 1981). Iacobucci (1992) empirically demonstrates that for services higher in credence properties, the relationship with the provider becomes increasingly important. Inherent within the concept of 'intangibility' is the fact that services being a series of activities will be produced and consumed simultaneously. This leads to the second factor namely inseparability.

### ***(b) Inseparability***

The fact that services are essentially acts or experiences tends to imply that consumers themselves play a significant role in the production of services of what Bateson (2002) refers to as 'consumer performance'. The production/consumption interaction means that service producers find themselves playing a role as part of the product itself and as an essential ingredient in the service experience for the consumer, recognised by Zeithaml and Bitner (1996). Consequently, the quality of service and customer satisfaction is highly dependent on what happens in 'real time' including the actions of employees and the interactions between employees and customers. The interaction between customer and service provider defines what Bitner *et al.* (1985) refers to as the 'critical incident'. Critical incidents represent the greatest opportunity for both gains and losses concerning customer satisfaction and retention.

Ennew *et al.* (1995), recognise that, because financial services organisations have traditionally operated in a high contact business, long-term relationships based on confidence and trust will have real implications for the successful retention of customers and is increasingly important, particularly for customer contact employees. Bateson (2002) also adds that, services that involve consumer production are more difficult to control than those, which do not. This interaction leads on to the third distinctive characteristic namely heterogeneity.

### ***(c) Heterogeneity***

The quality of the service product is typically highly dependent on personal interactions and consequently, the potential for variability is high (Ennew *et al.* 1995). Because services are performances, frequently produced by humans, no two services will be precisely alike (Zeithaml and Bitner 1996). According to Gronroos (1990), the

heterogeneity of services creates one of the major problems in service management, that is, how to maintain an evenly perceived quality of service produced and rendered to customers. This is increasingly important and challenging for the service manager, as services cannot be inventoried. Thus, the service provider is challenged to control variations in output and manage customer expectations accordingly (Martin 1999).

To a large extent the qualities of inseparability and heterogeneity arise because of the intangible nature of services, and the customers' reliance on experience and credence qualities in the financial services buying process (Devlin and Ennew 1997), as there are few search qualities (Zeithaml 1981, Paswan *et al.* 2004). The fact that financial services are an act rather than a physical product also means that often part of the offering will be the advice or guidance given, as well as the product features themselves. Therefore, only after becoming involved in the production process are customers in a position to make informed judgements and even with the more complicated and long-term products, information asymmetries may persist (Devlin and Ennew 1997, Devlin 2000).

In addition to these distinguishing features of services, there are two further characteristics, which are particularly relevant to financial services namely fiduciary responsibility, and two way information flows. Fiduciary responsibility refers to the responsibility of financial services organisations for the management of their customers' funds and the nature of the financial advice supplied to their customers. In financial services transactions what is essentially being exchanged, is a set of promises between the buyer and the seller (Ennew *et al.* 1995). Two-way information flows are unique to financial services in that, rather than being concerned with one off purchases, they involve a series of regular two-way transactions between buyer and seller usually over an extended period of time (Ennew *et al.* 1995).

After establishing the features of service that make it particularly distinct for financial services, we turn to service quality, a critical component of customer perceptions and in the case of retail banking a dominant element in customers' evaluations. First, the distinctions between process and outcome quality are presented and then the dimensions of service quality.

## 2.3. Service Quality

Customers perceive services in terms of the quality of the service and how satisfied they are overall with their experiences (Parasuraman *et al.* 1988). Perceived service quality results from customers comparing the service they perceive they have received against which they expected to receive. Thus, customer criteria determine the definition of quality and the variables that affect perceptions of quality. Because expectations are dynamic, evaluations may also shift over time, from person to person and from culture to culture (Zeithaml and Bitner 2000).

However, service quality is an elusive and abstract construct that has presented considerable debate as to its definition, (Brown and Swartz 1989, Carmen 1990, Crosby 1979, Garvin 1983, Parasuraman *et al.* 1985, 1988) basic dimensions (Brown *et al.* 1993, Cronin and Taylor 1992) and the measurement of these dimensions (Parasuraman *et al.* 1993, Teas 1993a). Nevertheless, in their seminal work on service quality, Parasuraman *et al.* (1988) identified the relative importance of the different aspects of service to the overall judgement of service quality. The significance of this work was the empirical characterisation of the outcome (*what is delivered*) and process (*how the service is delivered*) attributes of service and their relationship to customer satisfaction (Parasuraman *et al.* 1991a, Gronroos 1985). While there is some disagreement about the content and dimensions of these two constructs (Babakus and Boller 1992, Carmen 1990, Cronin and Taylor 1992), the distinction between outcome and process quality is not disputed.

### 2.3.1. Process versus Technical Outcome Quality

Customer quality perceptions are created via a quality evaluation process that involves perceptions of outcomes and perception of process by which that outcome has been achieved (Gronroos 1983, 2000). Outcomes involve the performance aspects of the service and are a consequence of the skills and know-how of the employees (i.e. professional competence), and the ability of the organisation and its employees to 'keep their promises' and to solve problems when they arise. Outcome quality includes the contractual aspects of the service, which may be implicit or explicit. It is based, in part on 'consistency' which is doing what you say you are going to do and doing it every time (Schmalensee *et al.* 1985).

The process quality dimension on the other hand, is based on customer-employee interactions. It involves the functional or people aspects of the service and is a consequence of the behaviour, customer-oriented and service-mindedness of the employees (Gronroos 1985). However, when customers cannot accurately evaluate the technical quality of a service, they form impressions of the service including its technical quality from whatever sources exist, using their own 'shorthand' or cues that may not be apparent to the service provider (Zeithaml and Bitner 2000, 2003). Dabholker and Overby (2005) propose that consumers are more likely to judge the quality of services on the process and satisfaction on the outcome.

### 2.3.2. *Service Quality Dimensions*

Underpinning the understanding of service quality is an array of factors or determinants, as research suggests that customers do not perceive quality as a unidimensional concept (Britan and Lojo 1993, Johnston 1995, Lewis 1993, Parasuraman *et al.* 1985, 1988, Zeithaml *et al.* 1993b). Although the number and the composition of service quality dimensions are likely to be dependent on service settings (Brown *et al.* 1993, Carman 1990, Patricio *et al.* 2003, Zeithaml *et al.* 2002), there are two overriding dimensions of service quality (Levesque and McDougall 1996, Gronroos 1984, Parasuraman *et al.* 1991a). The first one refers to the core aspects of the service (e.g. reliability) and the second refers to the relational or process aspects of the service (e.g. tangibles, responsiveness, assurance and empathy (Parasuraman *et al.* 1991a). These dimensions have been the basis for the service quality measurement instrument SERVQUAL (Parasuraman, *et al.* 1988, Zeithaml *et al.* 1990, Zeithaml and Bitner 1996, Asubonteng *et al.* 1996). These five dimensions (Parasuraman *et al.* 1988) are defined here as:

*Reliability*: Ability to perform the promised service dependably and accurately.

*Responsiveness*: Willingness to help customers and provide prompt service.

*Assurance*: Employees' knowledge, courtesy, and their ability to inspire trust and confidence.

*Empathy*: Caring, individuated attention given to customers.

*Tangibles*: Appearance of physical facilities, equipment, personnel and written materials.

These dimensions represent how consumers organise information about service quality in their minds. On the basis of exploratory and quantitative research, these five

dimensions were found relevant for both retail and business services like banking, insurance, appliance repair and maintenance, securities brokerage, long distance telephone service and others (Parasuraman *et al.* 1988). Parasuraman *et al.* (1991a) contend that while reliability is largely concerned with the service outcome, tangibles, responsiveness, assurance and empathy are concerned with the service process. The increase use of the Internet as a delivery channel especially for financial services has also prompted the development of e-service quality measures (Zeithaml 2002, Patricio *et al.* 2003). A comparison of the dimensions used in SERVQUAL with those identified in recent studies of consumer evaluations of Internet services reveals that the two have some similarities although they assume a different form in the two contexts. For example, the concept of responsiveness in web service seems to be related to efficiency (Zeithaml *et al.* 2002), convenience (Szymanski and Hise 2000) accessibility (Cox and Dale 2001) and speed of performance and delivery (Yoo and Donthu 2001, Van Reil *et al.* 2001)

After outlining the literature on service characteristics and quality, we move to attempts made in the literature to conceptualise the process of its evaluation.

## **2.4. Evaluating Services: Integrating Service Quality and Satisfaction**

Although practitioners and writers in the popular press tend to use the term satisfaction and service quality quite interchangeably, researchers have attempted to be more precise about the meanings and measurement of the two concepts (Shin and Elliot 2001, Zhou 2004). Considerable debate therefore exists over the nature of the relationship between the constructs of perceived service quality and customer satisfaction (Bitner and Hubert 1993, Brady *et al.* 2002, Cronin *et al.* 2000, Gotlieb *et al.* 1994 Iacobucci *et al.* 1994, Oliver 1993a, Parasuraman *et al.* 1994, Patterson and Johnson 1993, Teas 1993a). However, consensus is growing that the two concepts are fundamentally different in terms of their underlying causes and outcomes, and discussion has consequently focussed on the interrelationship between them. While these differences continue to be debated, both empirical and conceptual consensus is beginning to form that perceived service quality is an antecedent of satisfaction, particularly where the two are operationalized simultaneously (Andreassen and Lindestad 1998, Chenet *et al.* 1999, Dabholkar and Overby 2005, Farrell *et al.* 2001, Gotlieb *et al.* 1994, Jamal and Naser 2002, de Ruyter *et al.* 1997, Spreng

and McKoy 1996, Ting 2004, Voss *et al.* 1998, Zhou 2004). Zeithaml and Bitner (2000) for example, assert that service quality is a focused evaluation that reflects the customers' perceptions of specific dimensions of service. Satisfaction on the other hand, is more inclusive, and it is influenced by perceptions of service quality, product quality, and price as well as situational and personal factors.

#### **2.4.1. *Uniting the Antecedents of Service Quality and Satisfaction***

Iacobucci *et al.* (1994), provide an excellent critical examination of the constructs of satisfaction and service quality. In illuminating some of the problems facing researchers, they contend that the disconfirmation model and gap models are '*too simple to provide a general theoretical understanding of the consumer evaluation process*' (p. 3). They further argue that academics need to either demonstrate that satisfaction and service quality are theoretically and empirically distinct, or acknowledge that the two are different expressions of the same underlying psychological construct: consumer evaluation.

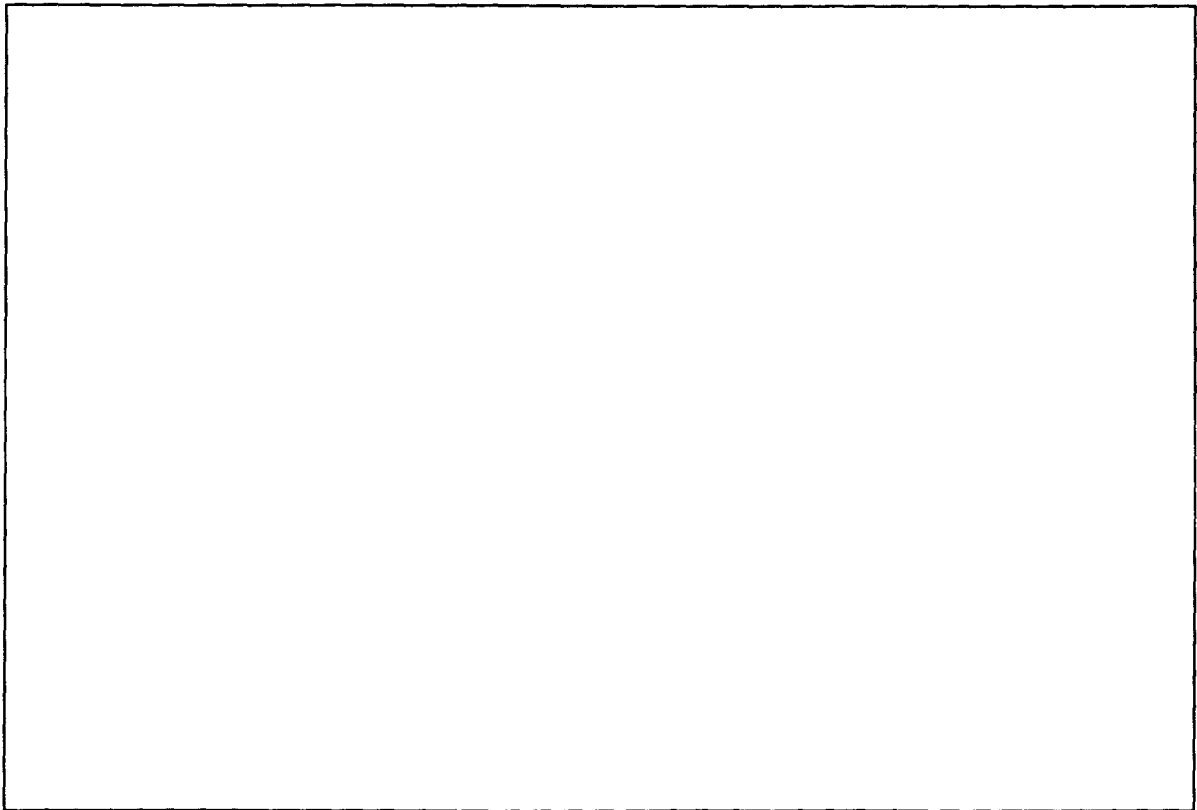
Specifically it is contended that:

*Both the gap model (i.e. service quality) and the disconfirmation paradigm (i.e. satisfaction) posit the relative evaluation of a service experience compared with the prior expectations for that service. Given these similarities, one tack for scientific progress in this area would be to consider both 'quality' and 'satisfaction' as simply different operationalisations of the construct of 'evaluation' (either of which occurs via a 'comparative process: gap or disconfirmation) (Iacobucci *et al.* 1994 p. 10)*

In a subsequent paper, Iacobucci *et al.* (1996) argue that the primary models of satisfaction and service quality (e.g. Oliver 1980, Churchill and Suprenant 1982, Parasuraman *et al.* 1985, Tse and Wilton 1988, Boulding *et al.* 1993)

*Are largely similar operationalisations of the single paradigm... [and] share many similarities at the construct level (p. 16).*

They suggest that all of these models can be subsumed under a more abstract evaluation-processing model without excessive simplification, which is replicated in Figure 2. 1

**Figure 2.1: Summary Model of Consumer Evaluation Processing**

Iacobucci *et al.* 1996

The position taken in this study is not to restart the debate on whether researchers should abandon satisfaction and quality in favour of the study of the purely cognitive construct of evaluation. This study's interest lies in the acknowledgement that some degree of evaluation is presumed to be antecedent to both quality and satisfaction. However, it asks whether ethnicity is a potential influence on this evaluation process and in the shaping of perception of a service experience. Healey and Lewis (2002) assert that when responding to static measures of satisfaction or quality, consumers may employ various evaluation processing strategies, and that there may be a number of influences on these judgements in addition to the traditionally modelled antecedents (e.g. comparison with norms). Although Healey and Lewis (2002) do not specify what these other influences may be, what this study aims to achieve is to explore whether ethnicity is a potential influence on consumer evaluations, a dimension that has not yet been considered. It is acknowledged that even the most complex available models may not always include all potential influences on consumer evaluations. However, this thesis maintains that the traditional evaluative models may not always have the ability to express the different evaluation strategies of all consumer groups specifically those of an ethnic background, since it does not consider the potential for variability that underlie consumer assessments of service experiences. Two key concepts that appear



as determinants in most models of consumer evaluations are considered next: cognitive integrative processing and comparison standards.

#### ***2.4.2. Cognitive Integrative Processing as Shared Component of Evaluation Models***

As Figure 2.1 suggests, most popular models of consumer judgement theorise that customers evaluate both products and services via some variant of integrative cognitive processing (Oliver 1980, Parasuraman *et al.* 1988, Spreng *et al.* 1996, Tse and Wilton 1988, Tse *et al.* 1990). Such assumptions typically hypothesise the explicit and implicit comparison of performance perceptions to some specified comparison standard.

The notion of cognitive integrative processing posits that when evaluating a service, consumers retrieve relevant performance referents from long term memory, retrieve or construct some relevant elements that operate as comparison standards or frame of reference, and contrast the two in order to make a relative balanced assessment (Kardes 1994). It is notable that this integrative feature is also common to other models and theories of consumption evaluations. The schema congruity literature, for example, theorises that when consumers encounter new products they attempt to assimilate the perceived product information into existing knowledge structures or schemata (Stayman *et al.* 1992). The work of Sujan (1985) demonstrated that consumers may attempt to categorise products in terms of existing schematic categories, and Jayanti (1988) illustrates how consumers' attempts to categorise service providers according to pre-existing schemata can influence affective reactions to credence type service encounters. This evidence suggests that even in evaluations where product and service features are directly perceivable, corresponding judgements are still influenced by contextual knowledge, which for this study could perhaps be ethnicity.

As Lewis and Healey (2002) argue, consumers may not always merely respond to and processes in isolation the episodic information derived from interaction with the social environment, but also use salient existing information to interpret, process and appraise this information. This information may not relate specifically to the service experience being evaluated (Baumgartner *et al.* 1992, Sujan *et al.* 1993). This highlights as a key goal, the furtherance of our understanding of the nature of and inherent influence of non-focal information such as expectations, standards, episodic memories,

and other contextual knowledge representations on consumption evaluations for research. The influence of other knowledge representations on consumption evaluation is of particular interest to this study if one is to assess the role ethnicity may play in shaping the interpretation of the evaluative response. Additionally, assessing the role of ethnicity in the evaluation process does question the assumption of universality and interpretation built into the models of consumer evaluations.

#### ***2.4.3. Comparison Standards and Expectations in Service Evaluation***

The second construct that appears common to nearly all models of consumer evaluation is that of comparison standards (Iacobucci *et al.* 1996 see Figure 2.1). Specifically, the construct of consumer-held expectations is hypothesised to be important to both the process of satisfaction formation (Oliver 1980, 1997, Oliver and Burkner 1999, Van Montfort *et al.* 2000, Wirtz and Bateson 1999) and to judgements of service quality (Bebko 2000, Boulding *et al.* 1993, Clow *et al.* 1997, Lewis 1991, Liljander and Strandvik 1993, Swartz and Brown 1989, Parasuraman *et al.* 1994a, Teas 1993a, Walker and Baker 2000, Zeithaml *et al.* 1993). Parasuraman *et al.* (1994b) claim that:

*Researchers generally agree that expectations serve as reference points in customers' assessment of service performance. (p. 201)*

However, the assumption that expectancies are the dominant comparison standards employed in evaluation processing is questionable for two the main reasons of, dominance of the predictions paradigm and pre-consumption expectations. The dominance of the predictions paradigm holds that predictive expectations (mainly in satisfaction research) are thought to relate to:

*...Consumer-defined probabilities of the occurrence of positive and negative events if the consumer engages in some behaviour (Oliver 1981 p. 33)*

and thus, are predictions relating to the focal service being evaluated. Despite this, it is increasingly acknowledged that various types of standards may operate in consumer evaluations under varying conditions in addition to, or to the exclusion of predictive expectations (Boulding *et al.* 1993, Cadotte *et al.* 1987, Gardial *et al.* 1993, Liljander and Strandvik 1993, Tse and Wilton 1988, Woodruff *et al.* 1991, Zeithaml *et al.* 1993). Particularly standards derived from contexts other than one's experience with the actual service being evaluated (Gardial *et al.* 1993, 1994, Woodruff *et al.* 1983) and idealised standards (Walker and Baker 2000, Zeithaml *et al.* 1993) are thought to influence relative evaluations.

The second assumption that the use of the construct expectation makes is that pre-consumption expectations are used in the evaluation of a service encounter. McGill and Iacobucci (1992) however suggest that consumers may not always retrieve a standard based on pre-consumption memory traces for the purposes of comparative evaluation, since consumers may update their standards in real time based on performance perceptions. Service encounters can be said to consist of a sequence of smaller encounters at each stage of which a consumer's expectations may be confirmed or disconfirmed. Therefore, there are several opportunities for confirmation or disconfirmation to occur during service delivery (Danaher and Mattsson 1994, Walker 1995)

In the light of these two assumptions, it appears that models of consumer evaluation must consider the potential for variability in the use of comparison standards by consumers and also, more pertinently, the standards or reference points that may not directly relate to the service being delivered. Gardial *et al.* (1994), for example, found that consumers employed a variety of comparison standards that differed in format from those typically thought to operate in consumer evaluations. Examples included product category (a comparison was made to a product from another category e.g. 'my car didn't hold up as well as my camera') product type (comparison between two products within a category e.g. 'my dress was not as comfortable as my loafers'), and internal standards (comparison to an internalised ideal or want e.g. 'I look for very dependable products'). Thus, it appears that comparison standards constructed for evaluations are based on the subjective context of the stimulus experienced, and draw on consumers' personal consumption and non-consumption history (see Adaval and Monroe 2002). Non-consumption history can be of particular relevance to this thesis in exploring the role of ethnicity in the consumer evaluation process. This is because, by assessing ethnicity through its lived experiential qualities, its potential as an influence on the evaluative process may not be necessarily tied to the traditional antecedents modelled in the services literature.

Although controversy surrounds the use of expectations and comparison standards in models of consumer judgement, this thesis does not intend to join that debate. However, this study acknowledges the fundamental nature of the evaluative response posited by Oliver (1997 p. 68)

*Performance alone is an unreferenced concept; meaning is only construed when performance or stimulus is compared to some standard.*

There is no 'absolute' sense of good service. As Helson (1948 p. 297) asserts, all judgements are made with respect to a frame of reference. What this thesis intends to achieve is to explore whether ethnicity plays a part in the performance and to delineate what part it plays. Integrating the satisfaction and service quality perspectives of expectations suggests that consumer evaluations may be based upon multi-faceted standards which may be implicit or explicit, invoked with or without awareness or perception, and may or may not be constructed from an individual's previous experiences in a given consumption setting or from internal sources (e.g. personal desires, Spreng *et al.* 1996). The position and methodological orientation taken for this study is to acknowledge the fundamental nature of the evaluative response and view expectations and standards as a dynamic process, of varying forms and sources. Consequently, if standards are of varying forms and sources, it appears that pre-consumption conceptualisations of what they are, restrict consumers' response to only the dimensions that the researcher chooses to measure and may not accurately reflect what consumers do actually use in the evaluation process.

After establishing how consumers may evaluate services, we now turn our attention to 'building blocks of satisfaction and service quality'-namely service encounters or what Zeithaml and Bitner (2003) refer to as *interactive marketing*. It is where promises are kept or broken or where the proverbial 'rubber meets the road' and it is from these service encounters that customers build their perceptions.

## **2.5. Building Blocks of Satisfaction and Service Quality**

Encounters between customers and employees are a critical component of service quality. This is especially true for services characterised by a high degree of person-to-person interaction and by the absence of tangible goods (Chandon *et al.* 1997).

### **2.5.1. The Service Encounter**

In the service management literature, the term 'service encounter' is widely established and indicates the contact situations between service customer and service provider. This service contact often is described by the metaphor 'moment of truth', aiming to express that the adequacy of all customer-oriented management activities must be proven here (Albrecht 1988). Service customers judge quality mainly in the moment of interaction with the service provider. Thus, for the quality management of services, it

is important to understand which service encounters the customer perceives as positive and which as negative.

The basis for the description of service encounters as moments of truth stems from the idea that the characteristic attributes of services, namely intangibility and customer participation in the service production process, cause a particular relevance of service contact situations, which in turn affect the service customer's quality perception.

### **2.5.2. The Importance of Encounters**

Since the encounter is any period of time during which the customer interacts with a service firm (Bitner 1990) early events in the encounter are likely to be especially important, as it is potentially critical in determining customer satisfaction and loyalty (Zeithaml and Bitner 2003). If a customer interacts with a firm for the first time, that initial encounter will create a first impression of the organisation. In these first encounter situations, the customer has no other basis for judging the organisation, and the initial phone or face-to-face to experience with a representative of the firm can take on an excessive importance in the customer's perception of quality (Zeithaml and Bitner 2000).

Even when the customer has had multiple interactions with a firm, each individual encounter is important in creating a composite image of the firm in the customer's memory. Many positive experiences add up to a composite image of high quality, while many negative interactions will have the opposite effect. However, a combination of negative and positive interactions will leave the customer unsure of the firm's quality and doubtful of its consistency.

There are three general types of service encounters: *remote encounters*, *phone encounters*, and *face-to-face encounters* (Shostack 1985), which run along a continuum of low to high customer contact. For the delivery system of banks for example, these types of service encounters can range from Internet banking or ATMs, telephone banking or using the branch respectively. In remote encounters, the tangible evidence of the service and the quality of the technical process and systems become the primary basis for judging quality, since it exhibits low customer contact. In determining the quality of encounters in Internet banking, Broderick and Vachirapornpuk (2002) note some quite specific points. For example, the principal issue for users was whether the organisation

could respond proactively, be efficient in transaction and mistake handling, straightforward and timely in communications.

The judgement of quality in telephone encounters is more complex than in remote encounters because there is greater potential for variability in the interaction such as tone of voice, employee knowledge, effectiveness and efficiency in handling customer issues become important criteria for judging these encounters (Zeithaml and Bitner 2003). Determining and understanding service quality issues in face-to-face contexts is the most complex as these are instances of high customer contact with service personnel. In these encounters, verbal and non-verbal behaviour become important determinants of quality, as do tangible cues. In assessing the criteria predominant in face-to-face encounter quality, Chandon *et al.* (1997) found that perceived competence, listening and dedication contributed more to the evaluation of the encounter than effectiveness of the service. Additionally, the customer also plays a role in creating quality service for themselves during the interaction (Zeithaml and Bitner 1996) due to the inseparability of production and consumption.

### **2.5.3. The Service Encounter Conceptualised**

*Service encounters are first and foremost social encounters. As such, they are subject to all of the structural and dynamic factors that influence social interactions in general.*  
(McCallum and Harrison 1985 p. 35).

For marketers and others who believe in the power of economic utility to explain marketplace exchange behaviour, such a statement seems difficult to accept. Individuals enter into economic exchange in order to achieve economic ends. The market place is where people who maybe unknown to each other perform arm's length transactions of specifically defined economic goods in which the relative values of those items, is all that counts. The identity of the exchange participants is irrelevant to the exchange, as is any past or future behaviour (MacNiel 1980). Such a description, however, differs from the observed reality of which service encounters are perhaps the most visible. Whether in consumer or business-to-business settings, the social content of service encounters often seems to over shadow the economic. Czepiel *et al.* (1985) summarise the social view of encounters by noting that service encounters are characterised by their purposiveness, the motivation of the provider, and their ability to allow strangers to interact in a way that transcends the barriers of social status. They are limited in scope because participants have well defined roles in which task related information exchange dominates.

Hollander (1985) provides numerous examples of how the encounter is shaped by social and personal forces, from hostility and antipathy to the piquancy that status differences add to the interaction. All acknowledge that the personal characteristics of service providers have an important effect on their attractiveness to potential customers. Hochschild (1983) also describes the work performed by service providers in encounters as 'emotional labour' as it requires them to submerge their own feelings to the goals of their employer and the immediate needs of the paying customer. She goes so far as to describe encounters as the commercialisation of human feeling and warns of the individual and social effects this can create.

Surprenant *et al.* (1983) borrow the concept of social interdependence theory from Kelley and Thibaut (1978) to describe the service encounter, as do McCallum and Harrison (1985). Interdependence is the effect interacting persons have on each other's outcomes in a social relationship. Interdependence theory recognises that service providers and consumers are interdependent to the extent that the behaviours chosen by each party have an effect upon the outcomes received by the other. It further provides a framework for analysing the balance of dependence or interdependence that shapes the nature and content of the interaction. Closely linked with interdependence is the proposition by Solomon *et al.* (1985) that service encounters are dyadic, an approach influenced by Evans (1963), who maintained that the sale is a social situation involving two persons. The interaction of two persons, in turn, depends upon the economic, social and personal characteristics of each of them. To understand the process, however, it is necessary to look at both parts of the sale as a dyad, not individually. The interactional emphasis employed here highlights the often-overlooked importance of the service encounter as a psychological phenomenon that exerts a major impact upon outcomes.

Taking the service encounter from its dyadic nature (customer and employee) Klaus (1985) extends it by describing service encounters as 'interlocking behaviour' composed of task and ceremonial elements, in which the former are the economic exchange elements and the latter the psychological need satisfaction that provider and customer provide each other. Using the theory of perceived behavioural control, Bateson (1985) also proposes that the service encounter can be considered as a compromise between partially conflicting parties of the customer, the server and the service firm as embodied in the environment and rules and procedures it creates for

the service encounter. The ideal service encounter should balance the need for control of both the customer and the contact personnel against the efficiency demands of the operations specified by the firm. As Nikolich and Sparks (1995) note, perceived control of the service encounter is a commodity, which is desired by both the customer and the service provider. Thus, the balance between choice and perceived control is a key element of the service experience, which depends upon the relative competencies of customer and service provider (i.e. to make the choice or to exert control).

In an attempt to understand the interpersonal aspects of the exchange, the idea of services as drama has gained wide-scale acceptance in the services literature. Developed from the social interactionist perspective of Grove and Fisk (1983), dramaturgy extends role theory by placing it within a staged setting of the service encounter. This has been reviewed by Solomon *et al.* (1985) and explores how parties learn to act and behave in service encounters. From this perspective, satisfaction and service effectiveness are functions of role clarity; the extent to which a party understands the nature of role expectations, role congruence, and the degree of agreement between both parties regarding the appropriate roles to be played. For example, role ambiguity has been shown to have an effect on service provider's job satisfaction (Ford *et al.* 1976, Oliver and Brief 1977-1978), as has role incongruity (Schneider 1980).

The drama metaphor offers a valuable way to conceive of services as performances rather than objects (Donthu 1991, Lewis 1989). However, one of the factors that influences the effectiveness of role performance is a script, which is a coherent sequence of events expected by the individual, involving him/her either as a participant or as an observer (Ableson 1976). Thus, conformance to scripts is satisfying to the consumer, while deviations from the script lead to confusion and dissatisfaction. Gabbot and Hogg (2000) extend the dramaturgy metaphor of the service encounter by adding that non-verbal communication (NVC) is a critical element to understanding how the service is perceived and evaluated. This is because customers' responses to service delivery, perceived service quality and satisfaction are dependent on the interpretation of various non verbal signals during the encounter and their decoding of the meaning associated with them. Three variables were identified as influencing the nature of the NVC during an exchange, namely gender, culture and personal traits.

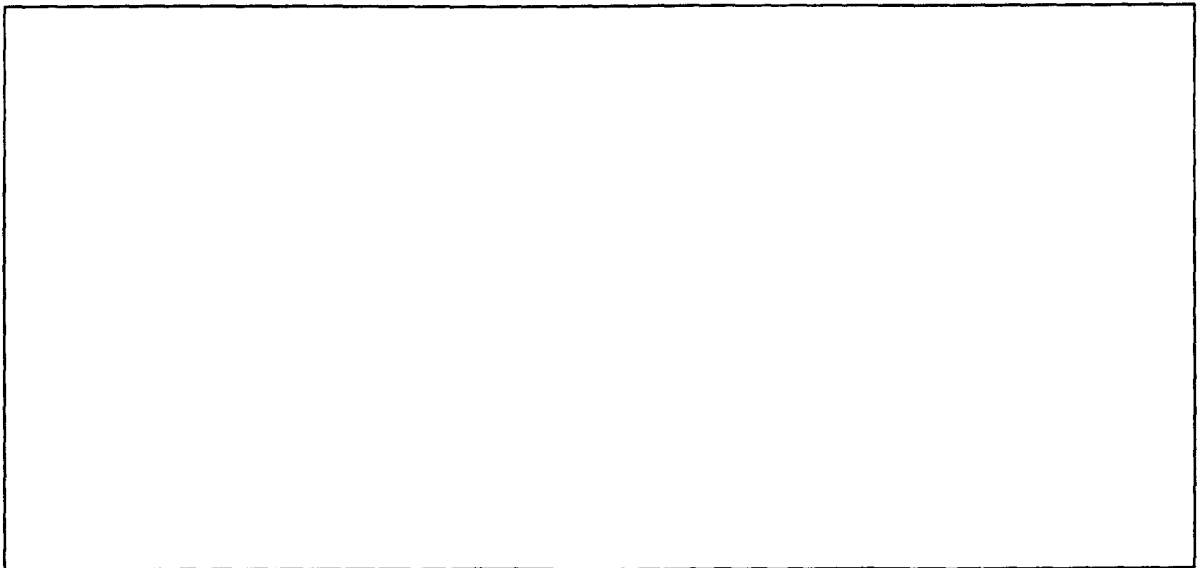


Other conceptualisations of the service encounter have focused on the process elements of the encounter by delineating how style (Surprenant and Solomon 1987), formality (Goodwin and Frame 1989), emotions (Chadee and Mattsson 1996, Tomkins 1980) friendliness and courtesy (Goodwin and Smith 1990), respect (Bitran and Hoech 1990) are all important factors influencing the experience of the service by the consumer.

#### **2.5.4. Evidence of Service**

Because services have a tendency to be intangible, customers often search for evidence in interactions that they have with an organisation (Zeithaml and Bitner 2003). Figure 2.2 depicts the three major categories of evidence as experienced by the customer: people, process and physical evidence. All these evidence elements, or a subset of them, are present in every service encounter a customer has with a service firm and are critically important in managing service encounter quality and creating customer satisfaction (Zeithaml and Bitner 2000). The three types of evidence will be different depending on the type of service encounter a customer chooses to use being it-remote (online), phone, or face-to-face in a retail bank setting.

**Figure 2.2: The Evidence of Service (from the customer's point of view)**



Adapted from Zeithaml and Bitner 2000 pp. 95

The people component reflects the important role played by individuals in the provision of retail banking services. Consumers will often find the precise details difficult to understand; they often do not see anything tangible for their expenditure and the material benefits from many products will often not be realised for some quite

considerable time. Consequently, the purchase decision is affected by the degree of trust the consumer associates with an organisation and the individual who makes the initial contact with the consumer. Inherently, the essence of the delivery system is based on people, therefore personal contact remains a central component of the distribution system, especially when it is face-to-face in the branch network or over the telephone (Ennew *et al.* 1995). As Patricio *et al.* (2003) note, the greatest advantage of the branch network for the customer is the person-to-person interaction which is expected to bring mutual knowledge, individualised attention, professional competence of employees, and responsiveness in non routine situations.

As Cox (1998) note, it is 'people' who create and manage a far more sophisticated information based approach to marketing and who will ultimately sell and grow the new delivery channel options being demanded by our customer base. It is 'people' whose attitudes and loyalties will ultimately determine success or mediocrity, for, they are the critical interaction with the customer base. Given the significance of contact with staff, which George and Myers (1981) also identify, the 'people' component in the evidence of service can be both the source of pleasure and displeasure in a service encounter. As Zeithaml and Bitner (2003) maintain sources of customer satisfaction or dissatisfaction in service encounters have four common themes, recovery (after failure), adaptability, spontaneity and coping which in effect guarantee customer satisfaction. The fact however, is that personal relationships have become much weaker within retail banking as a result of automation of bank branches and deskilling of manager tasks (Lang and Colgate 2003, Palmer 2001), questioning the future of traditional branch banking (Lang and Colgate 2003, Walsh 2002).

The emphasis on process arises from several sources. First, the heterogeneity of services raises the issues of quality management and control. Second, inseparability suggests that the process of providing the service may be highly visible to the consumer and will need to be flexible enough to accommodate potential demand variations. Third, the intangibility of services means that the process by which the service is provided will often be an important influence on the assessment of service quality (Ennew *et al.* 1995). The process theme focuses on the mechanisms by which the service is delivered. In the context of retail banking services, the boundaries between what constitutes physical distribution and what constitutes channel structure are blurred, as are distinctions between promotion and distribution (Devlin 2000). The

intangible nature of the product means that there is nothing physical to supply to the consumer, the consumer is paying for only a bundle of benefits and the delivery process will need to emphasise this. Yet, the variability of service quality has led to pressure for automation in service delivery in banks wherever possible (Howcroft 1992, 1993, Lee 2002). However, as Miller (1997) notes, as banks have sought to automate their process, they are driven by a silicon rather than a human heart. Silicon hearts are not that good at taking a relationship perspective, which builds a real emotional value into a bank customer relationship.

The need for physical evidence arises directly from the typically intangible nature of the service. It is, generally recognised that physical evidence can be subdivided into two components (Shostack 1982). Firstly, peripheral evidence which can be possessed by the consumer but has little independent value (e.g. a cheque book) and secondly, essential evidence which cannot be possessed by consumer but has independent value (e.g. a bank branch). The provision of physical evidence seems to be the most obvious in the 'place component' of the marketing mix, although new delivery channels like electronic banking and the telephone may seem to be changing this concept. However, it is still particularly important in the context of promotion, as financial service providers do not have any physical product to present to the consumer.

After establishing the evidence of the service, the next section of the review looks at the attempts made in the literature in delineating the role of culture in service quality. This literature is important to this study as it sheds light on how the way culture may influence evaluation, purchase and use of services.

## **2.6. Linking Culture and Services Evaluation**

Anderson and Fornell (1994), Collier (1994), and Horivitz (1987/1990) have called for studies relating culture to service quality. Recently some studies have begun to establish the relationship between culture and service quality and satisfaction and perhaps representing the few attempts made to question the assumptions of universality built into how consumers view services.

Of notable interest, is the work of Winsted (1997a, 1997b) exploring what the components of service quality really mean to consumers in terms of actual behaviours of service delivery personnel. Using consumers in the United States and Japan, she

developed behaviourally based service encounter dimensions for the two countries and identified significant cross-cultural differences on these dimensions, which ranged from civility to personalisation. Using regression analysis, she also showed that these behavioural dimensions explained a significant proportion of overall satisfaction with the service encounter. Yet, the methodology used by Winsted to identify the behavioural dimensions is designed to find cross-cultural differences, and may not be suited to evaluate the relative importance of similar dimensions in both cultures. Therefore, we are not able to know if a dimension that is not in one culture really does not exist or if it is only relatively less important than the others are. As also pointed out by Mattila (1999), the Winsted's study does not provide a theoretical framework that relates culture to satisfaction.

Extending beyond the theoretical limitation of Winsted's study, Mattila (1999) examined the impact of culture on customer evaluation of complex services. Her goal was to understand the tradeoffs that Western and Asian customers are willing to make between personalised service and pleasant physical environment in the context of luxury hotels. Her framework develops Winsted's (1997) study by explaining the cultural differences between Western and Asian customers in terms of individualism versus collectivism, power distance (Hofstede 1980) and high and low context communication (Hall 1984). Her findings suggest that, customers with a Western cultural background are more likely to rely on tangible cues from the physical environment than would their Asian counterparts and that the hedonic dimension of the consumption experience might be more important for Western consumers than for Asians.

On the other hand, Donthu and Yoo (1998) studied the effect of customers' cultural orientation on their service quality expectations in a bank setting. They used Hofstede's dimensions of culture operationalized at the individual level and the dimensions of service quality from the SERVQUAL scale. This combination was used to develop and test hypotheses relating the five dimensions of culture with both a measure of the overall service quality expectation and the five service quality dimensions. Results indicated that, depending on the cultural orientation of the individual, consumers will vary in both their overall service quality expectations and their expectations on each of the dimensions of service quality. However, Furrer *et al.* (2000) criticises this approach when they argue that Donthu and Yoo (1998) did not

consider contingency variables. For example, in assessing the impact of power distance, their study does not make a distinction between powerful and weak customers and they focused on six out of twenty-five possible relationships between the five cultural dimensions and the five service quality expectations.

To go beyond the limitations of Donthu and Yoo's (1998) work, Furrer *et al.* (2000) developed hypotheses for each of the twenty-five possible relationships between Hofstede (1980, 1991) cultural dimensions and the SERVQUAL dimensions (Parasuraman *et al.* 1985, 1998, Zeithaml *et al.* 1988, 1993). Using data from retail banking services, they argue that perceptions of service quality do vary across cultural groups, as defined by each culture's position on Hofstede's dimensions and that there is a significant correlation between the importance of SERVQUAL dimensions and Hofstede's cultural dimensions. However, Furrer *et al.* (2000) appear to assume that the dimensions of SERVQUAL are the same in different cultures although Winsted (1997) questions such an assumption. Nevertheless, by explicitly mapping the relationship between service quality perceptions and cultural dimension, implications for international service market segmentation is drawn. In that international markets are not homogenous, and service marketers need to define marketing objectives more precisely. This they argue should be aided by their Cultural Service Quality Index (CSQI), which allows service marketers to segment multi-cultural markets into more homogenous segments in terms of customer's perceptions of service quality. However, the treatment of culture by Furrer *et al.* (2000) as a static variable does not account for how cultural change even within the same country may have implications for the importance of service quality dimensions.

The need for a more detailed understanding of how customers from different cultures assess perceived service encounter quality is also recognised by Stauss and Mang (1999). They test empirically what they refer to as 'culture shocks'-which are the problems that may occur in service encounters due to culture bound expectations and perceptions using the critical incident technique. Their unexpected results give insights showing that customers can actually perceive intra-cultural service encounters as more problematic than inter-cultural encounters leading to a further development of their model, the inter-cultural provider performance gap. Inter-cultural encounters proved less problematic as when a customer experiences a discrepancy between the expected and actual service, they may identify cultural difference as the underlying

reason and hence attribute the service failure to themselves. However, for intra-cultural encounters the customer assumes to a high degree that the company knows the usual expectations of the customers, so deviant behaviour can only result from the company's or employee's lack of willingness.

Snow *et al.* (1996) observe that the changing demographics in all markets owing to the mass movement of cultures to different countries necessitate the adaptation of service quality programmes that can match culturally different expectations. Their research pertains to service expectations of retail financial services in Toronto to determine whether identifiable service quality attributes are dependent on cultural background. The results from their study indicate that differences in service expectations do exist between customers of various ethnic backgrounds for some aspects of the service offering. Hence, service firms that can identify parts of the service where differences occur can then design service offerings to capitalise on these differences. However, the proposed relationship between service expectation and cultural background is tenuous as the cultural element assumed to underlie the observed group differences is not assessed. It is assumed that, because individuals belong to different ethnic groups, they must differ on key cultural dimensions and that these assumed cultural dimensions are the bases of observed differences.

Marshall and Smith (1999) also run into a similar problem when they argue for a race ethnic variation in consumer assessments of the importance of specific SERVQUAL issues in regard to consumer banking. Although their findings suggest African Americans and Whites differ in average importance ratings for the 22 items addressed by SERVQUAL, by their treatment of race and ethnic group membership as a demographic variable, they fail to assess whether the observed group differences are indeed due to cultural issues. There is the often mistaken assumption that ethnic grouping equals cultural difference but without explicating what this cultural difference is, we cannot know for sure if culture is indeed a factor for the observed differences.

## 2.7. Conclusion

This review of literature situates the evaluation of services within a broad framework that firstly highlighted the characteristics of services, which present a unique, or at least a different, challenge in its evaluation as compared to goods. In understanding how consumers evaluate service experiences, an attempt has been made to clarify the nature of the relationship between the concepts of consumer satisfaction and perceived quality. At this stage, the review questions the universality of the assumptions built into the models of consumer evaluation and asks whether ethnicity is a potential influence on the evaluation process. The few attempts made in the literature to question some of the universal assumptions are also reviewed particularly highlighting the role of culture. To situate the evaluation process, the service encounter is introduced as a unique context where customers build their perceptions of services and so occupies a central place in service evaluation as it impacts on service differentiation, quality control, delivery systems and customer satisfaction. In order to assess the role of ethnicity on consumer evaluation process, ethnicity as a construct is reviewed in detail in the next chapter.

## Chapter 3

# Ethnicity: Culture, Identity and Minority Status

### 3.1. Introduction

There is a growing recognition in the marketing literature that many national markets are not homogenous. Britain, Canada, France, Germany, the USA, and many other countries are characterised by domestic cultural diversity (Pires *et al.* 2003). Cultural diversity is an expression used to describe the coexistence of a variety of ethnic groups within one national market. Consequently, the cultural diversity of the marketplace dictates that most of the individual market transactions take place between marketers and consumers who come from different ethnic backgrounds (Jamal 2003). Thus, a characteristic feature of the multicultural marketplace is the positioning of marketers and consumers of different ethnic backgrounds into a multiple and traversing cultural spheres (Penaloza and Gilly 1999).

Marketing research dealing with these ethnic groups points to a continued increase in membership and volume of purchases. With an estimated 6% of the UK population, an annual spending of £15 billion (Arnot 2001) and the fastest growing segment of the UK population (Clegg 1996, Jamal 1996, 1997, Suzman 1996) the ethnic population is sufficiently large that it cannot be treated as marginal (Nwankwo and Lindridge 1998).

However, efforts at marketing to ethnic minorities in Britain are currently at an embryonic stage (Chudry and Pallister 2002) and corporate Britain, it seems, is belatedly coming to grips with the complex realities of a multi-ethnic society (Arnot 2001). Very few companies have considered ethnic marketing in a manner evident in the USA (Edwards 1994, Holiday 1993, O'Guinn and Meyer 1984, Mummert 1995, Rossman 1994, Segal and Sosa 1983). Although limited, the available research suggests that ethnicity can be significant in how advertising is perceived, brand loyalty, consumer values, consumption patterns, family decision-making, word of mouth behaviour, direct mail usage and perceived risk among others (Chudry and Pallister 2002, Forehand *et al.* 2001, Friend and Thompson 2003, Jamal 2003, Martin *et al.* 2004, Shaffer and O'Hara 1995, Xu *et al.* 2004).



Despite the huge amount of attention accorded to a widening range of consumption and consumer behaviour in contemporary marketing theory, ethnicity as a consumer characteristic in its own right has been relatively under-researched. In spite of the importance of acknowledging the concepts of ethnicity and identity, it has received scant attention in the British marketing literature (Burton 2000, 2002, Nwankwo and Lindridge 1998). Recently however, Jamal and Chapman (2000), Jamal (2002, 2003), and Lindridge *et al.* (2002, 2004) have made conscientious attempts to look at the role of ethnicity and identity in the context of marketing theory and practice in the U.K although research has predominantly focused on Asian consumers.

One can speculate why the concepts of ethnicity and identity have received so little attention in the British marketing literature. The fact that ethnic minorities account for six percent of the British population may partly explain why ethnicity has been marginalized as a research issue (Owen 1993). Marketers may have decided that it is not financially feasible to direct marketing resources at these groups. Another contributory factor might be the prevailing ideology surrounding some ethnic groups. For example, Britain's Afro-Caribbean and Pakistani population have been described as the one of the foremost examples of the underclass in Europe (Lash and Urry 1994) and Sivanandan (1989) suggests that the concept of a consumer society has little meaning for Britain's ethnic minorities. While there is obviously some basis to the underclass argument with respect to patterns of employment, housing and poverty, the treatment of ethnic groups as a homogenous entity, by virtue of the disadvantages which some members share, is somewhat a generalisation, but a pervasive one nonetheless.

An alternative view is that members of Britain's ethnic minority community do not require any specific targeting and that they can be treated as part of the indigenous population. This may be rooted in the ideology that, the existing methods of using the marketing mix are sufficiently accurate and appropriate, without having to incorporate ethnicity as an important characteristic. However such generalisations are symptomatic of a lack of any real consumer focus and do not reflect the diversity of the 'ethnic' market.

The aim of this study is to understand the role played by ethnicity in shaping consumer's perception of service in the context of retail financial services. Compared

with what retailers know of the relationship between ethnicity and consumer behaviour, financial institutions know relatively little (Burton 1996, Gore 1998, Haron *et al.* 1994, Joy *et al.* 1991, Lewis 1991, McKechnie 1992). Yet, simply knowing the ethnicity of an individual or group of individuals does little to explain specific phenomena, in this case the role ethnicity may play in the evaluation of services. To achieve a better understanding of the implications of ethnic group membership, it is necessary to unpack ethnicity, as has been recommended in the case of culture (Poortinga *et al.* 1989, Whiting 1976). That is, one must identify and assess the aspects associated with the concept of ethnicity that may explain its influence in the context of services evaluation. Although this point has been made by various writers (Betancourt and Lopez 1993, Phinney and Landin 1997) it remains unclear what aspects should be considered in attempting to understand ethnicity and, hence, its effect on behaviour. The goal of this section of the literature review is to examine and explore aspects associated with the concept of ethnicity that may account for its importance as an 'influence' in consumer behaviour.

Much of the literature in this review is drawn from a range of social science disciplines, since issues of ethnicity and identity are more developed outside of marketing. The issues explored here will be ethnicity as a culture, identity, minority status, the current conceptualisations of ethnicity in consumer behaviour and ethnicity in Britain. Before examining these aspects of ethnicity in detail, we first explore the definition of ethnicity, and the categories and labels that has been commonly used to designate ethnic groups.

### **3.2. Ethnicity: Definition, Representations and Persistence of Attachment**

Ethnicity is a term that invites endless and fruitless argument among those professional intellectuals who think that they know, or ought to know, what it means. No attempt is made in this study to provide the *right* definition, for such would be far from the spirit of this thesis, nevertheless, some consideration of what the term means is inescapable.

'Ethnicity seems to be a new thing and not just a new term' state Glazer and Moynihan (1975 p. 1) who point to the fact that the word's earliest dictionary appearance is in the Oxford English Dictionary in 1972. 'Something new has appeared' (p. 2) and this is:

*The emergence of new social category as significant for the understanding of the present day world as that of social class itself.*

*A new word reflects a new reality. The new word is ethnicity and the new usage is the steady expansion of the term 'ethnic group' from minority and marginal subgroups at the edges of society-groups expected to assimilate, to disappear, to continue as survivals, exotic or troublesome-to major elements of society. (Glazer and Moynihan 1975 p. 5)*

The word ethnic however is much older. It is derived from the Greek word '*ethnos*' (which is in turn derived from the word *ethnikos*) which originally meant heathen or pagan (Williams 1976 p. 119). In everyday language however, the word ethnicity still has a ring of 'minority issues' and 'race relations', but in social anthropology it refers to aspects of relationships between groups who consider themselves, and are regarded by others, as being culturally distinctive (Eriksen 1993 p. 4). What distinguishes an ethnic group from most other groups is the 'belief' shared by its members 'in their common descent' (Weber 1997 p. 15). The crucial issue here is not whether members actually do have a common ancestry but that they believe they do and share common memories and on that basis claim a common identity. This is reiterated by Fenton (2003) when he suggests that, ethnicity is a gather all term to denote dimensions of 'descent and culture' and how it is mobilised to sustain public definitions of groups and the boundaries between them; it is not on its own an explanation of anything.

Cohen (1978 p. 379) however, defines ethnicity as a series of 'nesting dichotomization of inclusiveness and exclusiveness'. The process of assigning persons to groups is both subjective and objective carried out by the self and depends on what diacritics are used to define membership (Laroche *et al.* 1991). Tonkin *et al.* (1989 p. 17) also argues that the notion of ethnicity only exists 'in a context of oppositions and relativities'. There are 'two set of principles that operate within ethnicity, the inclusionary-exclusionary principle and the difference identity principle, by excluding, one establishes difference, by including, one establishes identity' (Jamal and Chapman 2000 p. 367).

Essentially, the concept of ethnicity as depicted in the anthropological and sociological literature, in a loose sense, refers to the character or quality encompassing several cultural identifiers, which is used to assign people to groupings.

Four elements often cited in existing definitions of ethnicity are,

1. A self-perpetuation population
2. Sharing of cultural values
3. A field of communication and interaction:

4. And a membership, which, identifies itself, and is identified by others as constituting a distinguishable category (Barth 1969).

Barth is at pains to make clear that it is not possible to define an ethnic group as the 'possessor' of a particular culture which functions to make it distinctive, but that ethnic identities are sustained by the maintenance of what he calls 'boundaries', or the lines which mark off one group from another. These lines are not drawn by simple cultural difference for example, the 'A's are the people who speak 'A' language. The boundaries are drawn by social behaviour, which is relevant to the recognition of membership, and to the drawing of distinctions; the cultural 'items' which are used to make this distinction vary and may only be a small part of the cultural repertoire of a particular group. The boundary concept points towards a relational concept of ethnic groups (how do the A's know who the A's are and who the B's are, and how do they 'draw a line' between each other?)

Contrary to the expectations of the founding fathers of sociology and many of their successors, ethnic attachments show no signs of erosion leading to two distinctive analytical questions: the first asks what is the nature of the ethnic tie itself, and the second whether or when the ethnic tie is important. Two main models have been forthcoming in the answering of these questions.

The first known as primordialism, argues that ethnic attachments are 'primordial' in other words 'fixed, fundamental, and rooted in the unchangeable circumstances of birth' (Cornell and Hartmann 1998 p. 48). The major appeal of primordialism is that it explicitly addresses the issue of the power of ethnic ties and provides a simple explanation for the emotional charge, which they often carry. Despite the appeal of primordialism, most social scientists are critical of its inability to account for change and variation in ethnic attachments (Pilkington 2003).

In view of the problem primordialism has in explaining ethnic change and variation, most social scientists have turned to an alternative approach of circumstantialism or instrumentalism. This approach argues that ethnic attachments have practical uses (they are instrumental) and that they are the products of concrete social and historical situations (they derive from the circumstances people find themselves in). In contrast to primordialism, that conceptualises ethnicity as fundamental and fixed,

circumstantialism conceptualises ethnicity as contingent on circumstance and is therefore fluid (Cornell and Hartmann 1998 p. 71). A major criticism of this approach however, is its failure to account for the power of ethnic ties and their stubborn persistence in contexts where they do not seem to have any obvious practical use.

A third model of ethnicity is that of symbolic ethnicity (Gans 1979). For this, Gans drew upon evidence that ethnic identities persisted even when the cultural difference which is often viewed as the content of this ethnicity has itself very much diminished. This could be contrasted to a fourth model of ethnicity namely situational, whereby the actual identity deployed or made relevant changes according to the social situations of the individual: the situation changes and the relevant identity changes (Fenton 2003, Stayman and Deshpande 1989). Yet, the recognition of the social constructionism of ethnicity makes it easier to avoid the pitfall of reification when we study ethnic groups.

In summarising the different meanings and representations of ethnicity Fenton (2003 p. 194) notes:

*Ethnic identity can be 'grounded' as well as constructed. Ethnic identities take shape around real shared material experience, shared social space, commonalties of socialisation, and communities of language and culture. Simultaneously these identities have public presence: they are socially defined in a series of presentations (public statements, assertions, images) by ethnic group members and non-members alike. These social definitions are part of the continuous construction and reconstruction of ethnic identities.*

### **3.3. Ethnic Category and Labels**

Categories are necessary for human discourse and without categorical labels; discussion of consumer phenomena is virtually impossible. Similarly, ethnic groups need to be defined and labelled for purposes of discussion. However, sociologists who have a longer tradition of studying ethnicity (e.g. Yinger 1985) tend to see more clearly the problems of ethnic categories. Sociologists who have wrestled with problems of categorisation to describe ethnic differences in indices (Porter and Washington 1993, Vega and Rumbaut 1991, Waters and Eschbach 1995) generally agree that ethnic categories are imprecise and arbitrary, social constructions rather than natural entities that are simply 'out there' in the world (Waters and Eschbach 1995 p. 421). Both ethnic categories and the labels for these categories vary over time, context, and for individuals. We find therefore in ethnicity a double contextualisation, an action context and the structure context. In the latter, ethnicity as a social phenomenon is embedded in social, political and economic structures, which form an important

element of both the way ethnicity, is expressed and the social importance it assumes. In the former, ethnicity as an element of individual consciousness and action varies in intensity and import depending on the context of action (Fenton 1999).

However, even within an ethnic group whose members share a relatively precise ethnic label, there is tremendous heterogeneity. This heterogeneity has been examined in terms of social class and education, generation of immigration, geographical region, family structure and size and composition of the ethnic community, among other factors that differentiate subgroups (Harrison *et al.* 1990, McLoyd 1990, Tatum 1987). Even if groups could be divided into more homogenous subgroups based on criteria such as these, the resulting categories, although more fine grained and accurate, would often be too small to be statistically viable (Vega 1992). Because of this within group variation, ethnic group membership alone cannot predict behaviours or attitudes in any meaningful way. An additional problem in the use of ethnic categories involves the growing number of individuals of mixed ethnicity or what Luke and Luke (1998) have termed the 'new ethnicities'. To get beyond simplistic ethnic categories, we need to examine the meanings associated with ethnicity, specifically culture, identity, and minority status to see how it may contribute to our understanding of the concept.

### **3.4. Ethnicity as Culture**

Ethnicity is perhaps most often thought of as culture. A common assumption about the meaning of ethnicity focuses on cultural characteristics of a particular group, that is norms, values, attitudes, and behaviours that are typical of an ethnic group and that stem from a common culture of origin transmitted across generations. To understand the consumer behaviour implications of ethnicity, it may be essential to identify the specific cultural characteristics associated with an ethnic group.

A theme that runs through the writing of anthropologist, cross-cultural researchers and others concerned with understanding ethnicity, is the need to identify specific components that may account for observed cultural differences. That is, to unpack culture, to peel of its layers, like the layers of an onion, to explain cross-cultural differences in terms of specific antecedent variables (Feldman and Rosenthal 1994, Poortinga *et al.* 1989, Segall 1984, Whiting 1976).

In spite of the long-standing recognition of the need to identify cultural variables that distinguish ethnic groups, little has been done to accomplish this. A number of articles and books have appeared in recent years that attempt to describe and characterise culture of particular ethnic groups (McAdoo 1993, McGoldrick *et al.* 1982, Mindel and Habenstein 1998). Writers who are attempting to generalise about ethnic cultures typically qualify their descriptions by pointing out that research is limited, that groups are heterogeneous and that many conclusions are based on informal observations rather than empirical data (Phinney 1996). Nevertheless, there appear to be core characteristics that many accounts agree on, although many of these accounts relate to North American ethnic groups (White and Parham 1990, Tharp 2001).

A common feature among ethnic groups is that they exhibit high context cultures, in contrast to the low context culture of the mainstream population (Nwankwo and Lindridge 1998). Ethnic groups may have a greater ability to send and receive messages through symbols and gestures, and more likely to define themselves in terms of ethnic identity than whites (Modood 1997). In ethnic marketing culture matters and this is well established in the literature (Pereira 1996, Rabin 1994, Yau 1988).

A theme running through many of the descriptions is the broad cultural difference between individualism and collectivism that has been observed to distinguish mainstream American and Western European cultures from the cultures of Asia, Africa, Latin America, and many indigenous peoples (Greenfield and Cocking 1994, Markus and Kitayama 1991, Triandis 1990). Western industrialised countries are said to emphasise the importance of the individual over the group and to construe the individual as independent, autonomous, and self-contained. Non-western countries on the other hand, emphasise the group over the individual and view persons as interdependent and interconnected. Members of American ethnic groups from collectivist cultures such as Asian, African, or Latin American are assumed to reflect this difference, which is to emphasise interdependence and orientation toward the group, in contrast to mainstream American tendency toward independence. There is, in addition, a tradition of cross-cultural research aimed at identifying broad dimensions of cultural differences across nations world-wide (Hall 1976, Hofstede 1980, 1995, Riddle 1986, Schwartz and Bilsky 1990).

In spite of some agreement both in descriptions of specific ethnic cultures and on broad differences between western and non-western cultures, there might be problems in using culture as a basis for understanding the consumer implications of ethnicity. One obvious problem for example is the tremendous heterogeneity among members of Britain's ethnic groups as noted earlier with regard to ethnic labels. Ethnic cultures differ in terms of particular country of origin within a broad cultural group (e.g. British Asians of Pakistani vs. Indian ancestry), generation of immigration, and region of settlement in the UK, socio-economic status, and community structure. Even if particular subcultures can be described with accuracy, cultures are not static, but continually evolving and changing (Roosens 1989, Vega 1992).

Due to heterogeneity, cultural blending and cultural change, it is not clear whether particular individuals or samples actually reflect the culture they are thought to represent. A common practice is to interpret empirical results in terms of cultural characteristics that are assumed to exist but not directly assessed as in Snow *et al.* (1996) and Marshall and Smith (1999) discussed in the Chapter 2. In both cases, group membership is used as a 'social address' with the assumption that it can be linked to particular behaviours.

To make sense of the cultural implications of ethnicity, it is important to determine whether cultural attributes of particular samples in fact conform to broad descriptions of the group and whether these attributes can be linked to consumer behaviour outcomes. To do so, we need measures of cultural attributes. On this basis, we would expect that measures of culture should focus on attributes such as independence and interdependence, maintenance of personal harmony, spirituality and forth. In fact this is rarely done.

Barth (1969) suggests that cultural traits should be seen as a *result* of ethnic group formation and interaction with other groups and individuals rather than as a list of cultural characteristics that *define* and *isolate* one group from other groups in a complex society. In emphasising ethnicity as a process, Barth rejects the dominant view that groups are best understood as constellations of cultural traits. Rather, the ethnic group is defined through its relationship to others, highlighted through the boundary, and the boundary itself is a social product which may have variable importance and which change through time. This means that our understanding of ethnicity would be



enhanced in looking at situations in which groups or group members present themselves to, and interact with, other groups and the outside society. This approach arguably, is a useful consideration, because it is often precisely at the point of *interaction* that ethnicity is expressed through marketing practices and consumer behaviour.

Costa and Bamossy (1995) also note that the cultural trait approach does not adequately assess the functioning of ethnic groups in the marketplace. Especially the way in which individuals ascribe to ethnic group membership through marketing or consumer behaviours, and the maintenance or crossing of group boundaries as groups and group members interact in specific contexts directly or indirectly related to marketing.

Barth's emphasis on the formation and persistence of ethnic boundaries through interaction rather than isolation is coupled with his suggestion that ethnic-based forms of behaviour increase in intensity and number in the face of constant interaction. Reminiscent of Glazer and Moynihan's (1963) prediction, Barth's perspective also presaged the fact that in the 21<sup>st</sup> century, rather than confronting a world of growing homogenisation, a blurring of ethnic boundaries, and a melting pot phenomenon, ethnic differences are becoming more visible, tangible and important.

### **3.5. Attempts to Research Ethnic Culture**

Attempts to measure culture in particular ethnic samples have often focused on acculturation. Penaloza (1989 p. 110) defines consumer acculturation as the:

*...Term used to describe the acquisition of skills and knowledge relevant in engaging in consumer behaviour in one culture by members of another.*

Whereas, consumer socialisation examines the processes whereby consumption skills are learned within one social context, consumer acculturation emphasises the cultural bases of consumption behaviours and consumer learning processes, examining these processes as they are affected by the interactions of two or more cultures.

This is an important issue because marketers in multi-cultural societies need to address whether ethnic minorities will ultimately accept the culture of the host country, or if they will retain their own culture. It could be argued that if ethnic minority groups

become completely assimilated, ethnicity as a variable would cease to be important and marketing discourse on the topic redundant.

Various researchers have applied the concept of acculturation to study the consumption experiences and practices of immigrant communities in a variety of domains (Chapman and Jamal 1996, 1997, Faber and O'Guinn 1986, Gentry *et al.* 1995, Hui *et al.* 1992, Jamal 1997, Jamal and Chapman 2000, Penloza 1989). Items used in the acculturation scales primarily deal with specifics such as demographic variables, cultural consumption values, language use, television viewing, intensity of affiliation, and environmental factors.

Ethnic identification and acculturation are highly complex issues and exploring this point further Berry (1990) identifies four possible models of acculturation:

1. Integration: Reflects a desire of ethnic minority consumer or group not only to maintain his/her original culture, but also to make a move to become an integral part of a larger societal framework.
2. Assimilation: This reflects a desire of an ethnic minority consumer or group to relinquish his or its cultural identity over time and move into the larger society.
3. Separation/Rejection: This reflects a desire of an ethnic minority consumer or group to reject the mainstream society while maintaining identity with the culture of origin.
4. Marginalization/Deculturation: This characterises an ethnic minority consumer or group that rejects movement into the mainstream society as well as identification with the culture of origin.

Models of acculturation are useful because they provide researchers with a framework within which ethnicity, identity and consumption can be assessed and measured but they also suffer from several limitations. Firstly, the models presume that immigrant cultures are static. Acculturation is conceived as the ways in which ethnic minorities accept or reject the host culture. What might be perceived and measured as changes in acculturation levels might instead be the dynamics of migrant cultural change, just as the culture of the host nation changes over time (Burton 2000). Gentry *et al.* (1995), question whether consumers from different cultural backgrounds will adopt the North American model of consumption. Whereas Rex (1996b) argues, that the outcome partially relates to the attitudes of minority groups towards their socio-cultural setting.

He notes that host nations can respond to ethnic minorities in one of three ways: assimilate minorities on equal terms; subordinate them as second class citizens; or recognise cultural diversity in the private, communal sphere while maintaining a shared, public, political culture. On the other side of the equation are the ways in which migrant communities perceive their sense of identity in the community and their attitudes towards future migration.

There is also the presumption that individuals have considerable autonomy in which behaviour they adopt from the host culture and which they retain. Wallendorf and Reilly (1983) suggest that in some instances individuals have to adopt some aspects of the culture of residence because of structural constraints, which force compliance. Another limitation lies in situational ethnicity of which Zmud (1992) argues that social surroundings and the type of product being purchased affect social and cultural identity.

Ethnic cultures rather than unified structures to which one belongs to, can also be thought of as clusters of dimensions along which individuals or samples vary. Although these dimensions are typically correlated in the group as a whole, individuals differ to the extent to which they adhere to any given value or attitude (Phinney 1996). Thus, individuals may participate to varying degrees in their ethnic culture and that of larger society and may be bi-cultural (LaFromboise *et al.* 1993, Lindridge *et al.* 2002, 2004). Looking at minority ethnic groups, sociologists are however reluctant to admit that cultural differences are critical, because they argue that racial discrimination and not cultural differences is fundamental in determining the life chances of minority groups. Secondly, the representation of minority cultures frequently amount to little more than stereotypes, which moreover portray minority groups in pathological terms and implicitly hold such groups to their own disadvantage (Pilkington 2003).

### **3.6. Ethnicity as Identity**

To understand the role of ethnicity in human behaviour, it is important to consider individuals' ethnic identities. The term ethnic identity is sometimes used to refer simply to ethnic group membership or label. However, ethnic identity is not a categorical variable, something that one does or does not have. Rather it is a complex, multi-dimensional construct, which like culture varies across members of a group

(Phinney 1996). Ethnic identity has been conceptualised as an enduring, fundamental aspect of the self that includes a sense of membership in an ethnic group, and the attitudes and feelings associated with that membership and as a social entity perceived by others (Bernal and Knight 1993, Epstein 1978, Keefe 1992, Phiney 1990). Newton *et al.* (1988) argue that ethnic identity is always a relational phenomenon, having to do with cultural, historical, and social differences *vis-à-vis* other groups in the same society. Ethnic identity includes race, language, religion, cultural practices, socio-economic status, political power and country of origin among others.

The research on ethnic identity and development (Phinney 1989, 1993) and racial identity attitudes (Cross 1991, Helms 1990) also suggests that ethnic identity can be conceptualised as a process. Individuals progress from an early stage in which one's ethnicity is taken for granted, on the bases of attitudes and opinions of others or of society; through a period of exploration into the meaning and implications of one's group membership; to an achieved ethnic identity that reflects a secure, confident sense of oneself as a member of a group.

Both conceptual and empirical writings acknowledge that ethnic identity is a dynamic construct that changes over time and context and varies across individuals (Alexander 2002, Rex 1991, Keefe 1992). Rex (1996a) however, argues that it is important to distinguish between two uses of identity. The first relates to the way in which individuals are guided by cultural norms, perceive social entities and their own place within a given society. A second use of the term focuses on a more emotive use involving a sense of identification or belonging. Jasinskaja-Lahti and Liebkind (1999) also argue that previous empirical research on ethnic identity often neglects to make a clear distinction between 'identification *with* and identification *of*'. Whereas the latter pertains to the purely cognitive act of recognition and categorisation of somebody (including oneself) as the possessor of a particular labelled identity, the former is a wish to emulate the attractive characteristics perceived in the membership group and a deepening of the feelings of belonging to that group.

As Deaux (1992) argues, ethnicity is especially salient in cases where one's group membership is evident, as in the case of ethnic groups of colour and specifically in the case of racial differences. Thus, it has been found in Britain that ethnicity is of considerable importance to minority persons of colour in their self-description

(Modood 1997). Because ethnic minorities often occupy subordinate positions in society, the meaning, the value, and importance of ethnic identity are matters of special concern for ethnic minority members (Jasinskaja-Lahti and Liebkind 1999). This is in contrast to Waters (1990) argument that for most Americans of European background, ethnicity is not salient or important part of their identity and they can choose which role, if any, it will have for them.

### **3.7. Researching Ethnic Identity in Consumer Behaviour**

Directly related to the issue of ethnic identity is the ongoing argument in the literature about the operationalisation of the ethnicity construct in consumer behaviour. There are two schools of thought, whose perspectives are in disagreement. They are labelled as the subjective and objective approaches. The difference between the two is significant for the reason that the groupings resulting from each approach do not coincide (Anderson and Frideres 1981, Nagata 1974).

Laroche *et al.* (1991) distinguishes between the subjective and objective measures of ethnicity and identity as follows. In the subjective approach, ethnicity is viewed as a matter of personal belief, and its operational definition reflects the individuals own psychological identification based on internal beliefs relating to his/her cultural attributes that are perceived to be relevant (Deshpande *et al.* 1986, Donthu and Cherian 1994, Hirschman 1981, Saegert *et al.* 1985).

In contrast, the objective approach dictates that researchers measure ethnicity with a set of objective cultural attributes such as language use, country of origin, ethnic identity of spouse and social interaction, parents' ethnic identity, parental ancestry and religion (Alba and Moore 1982, Driedger 1975, Hazuda *et al.* 1988, Hirschman 1981, O'Guinn and Faber 1985, Phinney 1992). While the subjective approach is sometimes criticised for its extreme subjectivism, the objective approach has drawn criticisms for the imprecision inherent in determining the objective criteria. Some researchers (e.g. Van den Berghe 1975) propose a combination of both the approaches in conceptual and operational definitions to overcome the limitations in each.

Deshpande *et al.* (1986) take a slight different view when they argue that any combination of objective and subjective characteristics is insufficient without also measuring the intensity of attachment within ethnic groups. However, Deshpande and

Stayman (1989) also argue for the level of 'felt ethnicity' where the relevant construct to focus on is not the self designated ethnicity as an individual trait but felt ethnicity as a situationally determined state. This suggests that a consumer's felt ethnicity at the time of behaviour is influenced both by his/her ongoing self-designated ethnicity as well as by the antecedent conditions prior to the behaviour.

Much of the traditional marketing research on consumer ethnicity relied on a single objective indicator in identifying ethnic membership. Hirschman (1981) points out that this practice may have been largely due to the lack of well-conceived *a priori* conceptual and operational scheme. Rather, classification of the ethnic group of interest was frequently post hoc in design.

A more elaborate multi-dimensional operationalisation is found in the study of Hispanic ethnicity by Valencia (1985). The author in developing a 'Hispanicness' index combines six indicators, self identification, English language ability, the extent of Spanish language use at home, language preference, relative length of residence in the US and miscegenation. Similarly, the general acculturation scale proposed by O'Guinn and Faber (1985) for Hispanics incorporates multiple dimensions tapping dimensions of national origin, a general language preference and demographics.

With respect to the issue of subjective/objective operationalisation of ethnicity, the tendency in current consumer behaviour literature has been to emphasise the subjects' self-perception in the ethnic identification process. Except for a few studies which incorporate both subjective as well as objective measures (Bergier 1986, Valencia 1985) self-identification has become a prevalent approach in operationalising ethnicity (Deshpande *et al.* 1986, Donthu and Cherian 1992, 1994, Hirschman 1981, Hoyer and Deshpande 1982). However, Chung and Fischer (1999) report that despite Donthu and Cherian (1994) scale's apparent reliability in measuring ethnic identification of Hispanic consumers, the scale was much less useful in their attempt to measure Chinese ethnicity. This inevitably has led to Chung *et al.* (2000) calling for a theory-based operationalisation of the construct of ethnic identification.

### 3.8. Ethnicity as a Minority Status

An ethnic minority can be defined as a group which is numerically inferior to the rest of the population in a society, which is politically non-dominant and which is being reproduced as an ethnic category (Minority Rights Group 1990 p. 14).

Phinney (1996) argues that a final dimension to examine in order to understand the meaning and impact of ethnicity is the status of the ethnic group within larger society. As Lutz (1990) contends, ethnic affiliation may be a result of resistance against (perceived) domination and oppression by a dominant group; minority groups most often construct their unique identities as an 'opposition to cultural hegemony' (p. 5) by the majority. For minorities, ethnicity is less a question of essence than it is a position in the political and social structure of a society (JanMohammed and Lloyd 1987), and as Fenton (1999) argue, ethnicity for minorities is not just about 'difference' but also about the structural inequality and a hierarchy of difference. In societies structured upon ethnic or 'racial' hierarchies, the patterns of dominance and subordination are reproduced in every day life so interpersonal exchanges across ethnic divides are marked by postures and manners, which reinforce the hierarchy.

For Sue (1991) the term 'minority group' carries with it connotation of the unequal relationships among groups within society, in which some groups are subjected to greater prejudice and discrimination. He suggested that to fully understand ethnic groups, it is necessary to analyse patterns of exploitation. Boykin and Toms (1985 p. 39) looking at the African American experience suggests that the minority experience is one part of the 'triple quandary'. In addition to issues related to being black and being American, blacks must deal with a third aspect of their ethnicity, namely racism and oppression.

Yet, when we talk about discrimination/racism and prejudice we need to be much more particular about specific contexts, about different racisms and explanatory frames which can be quite diverse: ranging from social exclusion, gatekeeper discriminations, maintaining of social distance, the valuation of culture difference, ethnic patterns of social inequality, to outright hatred and violence (Piklington 2003). Invariably, the answer has been to invent a multitude of racisms; institutional, cultural and societal, with the result not only that the term loses all precision, but that it is also seen as description, diagnosis and explanation at one sweep. Miles (1993) nonetheless contends that, there is something usually in the public discourse, which is undeniable,

widespread and important. That is, some sense of profound rejection of, or antagonism towards visible minorities, coupled with a resistance to hearing their voice, and occasionally accompanied by the most appalling acts of violence not only by particular private individuals but the also by agents of the state, the police and the penal system.

Wieviorka (1995) interested in delineating specific contexts and explanatory frames maintains that there is not a single tangible, definitively limited thing called 'racism' to which we can attribute multifold causal power. Rather there are a number of contexts, relationships and situations of power and dominance in which 'others' are represented inherently different or lesser and these representations become the defining elements of the relationships. This idea of 'inherent difference' may be expressed as different by nature (i.e. 'typical of them', racially conceived) or different by culture where culture is viewed as a fixed attribute ('that's what they do', 'that's what they are like'). For example, in the early period of the settlement of Black Caribbean and South Asian people in Britain, migrants were associated with tubercular infection; dance halls were places where controversial 'colour bars' were applied; and many disputes about the arrival of immigrants were linked with housing. The centre of attention, however, has shifted from an immigrant generation to their children and grandchildren who are bound to be affronted by an implication that they have fewer rights or lesser entitlement than others do to social goods and rewards (Fenton 2003). Yet, racism ought not be seen as a unitary whole nor as the singular cause for the fate of minorities, not least it understates the ability of people to cope with and oppose racism and discrimination in the daily routine of their lives, both collectively and individually. This view of racism is reflected in the fact that the identities of young Caribbean and Asian descent people in Britain are informed but not 'determined' by racism (Modood *et al.* 1994).

In the 21<sup>st</sup> century, the question of racism in Britain has two primary manifestations: one is with respect to social mobility, equal opportunities and incorporation, and the second is to national identity and the response provoked (some segments of the majority) by the new politics of multiculturalism, ethnicity and identity (Fenton 2003). In view of the extensive research (Simpson and Stevenson 1994, CRE 1996, Cheng and Heath 1993, Heath and McMahon 1995) available on patterns of discrimination, Pilkington (2003 p. 46) argues:



*The basis for discrimination met by minority ethnic groups is primarily colour and not, as some had thought newness or indeed, as Modood et al. (1997) suggests, a mixture of religion and colour.*

Gains and Reed (1995) also argue that the minority experience has a psychological impact on individual actors. One effect is the tendency to emphasise collective values over individualistic values. Furthermore, the conflicting pressures to which ethnic group members, and blacks in particular, are exposed to result in the inevitable duality within their personalities, a point made strongly by DuBois (1903/1993) often cited statement that the black person:

*....ever feels his twoness-an American, a Negro; two souls, two thoughts, two unreconciled strivings; two warring ideals in one dark body. p. 8-9*

Another correlate of minority status is the presence of negative stereotypes. Although all groups are subject to stereotypes, the effects of such stereotypes are likely to be more detrimental for groups with less power and status (Fiske 1993), can restrict the way other people view ethnic group members (Steele 1992) and make the group members themselves vulnerable to believing or acting on them (Steele 1992, Steele and Aronson 1995).

As with other aspects of ethnicity that have been discussed, the impact of minority status is not uniform across individuals and groups, due in part to the varying historical experiences that may differentiate groups such as slavery, internment, relocation, immigrant or refugee status. Furthermore, there is individual variation in the extent to which discrimination is perceived and in the way, it is responded to. As in ethnic identity, there are changes over time in the ways individuals interpret and respond to the experience of prejudice and discrimination (Chung 2000, Helms 1990). In addition, minority status cannot be considered a categorical variable; rather, its impact on any particular individual or group will vary along a number of dimensions. The history and present status of one's ethnic group in society, personal experiences with prejudice and one's response to perceptions of stereotypes and discrimination are among the factors likely to interact in complex ways in influencing consumer behaviour outcomes. It should be noted that discrimination and prejudice as a domain of ethnicity is non-existent in the consumer behaviour literature although sociologists have been debating about it for at least a century now.

Since this study is based in the UK, it is necessary at this stage of the literature review to briefly highlight what ethnicity means in Britain to provide a contextual basis for the study.

### 3.9. Ethnicity in Britain

Wallman (1986 p. 229) has noted of the term ethnicity that:

*In Britain, it signifies allegiance to the country of origin and implies a degree of choice and a possibility for change.*

This observation highlights two aspects of British conceptualisations of ethnicity, which are important for this study. First, the emphasis on choice and change could easily lead to a naïve view that the 'absorption' or 'assimilation' of newcomers or migrants is only a matter of time. A related implication is that responsibility for continued patterns of disadvantage is to be laid at the door of those who stubbornly refuse to change—to adopt 'our ways'.

The second aspect concerns the tendency for the term ethnic to refer only to those who are thought as different from some assumed indigenous norm. Thus, the term ethnic is frequently used, as a synonym for those thought of as culturally different. Mason (2000) argues that the talk of an ethnic 'look' in the world of fashion is only one, relatively trivial, example of the way white British people are apt to see ethnicity as an attribute only of others—something that distinguishes 'them' from 'us'. We might perhaps add that it signifies an apparent denial of their own ethnicity (more properly seen as English rather than a British phenomenon). As Jenkins (1997 p. 14) notes:

*When we study ethnic groups there is a very real danger that the boundaries between them are overdrawn and the cultural distinctiveness of each exaggerated' it is often believed that 'ethnicity' is typically—or even only—an attribute of the 'Other' and hence a failure to recognise the ethnicity of the majority.*

Mason (2000) also notes that in Britain, the term minority is rarely used on its own but is usually qualified with the word 'ethnic'. The usage he argues reflects the characteristic features of British notions of ethnicity and entails a distinctive conception of difference. Two points about this usage are significant. Firstly, despite the implicit reference to cultural difference entailed in the term 'ethnic' not every group having a distinctive culture and constituting a minority is normally included. Thus, Italians, Cypriot and Polish populations are rarely thought of as constituting ethnic minorities. Secondly, the criterion, which, in fact, distinguishes those who the term normally refers to, is skin colour. This conflation of the concept of ethnic minority with skin colour has

a number of consequences, one of which is to designate as 'ethnic minorities' members of those long established black communities in places such as Cardiff and Liverpool who are culturally indistinguishable from their white neighbours. Saggar (1995 p. 35) maintains that many of these everyday understandings associated with ethnicity may be contradictory:

*Thus, notwithstanding the emphasis on choice and the demand to change, popular and political discourse often uses the term 'ethnicity' in ways that suggest interchangeability with distinctions based primarily upon physical markers such as skin colour and, not infrequently and erroneously, as a surrogate for biological race.*

### **3.10. Conclusion**

The reviewed literature examined three aspects associated with the concept of ethnicity that may account for its importance (a) the cultural values, attitudes and behaviours that distinguish ethnic groups, (b) the subjective sense of group membership (i.e. ethnic identity) that is held by group members, and (c) the experiences associated with minority status including discrimination and prejudice. These three aspects are not independent; rather they are overlapping and confounded although they have been separated for the purposes of discussion. Additionally, it was argued that although each of these aspects may contribute something to the understanding of ethnicity, they are not categorical variables that differentiate clearly among groups. It is obvious that ethnicity is a complex phenomenon and there are certainly other important aspects of ethnicity such as political, economic and historical factors that are relevant to its understanding. Yet, if we seriously attempt to review its full nature, if this is at all possible we shall not be able to go far in our analysis. One is therefore forced to select as few aspects as possible at a time, in relation to the context of its use. At this stage of the review, it was time to provide some synthesis of the two main concepts guiding this study: namely, how ethnicity and service evaluation come together for the purposes of the present investigation.

### **3.11. Fusing Ethnicity and Services Evaluation**

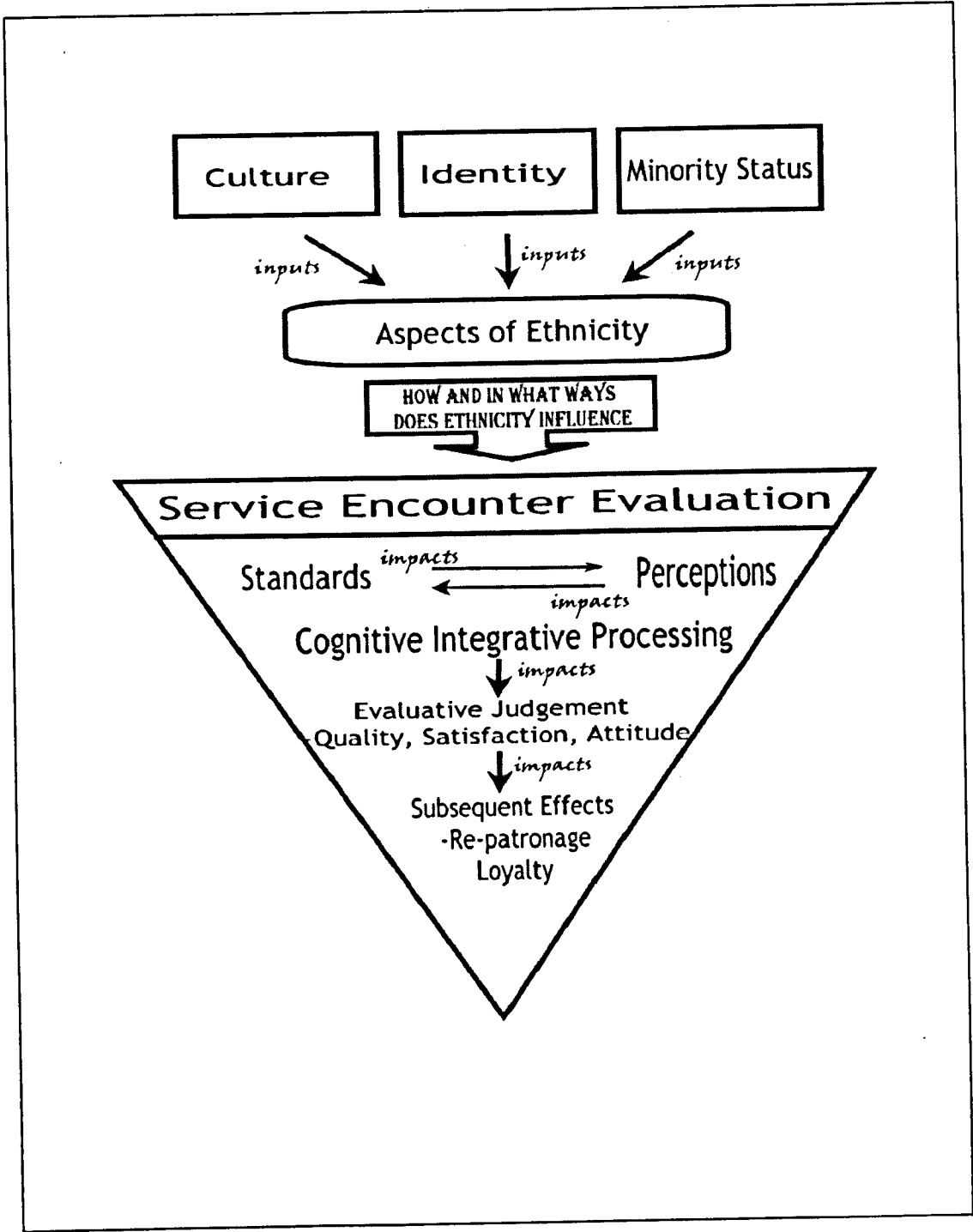
From the literature reviewed on services evaluation and ethnicity, it emerged that the concepts of service evaluation and ethnicity are quite distinct and superficially embedded in the broad traditions of marketing and sociology respectively. However, since the purpose of this study is to discover how ethnicity may influence service evaluation, some synthesis of these two concepts for the purposes of this study is attempted.

The literature review on service evaluation suggests two main ways in which consumers may evaluate a service (see Figure 2.1). Firstly, through some form of cognitive integrative processing and secondly, the use of expectation or comparison standards. The first cognitive integrative processing emphasised that service evaluation is necessarily memory-based due to the features of intangibility and inseparability and examined the integrative nature of service evaluation where episodic performance detail may be framed and contextualised by extraneous information (information not necessarily gained/tied to the existing service). Secondly, in response to the doubts over the role of the expectation construct especially in post-consumption reactions (which this study does), a position and a methodological orientation was asserted by viewing expectations and comparison standards as dynamic in nature, particularly, the influence of other standards of varying forms and sources that may be used during the evaluation process. Concerning the other main concept of this study ethnicity, the literature review suggests that it is a multi-dimensional construct, which can be a powerful predictor of various consumer behaviour and attitudes (Hirschman 1981, Jamal 2002, Jamal 2003, Jamal and Chapman 2000, Saegart *et al.* 1985). To get beyond over any simplistic rendition of the construct of ethnicity, three main domains of ethnicity were identified and discussed: culture, identity and minority status.

The challenge that emanates from these two distinct streams of literature for this study is the establishment of some form of relationship or proposition between how and in what ways the aspects of ethnicity (culture, identity and minority status) may influence the service evaluation process. From the services literature, it is reasonable to argue that some degree of evaluation is presumed to be antecedent to both quality and satisfaction. Significantly, it was argued, that, when responding to measures of satisfaction or quality, consumers may employ various evaluation processing strategies, and that they may be a number of influences on these judgements in addition to the traditionally modelled antecedents. Of interest, for this study is to investigate whether ethnicity is a potential influence on this evaluation process, as it is not one of the traditionally modelled antecedents used in consumer evaluation models. The goal here is to develop a description of the context in which ethnicity take place, to see the way the meanings and understandings of ethnicity may come together to influence how customers evaluate the service encounter, and to comprehend the situations that determine its use. Ultimately, it furthers our understanding of the

multiplicity of factors that may be employed when evaluating a consumption experience. Figure 3.1 is a graphical representation of the challenge to establish some form of relationship or proposition between ethnicity and service evaluation based on the main conceptual understandings taken from the services evaluation and ethnicity literature. Here we see the interplay between the three main aspects of ethnicity (culture, identity and minority status) and service evaluation process as adapted from Figure 2.1.

Figure 3.1: Fusing Ethnicity and Services Evaluation



The next chapter of the thesis discusses the philosophy and methods underpinning the present investigation.

# Chapter 4

## Methodology and Research Design

### 4.1. Introduction

*In adopting an approach to social enquiry the researcher is buying into a set of choices with far reaching implications...No one approach or strategy and its accompanying choices on these issues provides the perfect solution for the researcher; there is no ideal way to gain knowledge of the social world.... all involve assumptions, judgements and compromises. (Blaikie 1993a p. 215)*

The development of any research project requires choices to be made about the strategy and design best suited to studying the topic of interest within the context of a stated purpose.

*The crucial decision for the researcher is to discover, describe, explain and intervene in the phenomena under investigation. (Blaikie 1993a p. 131)*

Such choices need to take account of the nature of the subject, the context and the questions that need to be addressed. However, they may also be influenced by the beliefs of the individual researcher, the relevant research community and the discipline, marketing in this instance, within which the research takes place. It will therefore seem that before decisions can be made about research design, more fundamental questions about the philosophy, underpinning knowledge and its acquisition need to be addressed.

### 4.2. Philosophical Considerations

#### 4.2.1. Ontology

In the field of social science, the most fundamental choice to be made by the researcher involves asking what you see as the very nature of and essence of things in the social world or as Johnson and Durberley (2000) describe it, whether the status of something is real or illusory.

Ontology can seem like a difficult concept precisely because the nature and essence of social things seem so fundamental and obvious that it can be hard to see what there is to conceptualise. In particular, it can be quite difficult to grasp the idea that it is possible to have an ontological position or perspective (rather than simply to be

familiar with the ontological components of the social world) since it suggests that there may be different versions of the nature of social things. This has been variously represented as a choice between positivism and phenomenology (Easterby-Smith *et al.* 1991, Remenyi *et al.* 1998), realism and constructivism (Blaikie 1993a), positivism and constructivism (Guba and Lincoln 1994), realist and subjectivist (Johnson and Durberley 2000), positivistic and hermeneutic (Gummesson 2000). While the labels may differ, the dichotomy in belief represented by each pairing is essentially the same. A belief in the existence of a single, comprehensible, objective reality independent of our cognitive structures versus a belief in reality as a social construction, the product of individual consciousness with no independent status resulting in the existence of multiple realities.

#### 4.2.2. Epistemology

Once a universal view is understood, the next issue to be resolved is what constitutes knowledge or what might represent knowledge or evidence of the entities or social 'reality', one wishes to investigate? For objective thinkers, the epistemology is often positivist:

*It is possible to observe the empirical world in a neutral manner through the accumulation of objective sense data. (Burrell and Morgan 1979 p. 26)*

*The positivist epistemology in the social sciences seeks to free the study of society from mysticism.... observing reality without preconceptions. (Anderson 1995 p. 34)*

and for those who favour a closer involvement with the research, their epistemology is interpretivist or phenomenological (Hussey and Hussey 1997)

*There are no neutral grounds for knowledge since all observation is value and theory-laden. (Burrell and Morgan 1979 p. 3)*

These two contrasting views on research methodology, and the philosophies in which they are embedded, are often referred to as paradigms. Paradigms offer a framework comprising a set of beliefs, values, assumptions and techniques. The term 'paradigm' is generally attributed to Kuhn (1970a). The next section reviews these two main contrasting paradigms, firstly positivism.



#### **4.2.3. Positivism /Scientific Paradigm**

For many years, the question of whether marketing is a science or not has been debated and the dominant philosophical approach has conformed to the positivist, scientific approach. The aim of the positivist paradigm is the development of theories that can explain and predict events in the social world. Thus, a basic aim in positivistic research is to create and sustain certainty (and eliminate uncertainty) of what is true and what may be shown to be false. Researchers remain detached by maintaining a distance between themselves and the object of research; they try to be emotionally neutral and make a clear distinction between reason and feeling, science and personal experience (Carson *et al.* 2001).

The methodology applied by positivists underpins the quest for universal truth. In order to investigate phenomena, statistics and mathematical techniques for quantitative processing of data are central to the research methods adopted, sustained by a nomothetic or monist methodology. This methodology as discussed by Burrell and Morgan (1979) refers to the idea of the unity of scientific method, in spite of the diversity of the subject matter of scientific investigation. Research conducted according to the positivist orthodoxy often involves the development and testing of hypotheses, often referred to as the hypothetico-deductive method. The hypothetico-deductive scheme usually proceeds through a process of hypothesising fundamental laws and then deducing what kinds of observations will demonstrate the truth or falsity of these hypotheses (Easterby-Smith *et al.* 1991). It is difficult to portray a coherent picture of positivism owing to its numerous interpretations (Halfpenny 1982, lists 12 varieties), as well as glibness and lack of discrimination in its use (Blaikie 1993, Punch 1998) it is often assumed that quantitative research conforms to the tenets of positivism (Creswell, 1989). Although, in many instances quantitative research may shape some characteristics of positivism in following rational and linear processes, a theory-driven approach may not always be present (Bryman 1988).

#### **4.2.4. Interpretivist Paradigm**

The broad term interpretivism takes account of the most important characteristics of the research paradigm on the opposite end of the continuum from positivism. The interpretivist paradigm is informed by a concern to understand the world as it is, to understand the fundamental nature of the social world at the level of subjective

experience. The interpretivist is represented as seeking a hermeneutic understanding or *verstehen* (Shanker and Goulding 2001, Tesch 1990). This involves identifying both individual and shared meanings while accepting this to be only present understanding subject to the hermeneutical circle of past understandings and knowledge influencing present and future reality of what is under study (Szmigin and Foxall 2000). To summarise, interpretivism includes consideration of multiple realities, different *actors'* perspectives, and researcher involvement, taking account of the contexts of the phenomena under study, knowledge construction rather than discovery, and the contextual understanding and interpretation of data (Brown 1995, Carson *et al.* 2001, Habermas 1970a, Hirschman 1986, Hirschman and Holbrook 1986, Odman 1985). Interpretivist research methods are thus prone to be criticised because they uphold variations of a relativistic ontology of multiple, individually constructed, but socially and culturally constrained, realities.

This axiomatic belief about the world should not be confused with the position adopted by positivist researchers; rather, it involves keeping an open mind as to the array of possible theoretical positions that may be adopted to offer the best and most plausible explanation. That is, the researcher strives for the capacity to entertain multiple theoretical perspectives on a given situation.

Additionally, interpretivism avoids the rigidities of positivism in relation to certain types of problems in the social field. Instead of trying to explain causal relationships by means of objective facts and statistical analysis, interpretivism uses a more personal process in order to understand reality. Thus the term 'interpret' is important in this approach to research. As Shanker and Goulding (2001) note, we should always remember that what we are offering is only *an* interpretation not *the* interpretation. Qualitative methods are characteristic of the interpretivist paradigm and the methodology, which underpins the interpretivist paradigm, is ideographic (Bryman 1988).

Before the next section is presented, it is useful to note that although the author uses the concepts positivism and interpretivism, these are not uniform and unambiguous. Nonetheless, it is reasonable to use them because they shed light on the consequences of different approaches.

The next section reviews the philosophy and methodologies for research in marketing.

### 4.3. The Philosophy of Marketing and Methodologies for Research in Marketing

#### 4.3.1 Science or Art?

The scope and the range of the social science research paradigms is illustrated by the long-running debate on whether marketing is a science or an art. This issue has been raised over many years by both academics and practitioners of marketing (Belk 1986, Brown 1996, Goulding 1999, Hunt 1976, 1990, 1994, McKenna 1986, Sheth *et al.* 1988). The ensuing debate has centred around which types of research can be classified as 'scientific' implying that there are different levels of research from the everyday to the scientific, and together with this suggesting that there is relative contributions of each (Calder and Tybout 1987, 1989, Holbrook 1987, Hirschman 1985). There is now a general agreement that such a polarised position is not warranted or indeed necessary (Carson *et al.* 2001). This view is reiterated and captured succinctly by Szmigin and Foxall (2000 p. 195):

*Just as we should be happy to identify the objective realities of scientific experimentation, similarly we should be content to see the microcosm of 'reality' contained within a novel, a picture or one consumer's shopping experience.*

#### 4.3.2. Methodologies for Research in Marketing

The dominant paradigm in marketing and consumer research is logical positivism and the implications of this philosophy for research methods have been widely discussed (Anderson 1983, 1986, Arndt 1985, Bogdan and Taylor 1975, Hirschman 1986, Holbrook and Hirschman 1982, 1993, Hunt 1983, Lincoln and Guba 1985, Peter and Olson 1983).

In his essay, 'Studies in the new consumer behaviour', Russell Belk (1995) draws attention to the fact that during the 1980s, alternative perspectives in consumer research began to emerge. These represented a radical departure from the traditional positivist paradigms and ensuing methods that had dominated the discipline since the late 1950s. Possibly the paper that brought this to the fore was Belk *et al.*'s (1989) paper, 'The sacred and the profane in consumer behaviour: Theodicy on the odyssey'. In this, the authors drew on a wide body of literature, ranging from theology to advertising to describe the 'sacrilisation' of consumption experiences. Coinciding with this broadening of analytical perspectives, many prominent names in the field (Brown 1995, 1998, Belk 1988, 1995, Campbell 1987, 1995, Firat and Venkatesh 1995, Firat and Shultz 1997, Goulding 2003, Hirschman 1990, O'Shaugnessy and Holbrook 1988, Thompson *et*

al. 1989, 1990, 1994, Thompson and Hirschman 1995, Venkatesh 1992) are challenging the established paradigms and methods of the:

*Traditional positivist philosophies of science, which assume that social sciences adhere to a single scientific method for the justification of their knowledge claim. (Anderson 1986 p. 156).*

In sum, these approaches may legitimately be classified as part of the post-positivist movement (Venkatesh 1992), which acknowledges the social, complex, often irrational, and sometimes unpredictable, nature of consumer behaviour. It is a position that not only focuses on the process of buying, but also gives equal significance to the experiential and meaningful aspects, which underpin consumption.

Nevertheless, it has not been a transition that has gone unmarked by reaction and defence (Calder and Tybout 1987, 1989, Hunt 1989, 1991) nor one that has been fully embraced within the discipline (Goulding 1999, Johns 1999, Szmigin and Foxall 2000). As Hunt (1994) argues, qualitative methods should form part of a pluralistic or realist methodology if they are to gain acceptance in mainstream marketing thought. Being an advocate of realism, he argues on the basis that all knowledge claims should be tested and evaluated, and that theories postulate entities, which actually exist. Yet, the positivism versus interpretivism debate is showing signs of slowing down with a growing acceptance of the diverse range of methods of representing marketing phenomena (Brown 2003). While we may be a long way from reaching a full Kuhnian paradigm revolution (Goulding 2005) it is fair to say that qualitative research is no longer viewed as merely 'speculative' or 'soft', as was generally held in the past.

#### **4.4. Research Considerations**

The question still to be resolved from the above discussion is what methodological stance is suitable for this study? The position taken in this study is reflected by Guba and Lincoln (1994) who argue that choosing a methodology is a time-consuming, personal and reflective process, which requires an evaluation of self in terms of convictions, beliefs and interests. It means being honest about these beliefs, about what one knows and what one thinks can be known, and demands commitment to the establishment of a relationship between the individual paradigm, its ontology, epistemology and methodology.

The position of this work in relation to ontology and epistemology is underlined by the belief of the author that reality is socially constructed rather than objectively determined. Much of the research in marketing is about understanding why things are happening. Thus, the task of the researcher is not only to gather facts and measure how often certain patterns occur, but also to appreciate the different constructions and meanings that people place upon their experience. Additionally, objective understanding is mediated by subjective experience, and the human experience is an inherent structural property of the experience itself, not constructed by an outside observer (Dukes 1984). The aim therein, is to understand and explain how people have different experiences rather than search for external causes and fundamental laws to explain their behaviour. Human action (especially in the marketing context) arises from the sense people make of different situations, rather than as a direct response to external stimuli (Easterby-Smith *et al.* 1991). With these considerations in mind, the next section looks at the methodological stance taken for this study, firstly, looking at services marketing.

#### **4.5. Methodological Stance**

It has been recognised that services are difficult to study using traditional research methodologies (Bateson 1995, Bitner *et al.* 1985, Shostack 1977) as they generally exist while being rendered and are living processes that cannot be disassembled (Shostack and Kingman-Brundage 1991). Emphasis on interpretation as being integral to qualitative methodologies is particularly suitable in the context of services marketing phenomena since most services involve actions or performance (Gilmore and Carson 1996). O'Shaughnessy (1987) writes about 'interpretive understanding of action' where phenomena are considered within the specific context, taking account of the subjects' view and understanding the meaning of the situation from their perspective.

With the exception of the conceptual framework underlying the development of the SERVQUAL scale (Parasuraman *et al.* 1985, 1988), and Grove and Fisk's (1993) observational studies for services marketing research, the suitability of using qualitative methods for studying services marketing phenomena is not widely documented and reported. Yet, the entire qualitative research process provides an open, flexible, experiential and illuminating way to study the complexities of services situations (Gilmore and Carson 1996), where the emphasis of study is not about testing variables nor about testing techniques but about determining key issues in different

contexts. A case in point is this study's attempt at delineating how service experience and evaluation is for ethnic minorities in relation to retail banking. Perhaps this offers a challenge to seek new ways of accessing customer perceptions of service without imposing the language or conceptual structure of service provision upon respondents. Since this study is exploratory, it seemed likely that the present widely espoused tradition of positivistic scientific research would be unsuitable for probing the subtleties of customer perceptions. The study also demanded an open analytical stance, in which themes could be developed inductively from the empirical data without prior filtering through so-called common sense assumptions.

Van Maanen (1979 p. 520) illustrates the advantage of qualitative methodologies when he argues:

*Qualitative research focuses on the unfolding process rather than social structures that are often the focus of quantitative researchers. Qualitative researchers in contrast to their quantitative colleagues claim forcefully to know relatively little about what a given piece of observed behaviour means until they have developed a description of the context in which the behaviour takes place and attempted to see that behaviour from the position of the originator.*

In this exploratory study, qualitative methods allowed the researcher to become familiar with the area(s) of interest (service encounter evaluation), explore the field and consider the dimensions involved (for customers of minority backgrounds) because of their open-ended, non-preordained manner. During development of the research design, the adaptability of qualitative methods allowed for a relatively flexible plan of action to be followed, evolving with the experiential learning and development of the research as new themes, ideas and topics of interest emerged.

Concerning ethnicity, the other main phenomenon of study, the jury is still out on method as there are two main schools of thought whose perspectives are in disagreement, namely, the subjective and objective approaches.

With respect to the issue of the subjective or objective operationalisation of the concept of ethnicity, the tendency in the current consumer behaviour literature has been to emphasise the subject's self-perception in the ethnic identification process. Except for a few studies, which incorporate both subjective and as well as objective measures (Bergier 1986, Valencia 1985) self-identification has become a prevalent approach in operationalizing ethnicity (Deshpande *et al.* 1986, Hirschman 1981, Hoyer and Deshpande 1982, Saegart *et al.* 1985). Currently, it appears that the measure that is

capable of extending across more ethnic boundaries than the others is self-identification (Hui *et al.* 1991). However, when the indicator is used alone, convergent validity may be difficult to assess. An approach that combines self-identification with one or more objective facets (e.g. the mode of social interaction, if language is not a salient dimension) represents a better alternative in the measurement of various ethnic identities (Hui *et al.* 1991). It should be noted that the approaches discussed bear no direct relationship to the exclusive use of quantitative or qualitative methods respectively.

The approach taken in this study is the use of interviews to explore ethnicity within the domain of the subjective approach. The subjective approach was taken in line with the epistemological and ontological belief of the researcher as discussed earlier, and supported by current trends in the consumer behaviour literature. More importantly, this approach was chosen because while there is little dispute regarding the multiple facets of ethnicity, delineation of essential elements in measuring a particular ethnic identity remains a challenge primarily faced by those researchers who rely on the objective operational approach. Linked closely with this issue is the question of external validity of an ethnicity measure (Ellis *et al.* 1985, Spates 1983).

For instance, in studying Afro-Caribbean ethnicity in Britain, Modood *et al.* (1994) argues that a measure based on language and religion lacked external validity, whereas for Pakistanis it represented a better measure. This example illustrates the potential difficulty in discovering a measure or set of measures, which has been allegedly attained objectively. Coupled with this is the belief by the researcher, captured succinctly by Blu (1980) cited in Banks (1996 p. 40) when she argues:

*It is the ethnic identity or self-perception that should concern the analyst over and above external explanations of ethnicity.*

In concert with the beliefs of the author regarding ontology and epistemology the reality of what matters most for this study is not so much about *what* ethnicity is because this has been exhaustively explored with competing definitions and emphasis. Rather the study's interest lies in *how* ethnicity functions at the level of individual action, here the individuals self-identification of ethnicity is based on a set of ethnicity attributes that the individual perceives to be important in his/her experience. A qualitative approach using interviews shifts focus from the traditional scientific posture of *a priori* theoretical structure to one of objectively attained measures to one of trying to understand ethnicity from the subject's point of view, thus providing an in-

depth understanding of *how* individuals experience ethnicity and how this understanding may come together to influence service evaluation. It is believed that the individual's experience of ethnicity needs to be understood in his/her own terms rather than forcing them into some pre-existing structure of the researchers making.

This does not mean that the researcher does not have any pre-understanding of the concept of ethnicity, whether theoretical, or from personal experience or the experience of others whom she has encountered. It is maintained that the researcher must not force pre-conceived categories and concepts on reality, even if this is well established in extant theory, as they may not be context relevant. This study is not so much concerned with the *frequency* of certain more or less naturally occurring phenomena but rather the coming to terms with the *meaning* and *experience* of those involved. It is believed that ethnic research will benefit when one goes beyond using positivistic research methods because the epistemological position of the researcher might become too rigid to capture the existential condition of the researched subjects in a meaningful way. If the researcher is truly interested in developing an understanding of consumers, s/he should embrace an epistemology that is grounded in the subject's point of view.

## **4.6. Research Design and the Refinement of Method**

### **4.6.1. Starting Point of Research**

The starting point of this research was 'if people assume an ethnic identity, does it, in any sense, become a real guide to action?' Does this identity and social attachment, which we call 'ethnic', play an independent part or even a leading part in social action? Although these questions may have their lineage in sociology and anthropology, of pertinent interest to this study was how these questions could be extended to, or made relevant to services marketing and even more specifically the retail financial service encounter.

Simply knowing the ethnicity of an individual or group of individuals does little to explain specific phenomena, in this case, the role ethnicity may play concerning consumer perceptions of service encounters. As Fenton (2003) asserts, ethnicity is a 'gather all' term to denote dimensions of 'descent and culture'. It is not on its own an explanation of anything. Nevertheless, we frequently learn that a cultural group, race



or ethnic group may be related to a given consumer phenomenon, but we learn little about the specific elements of the cultural group, race or ethnic group that contribute to the proposed relationship. To achieve a better understanding of the implication of ethnic group membership, the concept of ethnicity was unpacked. Of significance, was how much ethnicity is a guide in people's lives, and whether it comes to bear on their consumption experiences, specifically looking at service evaluation of retail financial services.

#### ***4.6.2. Research Aims and Questions***

The primary aim of this study is to understand the role played by ethnicity in shaping consumers' perceptions of service from a mainly exploratory perspective.

The study has three aims:

1. To explore how ethnicity functions at the level of lived experience, in order to capture expressions of ethnicity, to develop a description of the context in which ethnicity and identity take place.
2. To explore whether the expressions of ethnicity are a guide to how individuals make sense of their consumption experiences, to see how the meanings of ethnicity may come together to influence a consumption experience (services evaluation).
3. To investigate whether specific expressions of ethnicity can be linked to how consumer perceptions of service are shaped.

Thus the main question underlying this study is 'does ethnic identity play a role in shaping consumer perceptions of service encounters in retail financial services?

The specific research questions are:

1. What are the possible meanings associated with the concept of ethnicity at the level of individual action?
2. What are the experiences of service and how do informants perceive them?
3. Can one determine whether the meanings associated with the concept of ethnicity inform the service evaluation strategies of informants?
4. What evidence is there of this?
5. Of the meanings associated with the concept of ethnicity, which plays a role in service evaluation and which does not?

#### ***4.6.3. Population for Study***

The population chosen for this study was initially going to consist of the following ethnic groups of colour: Indians, Pakistanis and Afro-Caribbean's in the Oxford area. The original idea was to have a comparative analysis between groups by eliciting the different expressions of ethnicity and determining the relevance of ethnicity to service evaluation for each of the groups. As with all best laid plans, this had to change quite considerably. After countless attempts at gaining access to both the Pakistani and Indian group failed, both groups had to be dropped from the study. The difficulty in gaining access to minority groups and gaining co-operation had already been highlighted in the literature (Burton 2000, Desai and Sills 1996, Modood *et al.* 1997, Watson 1997), but with the naïve optimism of any novice researcher, the author could not have envisaged what a challenging process this was going to be.

A decision was made to just concentrate on the Afro-Caribbean community due to the problems encountered and the time constraints of the PhD programme. This, however, was not plain sailing due to experiences the community had had with past research students in the Oxford area. Firstly, the author needed to gain the trust of and demonstrate credibility to members of the community. This was achieved by means of an introduction by a community leader, by attending several community gatherings in the Blackbird Leys area, church services and other social events, and helping in the organisation of Black History month, which proved very time-consuming. It afforded the author the chance to meet and locate members of the community and establish contact with individuals who might be interested in participating in the research. The author was met with suspicion, which upon reflection was at times harsh, but the author accepts that although she had been in the Oxford area for several years, she was not an active participating member of the community as such, and barely knew individuals outside of the university community.

#### ***4.6.4. Sample Selection***

Informant selection was based on the criteria that they either should have been born in the UK or should have lived here continuously for more than 10 years and be willing to be interviewed on their experiences about ethnicity and identity. They also should have had a relationship with one of the high street banks continuously for 3 years to relate what their perception of service has been. Upon selection, informants were briefed on what the research was about and what was needed from them in terms of

their willingness to speak about their experiences, and their time and commitment. This was important as the research interviews were phased out in two stages. The first and second stage interviews dealt with ethnicity and service perception respectively. Due to the suspicions reiterated earlier, some potential informants wanted to know who was paying for the research, issues about confidentiality, and what the outcome of the research was going to be used for. After initial liaison through participation in community activities mentioned above 8 individuals confirmed their participation and the remaining 22 were found through a snowballing technique using informants' work and friendship networks.

#### ***4.6.5. Composition of Sample***

Thirty individuals took part in the first stage of the research (ethnographic interviews). The informants were split between 14 men and 17 females. Out of these 30 informants, 18 were born in Britain and 12 were immigrants who had lived continuously in Britain for an average of fifteen years or more, and hence were qualified to speak about their interpretation of ethnic identity, particularly from a visible minority perspective. This, and their willingness and ability to share their knowledge with the author make them what Gilchrist (1992) would call 'key informants'. All informants resided in the Oxford area. Their ages ranged between 23-46, and they had all received post secondary education, with 7 informants having doctoral degrees. Their specific occupations were varied, encompassing community youth worker, small business owners, theatre director, journalist, and research assistant to university lecturers.

15 individuals who were part of the original 30 in the ethnographic interviews took part in the second stage of interviews looking at the experience and perception of service. All interviewees at the first stage had agreed in principle to take part in the second stage of the research but ultimately only 15 were available. Some 5 individuals were non-contactable. Of the remaining 10, although no one refused in principle to be interviewed, their time schedules and commitments would have dragged data collection a few more months behind its already late schedule, so a decision was made to drop them. As the study was still very much exploratory and concerned with the essence and meaning of experience, a smaller number of in-depth interviews were still staying true to the spirit of the inquiry.

For this exploratory research, 15 informants (phenomenological interview of service experience) was well sufficient as Thompson *et al.*'s (1990) phenomenological study of married women included 10 informants. Furthermore, a pool of 30 (ethnographic interviews for ethnicity) is arguably even too much from the suggested size of 8 (McCracken 1988) for generating themes or cultural categories. For example, Schoutens (1991) research only includes 9 key informants so does Sekhon and Szmigin (2005) whereas, Chung (2000a) included only 6 key informants. Table 4.1 illustrates the composition of the sample, delineating their job, age and who was available for what stage of the interview process.

Table 4.1 Composition of Sample

Informants for Ethnographic Interviews	Gender Male (M) Female (F)	Job	Age	Informants who took part in Phenomenologi- cal Interviews
Interviewee 1	M	Entrepreneur	36	Yes
Interviewee 2	M	Community Liaison Officer	28	Not available
Interviewee 3	F	Chemistry Teacher	39	Yes
Interviewee 4	M	Academic and Engineer	43	Yes
Interviewee 5	M	Academic	41	Not available
Interviewee 6	M	Academic	44	Yes
Interviewee 7	M	Research Fellow	39	Yes
Interviewee 8	M	Journalist	46	Not available
Interviewee 9, Female	F	Optometrist	42	Yes
Interviewee 10	F	Manager	30	Yes
Interviewee 11	M	Accountant	34	Not available
Interviewee 12	M	Immigration Service	45	Not available
Interviewee 13	F	Education Officer	37	Not available
Interviewee 14	M	Director Area Youth Work	40	Yes
Interviewee 15	F	Academic	38	Yes
Interviewee 16	M	Artistic Director	42	Yes
Interviewee 17	F	Coordinator	34	Non- contactable
Interviewee 18	F	Senior Researcher	36	Not available
Interviewee 19	F	Administrator	26	Non-contactable
Interviewee 20	F	Community Youth Worker	23	Non-contactable
Interviewee 21	F	Academic	39	Yes
Interviewee 22	F	Diversity Implementer	42	Yes
Interviewee 23	M	Volunteer	46	Non- contactable
Interviewee 24	M	Trainee Consultant	29	Non-contactable
Interviewee 25	F	Administrator	27	Not available
Interviewee 26	F	Diversity Officer & Small Business Owner	37	Yes
Interviewee 27	M	Entrepreneur	43	Yes
Interviewee 28	F	Small Business Owner	34	Not available
Interviewee 29	M	Community Youth Worker	38	Yes
Interviewee 30	F	Academic	45	Not available

## 4.7. The Refinement of Method

Initially, the study was going to use focus groups and individual interviews to assess the perceptions of service and ethnicity respectively, in a two-stage process. The focus group interview, however, had to be abandoned due to the constraints imposed by the population chosen for this study. Individual interviews then became the sole technique of gathering data, as the author still wanted to stay true to a qualitative methodology that can offer an understanding of people's 'life worlds', to obtain the qualitative diversity of their experiences, and try to understand situations from their perspective. Kvale (1996) conceptualises the research interview as a specific form of professional conversation technique in which knowledge is constructed through the interaction of interviewer and interviewee. Rorty (1979 p. 389), a neopragmatist philosopher closer to post-modern thought, also emphasises the constitution of knowledge through the conversation when he notes:

*If we regard knowing not as having an essence but as a right to believe, we may see conversation as the ultimate context within which knowledge is understood.*

In a post-modern conversational version of social constructivism, Shotter (1993 p. 6) attempts to describe the conversational worlds within which we have our being:

*For conversation is not just one of our many activities in the world. On the contrary, we constitute both ourselves and our worlds in our conversational activity. For us they are foundational. They constitute the usually ignored background within which our lives are rooted. (Emphasis in the original)*

For the purposes of this study, the research interview does not only present a specific empirical method, it also involves a basic mode of constituting knowledge, and the human world as a conversational reality. In this sense, the qualitative interview is not a merely an entertaining curiosity that can add to some basic quantitative facts obtained by questionnaires. As Kvale (1996) argues, the qualitative research interview is a research method that gives a privileged access to our basic experience of the lived world. Miles and Glassner (1997 p. 10) also argue further that interviews can:

*Provide access to meanings people attribute to their experiences and social worlds. While the interview is itself a symbolic interaction, this does not discount the possibility that knowledge of the social world beyond the interaction can be obtained.*

The interviewing process for this study was phased in two stages as mentioned earlier. The first stage deals with interviews regarding ethnicity while the second stage interviews deals with service experience done at a later time.

The first stage interview is loosely based on an in-depth ethnographic interview style whereby a respondent shares how ethnicity has functioned in his/her life experience in an open-ended nature. The interview process is, however, aided by a guide containing a few topics which could be seen as a list of general areas to cover with each informant (Taylor and Bogdan 1982). Thus, informants can describe and develop their views on ethnicity, with an objective to understand ethnicity from the respondent's perspective.

The second stage interview relies on a phenomenological interview approach, whereby the respondent largely sets the course of the dialogue. With the exception of the opening question, the interviewer has no a priori questions concerning the topic and the purpose of the interview is to yield a conversation, not a question and answer session (Thompson *et al.* 1989) or to confirm theoretical hypotheses. The role of the interviewer in this approach is to provide a context in which respondents freely describe their experiences in detail. The interviewer does not want to be seen as more powerful or knowledgeable because the respondent must be the expert on his or her own experiences.

Thus, the main difference between the ethnographic and phenomenological interview approaches for this research is mainly to do with the style of interviewing with particular reference to the format of the interviews and how the dialogue unfolds. For example, the interviewer during the ethnographic interview is able to a degree control the pace, progress and relevance of topics discussed by using an interview guide. This is in contrast to the phenomenological approach where no a priori questions are set, except the opening question. Operationally, the interviewer in the phenomenological approach desires to be a non-directive listener. An implication that arises out this approach is to do with the ability of the interviewer to steer the fine line of making the conversation relevant to the subject under discussion whilst allowing respondents the freedom to describe and develop their views. Yet this freedom to talk can encourage long, detailed and perhaps rambling stories, which are not always relevant to the subject under discussion. Nonetheless, the ensuing unstructured, in-depth approach suits the subject matter as it facilitates a more dialogical interaction with interviewees with an attempt at coming to terms with their meaning and experience of the phenomenon of investigation. Besides, due to the exploratory nature of the study and the need for rich data, a standardised or structured interview format or data collection technique such as a survey was thought not to be appropriate as it would not have

provided the flexibility and the 'digging ability' on which this project depended. The first stage interview is looked at next.

#### **4.7.1. Ethnographic Interviews: Ethnicity**

Schouten (1991) suggests that ethnographic interviews are suitable for studying complex constructs that are highly sensitive to social and situational contexts (in his case, a person's self concept). Ethnographic interviewing, he argues, has the:

*Ability to delve phenomenologically into the thoughts, feelings and behaviours of informants, and to capture and account for the social and situational contexts of those phenomena. (p. 413-14).*

Goulding (2005) also notes that the aim is to look beyond what people say to understand the shared system of meanings, which, can be any full or partial description of a group (ethno-folk, graphy-description), as a means of identifying common threads.

##### **4.7.1.1. Piloting and Design of Interview Guide**

The interview guide reproduced below was the product of initially piloting a grand tour approach with two colleagues. In piloting the process, colleagues were entered into a dialogue by firstly asking 'can you tell me how you identify yourself' which usually led to a whole multitude of descriptors. It appeared that the 'grand tour' approach originally planned would generate data, outside the scope of interest and did not make efficient use of time and resources. Although interesting, the researcher was intent in exploring possible interpretations and meanings of being a member of an ethnic group than, say, being a woman. Still trying to keep to the loose structure and open-ended nature of the interviews, a decision was made to make some notes to use as a guide or *aide-memoire* (Burgess 1991), to steer the interview process albeit not rigidly. The guide contained few topics of discussion that allowed informants to describe and develop their views of ethnicity within the self-identification subjective approach taken in this thesis. Before beginning the interview, informed consent was attained. Informants were told of the study's purposes and that the interview will be audiotaped and were assured of anonymity. A few questions pertaining to biography like age, occupation and place of birth were also taken down. The guide had the following notes:

- Can you tell me how you identify yourself in terms of ethnic background?



- Could you describe to me in as much detail as possible, what it means to you to be a member of your self-designated ethnic group?
- Could you describe to me in as much detail as possible, the role you think your ethnic identity has played in your life experiences?
- Is there anything else about your ethnic identity that you would like to tell me?

The interview proceeded by following-up dimensions introduced in the story told in response to the initial question by seeking new information and new angles on the topic.

#### **4.7.1.2. Interview Process and Reflection**

The interviews or conversations investigated how ethnic identity functioned in an individual's everyday world. In-depth interviews each lasting between 50-75 minutes were conducted with 30 informants noted in Table 4.1. Conversations were conducted in English, all were audio taped with one exception and fully transcribed to provide an easily accessed and permanent version. The interviews took place in the home or office of informants. Following McCracken's (1988) suggestion, the author upheld the principle of non-direction in conducting the interviews; by trying to be as unobtrusive as possible, refraining from supplying terms that informants would not have used. However, it was interesting that the few academics that were part of the interview process did supply terms in their self-descriptions and experiences that made use of concepts found in the ethnicity literature like 'Barthian epistemology' and 'ethnic boundary maintenance'. Some interviewees were also quick to point to their unease with the word 'ethnic' and did question the author on the word's validity as a descriptor of minority groups.

During the interviewing process, an assumption was made on the part of some interviewees that the author somehow had insider knowledge of some of their general experiences and was often dismayed and even irritated when asked for clarification. To stay true to the methodology of inquiry, a conscious deliberate naïveté had to be maintained if the researcher is to understand the meaning of experience by informants. It was not, however, a theoretical or conceptual naïveté. The researcher was aware that she had to be very sensitive with questions seeking clarification on what interviewees presumed were obvious because of the privy to experience assumption that had been made. This was accomplished by stating clearly that she was not an expert on their unique experiences. On the other hand, the assumption of privy to experience made by interviewees provided, and did promote a positive interaction and rapport between

researcher and informants, where informants felt they could be open about their experiences, and did, at times, suggest they would not be comfortable in sharing those same experiences, if the author was of another ethnic grouping. This was ironic because the author did not possess as much knowledge and experience of the phenomenon as the interviewees presupposed and it was as much a learning process to her as it was to them.

As suggested by Arksey and Knight (1999), 10 informants received the copies of their transcripts to review for accuracy and omissions, with 17 informants declining to check, and 5 non-contactable. Of the 10 informants who did check their transcripts, one interviewee was insistent that some of the statements on the transcript did not belong to him, and a meeting was arranged to reconfirm by listening to the tape, after which he sought to give further clarification, without actually disagreeing with the statements *per se*. This perhaps presents a problem of transcription: a transformation of one narrative mode, oral discourse into another narrative mode-written discourse (Kvale 1996). The second stage of the research process was the interviews dealing with the service experience and perception, which is reviewed next.

#### ***4.7.2. Phenomenological Interviews: Service Experience and Perception***

Due to the iterative and emergent nature of the research design, no concrete decisions had been made as to what form of interviewing style was going to be used for the service evaluation part of the research. However, after collecting the data on ethnicity, the phenomenological interview seemed appropriate. The reasoning for this was, after interviewing participants about their ethnic identity, it was quite clear that ethnic identity for these individuals was not just about group membership or a demographic category, but pertinently about the implications of group membership, whether self-ascribed or externally assigned. This involved perception, affect, cognition and knowledge structures about how a person thinks and feels about him/herself and others in society.

In attempting to explore the role of how this understanding of ethnicity and identity shaped service evaluation, the author wanted an instrument that had the ability to not only capture how these individuals experienced and perceived a service but also the context of that experience. The phenomenological interview was particularly apt, as it

gives a voice to an individual's own experiences embedded in their life context (Wertz 1985). It gives primacy to the informants' perspective rather than the researcher's expectations (Thompson *et al.* 1990), by encouraging the informant to describe significant incidents of a service experience in the context of his/her own experiences. For example, respondents were able to tell the researcher, in their own terms, what their experiences of service have been, and what those experiences have meant to them. This differs from interviews where the interviewer imposes a conceptual definition of good service, which for example, might include attributes such as courtesy, promptness, product knowledge and so forth. Existential phenomenologists contend that lived experience may not always honour standard conceptual boundaries and therefore, must be understood relative to the specific life world from which it emerges (Thompson *et al.* 1989). Some of the central concepts of phenomenology used in the interview process are delineated here.

#### **4.7.2.1. Intentionality**

The concept of intentionality refers to the phenomenological dictum that experience and the object of experience are a constituting unity (Follesdal 1982, Giorgi 1986, Thompson *et al.* 1990). A methodological consequence of intentionality is that the researcher's conceptual categories are secondary to the participant's experiential ones (Thompson *et al.* 1989, Valle and King 1978). Intentionality was upheld in the present investigation by the non-imposition of conceptual categories found in the service literature pertaining to how consumers perceive services.

#### **4.7.2.2. Interview Format and Piloting**

The goal of the phenomenological interview is to attain a first hand description of some specified domain of experience in this case, the perception of services from a retail banking perspective. With the phenomenological interview, the participant largely sets the course of dialogue and these dialogues are called 'native descriptions' because they result from free flowing narration of a consumers thoughts (Colaizzi 1978, Kvale 1983, Polkinghore 1989). With the exception of the opening question, the interviewer has no *a priori* questions concerning the topic and the interview is to yield a conversation, not a question and answer session (Thompson *et al.* 1989). To get a feel for the process, this format was piloted on three colleagues by entering them into a dialogue that started of 'can you think of a service that you have experienced from your bank that you would like to talk about'. The purpose of the opening question was

to establish an understandable domain for beginning the dialogue. The follow up questions and probes are aimed at bringing about descriptions of experiences, they are not intended to confirm theoretical hypothesis. This piloting helped in preparing the researcher for the real interviews and to learn to deal with the sometimes-awkward silences that arise from this interviewing process. The piloting was also useful in practising follow up questions focused on experience rather than on abstraction and the avoidance of "why" questions. The emphasis on avoiding "why" questions is an area in which phenomenological interviews differ from traditional methods as they are perceived as requesting for rationalizations and can engender feelings of prejudgment and defensive responses (Argyris 1982).

#### **4.7.2.3. Interview Process and Reflection**

For the present investigation, 15 phenomenological interviews lasting on average between 40-45 minutes were conducted and the informants who took part are indicated in Table 4.1. Before beginning the dialogue, informed consent was obtained once more, and informants were told of the study's purposes and that, the interview will be audiotaped and confidentiality was assured. After the brief discussion of the aims of the interview, the opening question for dialogue was "Can you think of a service that you have received from your bank that you would like to talk about"? This was most often met with the response "any service at all" of which the researcher responded "any service that you have experienced or received from your bank". After a moment's silence, interviewees were happy to pick on a wide range of experiences from getting mortgages, loans, business advice to telephone banking. All other questions emerged spontaneously from the ensuing dialogue and relies on the respondent's own words and phrases when asking following up questions. This was at times quite a difficult process as one cannot help but ask 'WHY?' questions because they shift the focus of the dialogue away from describing the experience to a more abstract discussion. For example, when participants described a service experience as awful, it was difficult not resisting to ask "why was it awful" rather than the phenomenological approach which is "can you tell me what happened that made you feel the experience was awful". Some of the subsequent questions that were designed to get more out of participants descriptions, were like "when did this happen?", "can you try and describe the events that happened during this service experience"? "What resulted that made you feel the service experience as particularly satisfying or dissatisfying?" "What did employees say or do that made you feel the service was not good". Although upholding the principle of not introducing conceptual categories in

the asking of follow-up questions, the researcher found that participants shared used words found in the literature like 'satisfaction', 'dissatisfaction' and 'not satisfied'. This was not surprising, as these words are used in consumption discourse. It should also be noted that participants did not just speak about 'a service I have received'. They tended to start off with one service they recalled at the moment the dialogue began and introduced other service experiences, usually to compare or contrast the particular service they had originally started with.

#### 4.8. Data Analysis

Although for the purposes of the PhD programme, analysis is spoken of as if it was an isolated stage; in this research it was a process that permeated the entire interview inquiry. As Glaser and Strauss (1967 p. 109) note, it begins as soon as the first set of data is gathered and does not only run parallel to data collection, but the two become integrated. They inform or even drive each other (Miles and Huberman 1984 p. 63). Bogdan and Taylor's (1975) definition of data analysis refers to a process which entails an effort to formally identify themes and to construct hypotheses (ideas) as they are suggested by the data, and an attempt to demonstrate support for those themes and hypotheses. By hypotheses, 'we mean nothing more than propositional statements' (Bogdan and Taylor 1975 p. 79). Due to the study's exploratory nature and its ethnographic and phenomenological approach, the process of preparing and interpreting the data, gathered throughout the two stages of the research was partly based on elements characterising a grounded theory approach, according to which:

*The researcher goes by feel and intuition, aiming to produce common or contradictory themes and pattern (Easterby-Smith et al. 1991 p. 105)*

Instead of seeking to generate or develop theories or common laws, a 'softer' interpretational approach was chosen (Tesch 1990), which aimed at the identification of patterns or the discerning of meaning, coupled with an insightful description of how the phenomena (ethnicity and service evaluation) are experienced, with an attempt to generate some propositions/linkages about the experience.

Before their interpretation, the data had to be prepared. At the end of each interview, notes were taken immediately after to capture the general feeling of the interview, issues raised, and capture the comments that emerged after the recorder was off. The author transcribed all interviews after the completion of data collection. Throughout and after the transcribing process, tapes were repeatedly reviewed in order to 'reveal

previously un-noted recurring features' (Silverman 1994 p. 117). Interview data were used inductively for the basis for developing categories or clusters moving from 'the instinctive gut feeling stage' (Easterby-Smith *et al.* 1991 p. 109), towards a more structured and organised preparation of the data. It should be noted that this was more a process of analytic circles rather than a fixed linear approach. Although there are a number of software tools (see Tesch 1992) promoted to support the analysis of qualitative data, it was decided to conduct the preparation and interpretation of data manually. One reason was that of the time needed to learn how to operate the software programme. Furthermore, the immersing in and close relationship to the data throughout the analysis process provided a strong basis for an interpretative approach with the ability to draw knowledge from outside the text (literature, reflections etc). The use of computer databases and other software tools, it was believed, might become mechanistic to the detriment of intuition and creativity in the qualitative approach to the analysis of data. Such a qualitative approach is often referred to-in particular by laboratory scientists-as being subjective and biased- and as a result the validity and reliability of its data is questioned. The effect of subjectivity and issues relating to data validity for this study is discussed in greater detail in section 4.9.

The first step after transcription was a thorough first reading of the data to get a sense of scope and to check for 'topics that occur and reoccur' (Bogdan and Taylor 1975 p. 83) or for emerging themes or patterns (Taylor and Bogdan 1984 p. 131). This activity was coupled with copious note taking, in which the researcher's observations about the data, hunches and ideas were captured. It was essentially the first step toward a development of themes that could be applied as an organising scheme to the data and the researcher was therefore alert to items in the data that might point to content labels. The transcripts were read in their entirety several times as suggested by Agar (1980) which allowed the author to immerse herself in the data, trying to get a sense of the whole before breaking it into parts. Initial ideas and thoughts about the data were discussed with the author's supervisors.

#### ***4.8.1. Organising a System for Interpretation***

In an open, exploratory study such as this, Seidel (1988 p. 7) contends that the researcher during the process of carefully reading the data, 'starts to notice' certain features and patterns in the data, and then begins to identify and 'tag' those features and patterns. For the present investigation, a way of marking these features was to

write brief descriptions in the margin next to the pertinent portion of text of an interview, and colour code using highlighter pens. A distinction was then made between content and topic, and one useful way of getting at the substantive meaning of the data was the author asking repeatedly “what is this about?” This process was aided concurrently by finding and listing statements in the interviews about how individuals are experiencing the phenomenon of study, depending on whether the interview concerned ethnicity or services evaluation.

First, the process was to seek an idiographic understanding of each interview, which involved viewing each transcript as a whole, and relating separate passages of a transcript to its overall content. A list of topics within each interview was made at this stage, and these topics were seen as ‘sensitising concepts’ (Blumer 1954 p. 7), which gave a general reference to an empirical instance. After each transcript had been looked at individually, a transition to whole phase began, in which individual interviews were related to each other to collate common topics or patterns identified. After collating the list of topics for each interview, topics similar in meaning were clustered together, and given a name in a table form with two columns, namely major topics and unique topics. Major topics were constructed from clusters of comparable topics identified, and the unique topics were topics that seemed important to the research purpose in spite of their rarity of occurrence as shown in the tables hereafter.

**Table 4.2: Illustrates the Topics, which Emerged from the Ethnicity Interviews**

Major Topics	Unique Topics
How I see myself	Colour /race and social class
How others see me/us. Where do you come from?	African ancestry is diluted, They think we are all black
My ethnic identity does not stay the same all the time	Identity does not change you adapt
Skin colour in self-descriptions. Markers of difference, hair, dress, facial features	Do not like the word ethnic
Perceived Difference in cultural milieu (language, family, way of seeing the world, music, food, values)	English people do not have culture. Religion. Is black (skin colour) a culture?
Minority Status and its associated inferences, Stereotypes, Negativity	Friendships, Marriage Partners
Pride in who we are	Naïve assimilation model, multi-culturalism is lip service
Non- acceptance of black people as British	Being born here does not make you British
Interaction with other groups/Socialisation	Power and interaction between races, who yields power
Need to conform to be accepted	British feel threatened by us/ difference, Britain is an island and hence concept of strangers and alienation
Inclusion and Exclusion	Majority/Minority reason for over sensitivity or is it personality?
Perceived Discrimination	Are black people over sensitive? To succeed you have to work twice as hard.



**Table 4.3: Illustrates the Topics, which Emerged from the Phenomenological Interviews**

Major Topics	Unique Topics
Expectation about long custom	Bank charges
Does long custom make any difference to what you can get out of your bank?	Don't like e-banking, security issues, Forcing customers to use remote access
Trust and long custom	To get better service you have to be a responsible customer
Non personalised service	Automation overrides commonsense
Do not feel valued	No commitment to the bank
Perceived discrimination: suspicion, colour, gender, passport	Dyadic nature of perceptions: black, Chinese (stereotypes?)
More money gets you a better service	Who yields power at the bank? Customer or service personnel
What I want from my bank: human contact, flexibility, not condescending, warmth,	We are not money launderers, feeling like a criminal
Social class relates to service received	Money has only one colour so can there be discrimination on that basis?
Bank personnel attitude towards black people, their perception and prejudices	Bank put obstacles in your way
Reliability and human contact	Bank errors
Does having black personnel make a difference in the experience of service?	No black personnel: lack of representation both gender and racial
Service improvement due to perceived change in my social class	Don't have a relationship with the bank
Different understandings on what constitutes a valid business between the black customer and white banker	Are black peoples needs different to that of the mainstream, No black banks? Mainstream banks do not understand me
Non verbal behaviour of bank personnel: body language, intonation, you can feel these things,	Black people can be self defeatist about their chances at the bank
	Competition demands that banks give you a good service whether you are black, white, yellow
	Comparison of behaviour between bank and supermarket

After this process, the next stage of the analysis was to look at the topics identified and to assess their importance, in terms of the research purpose. This meant looking at the topics from a new angle and asking: Are some topics closer in content to certain topics than to others? Are some of them sub-categories of others? This aided the process of collapsing and clustering the topics at this stage to get at five or six global themes as suggested by Creswell (1998) identified in Table 4.4 and 4.5.

**Table 4.4: Illustrates the 6 Themes that Emerged when the Topics were Collapsed; Ethnicity**

Major Emergent Themes	Unique Emergent Themes
How I See Myself and How Others See Me <ul style="list-style-type: none"><li>- Skin colour in self descriptions</li><li>- Non acceptance of black people as British</li><li>- Pride in who we are</li><li>- Inclusion/Exclusion: where do you come from?</li></ul>	<ul style="list-style-type: none"><li>- Being born here does not make you British</li><li>- Who yields power in ethnic identification? (me or them)</li><li>- Achievements are not recognised</li></ul>
Perceived Cultural Difference <ul style="list-style-type: none"><li>- Language, food, music, way of seeing the world, values, importance of the family</li></ul>	<ul style="list-style-type: none"><li>- Is black (skin colour) a culture?</li><li>- Culture is for minorities</li><li>- Religion (Moslem, Christian, spiritual, African traditional religions)</li><li>- Language is not recognised</li></ul>
Perceived Discrimination and Prejudice <ul style="list-style-type: none"><li>- Coping mechanism</li><li>- Racism has changed</li><li>- One cannot escape racism</li><li>- Stereotypes</li><li>- Social class and racism</li></ul>	<ul style="list-style-type: none"><li>- Are black people oversensitive?</li><li>- What is our responsibility</li><li>- We are not victims</li></ul>
The Management of Difference <ul style="list-style-type: none"><li>- Conform or not conform</li><li>- Pressure to blend in</li></ul>	<ul style="list-style-type: none"><li>- Naïve assimilation model</li><li>- Feeble attempts at multiculturalism</li></ul>
Ethnic Identity and Interaction <ul style="list-style-type: none"><li>- Ethnic identity important in interactions?</li><li>- Majority and minority dilemma</li><li>- Presuppositions other groups bring to interaction</li><li>- Understanding when we are with our own</li></ul>	<ul style="list-style-type: none"><li>- Ethnic identity and friendship</li><li>- Ethnic identity and marriage partners</li><li>- Is it personality or colour that is important in interaction?</li></ul>
Importance of Ethnic Identity <ul style="list-style-type: none"><li>- Context dependant</li><li>- Ethnic identity is primordial -given especially skin colour</li></ul>	<ul style="list-style-type: none"><li>- Ethnic identity does not change, you adapt language and speech</li></ul>
	<ul style="list-style-type: none"><li>- Social class</li></ul>

**Table 4.5: Illustrates the 5 Themes that Emerged when the Topics were Collapsed;  
Services Evaluation**

Major Emergent Themes	Unique Emergent Themes
Does my long custom count for anything? <ul style="list-style-type: none"><li>Seems important when the customer gets what they want</li><li>Some financial institutions value it more than others</li></ul>	<ul style="list-style-type: none"><li>No commitment to the bank</li></ul>
Does having more money get me a better service? <ul style="list-style-type: none"><li>Perceived service change due to new income level and hence perceived social class</li><li>Can you get a good service if you do not have a lot of money?</li></ul>	<ul style="list-style-type: none"><li>To get a good service you have to be a responsible customer</li><li>Bank managers advice to his black customer: don't dilly dally</li></ul>
Do I have different Needs or I am Just Misunderstood? <ul style="list-style-type: none"><li>Service personnel perception and attitudes towards black customers</li><li>Outright discrimination</li><li>Non verbal behaviour denoting prejudices</li><li>Service personnel attitudes towards black businesses</li><li>Personnel hide behind operating procedures</li></ul>	<ul style="list-style-type: none"><li>We do not have different needs may be just different worldviews</li><li>White banker does not understand the potential of my business</li><li>Dyadic nature of how perception and attitudes are formed</li><li>Black people are self defeatist</li><li>Banking is class determined thing not sure if colour plays a role</li></ul>
Black Like Me <ul style="list-style-type: none"><li>Does representation make a difference to my service experience</li></ul>	<ul style="list-style-type: none"><li>Not bothered about representation</li></ul>
What I want from my bank <ul style="list-style-type: none"><li>Flexibility</li><li>Warmth</li><li>Treat me like they will treat white people</li></ul>	<ul style="list-style-type: none"><li>Do not like e-banking,</li><li>Forcing remote access on customers</li><li>Bank charges for overdraft</li></ul>
	<ul style="list-style-type: none"><li>Who yields power at the bank is the customer or the bank personnel</li></ul>
	<ul style="list-style-type: none"><li>Competition demands that Banks are provide good service regardless of your ethnicity</li></ul>

These themes in turn were viewed as a ‘family’ of themes, with ‘children’ or sub-themes, and ‘grandchildren’ represented by segments of corresponding data. It was especially difficult due to the large material generated to condense the information into five/six families, but the process succeeded reducing them to a small manageable set of themes to write into the final descriptions of experience. The boundaries between the five/six emergent themes of Table 4.4 remained fuzzy and not crisp. At a later point in the analytic process, the researcher had to step back and form a larger meaning of what was going on in the emergent themes. Some interrelationships between the themes were noted, and this is visually presented in Figure 5.1 in Chapter 5.

The refined themes were applied to the data from each interview to sift out relevant text segments or statements, which were colour coded and numbered for easier retrieval. This back and forth process was to ensure that any inferences made were based on the entire data set. This gave the researcher the opportunity to read in continuous fashion about everyone's attitude, for example, towards how they identified themselves. During this process, attention had to be paid to content of statements. This process was aided by specifically looking for (a) commonalities in content, (b) uniqueness in content, (c) confusions and contradictions and (d) any missing information with regard to the research questions (Tesch 1990). Due to the large volume of data collected, this process was essential as it was a constant reminder as to which data was central to the research process and which were peripheral.

#### ***4.8.2. Interpretative Action***

The interpretation of the data for both ethnicity and service evaluation was achieved by developing a structural description of how both phenomena were experienced by participants, with an attempt to get to an overall essence. The interpretative aim at this stage was a thematic description of experience, seeking all possible meanings and divergent perspectives of the phenomena of ethnicity and service evaluation by directly using statements from the interviews. This, perhaps, is an example of interpretation Kvale (1996) refers to as self-understanding, where the researcher attempts to formulate in condensed form what the participants themselves mean and understand. No attempt was made at this stage to introduce any conceptual or theoretical frameworks in the descriptions as presented in Chapters 5 and 6, as the goal was to describe experience in lived rather than conceptually abstract terms, by letting the data speak for itself. For example, in one interview a respondent made repeated references to wanting 'good service' from her bank. Whereas a conceptual definition of good service might include attributes such as courtesy and promptness, this respondent had two particular meanings of good service not being made to feel 'stupid' (her term) by bank personnel and their not being 'condescending' in their attitude towards her. Emergent themes for the description of service used participants' own terms for its construction. The thematic descriptions were not so much concerned with what is happening as to show how the events of the service experience get interpreted by those involved.

Metaphors aided the process of describing the experience of 'ethnicity' as they gave the researcher a special tool that could capture the mental images of how ethnic identity develops in concert with one's own life experiences. A key aspect of this process was the identification of a metaphor in each identified theme (see Table 4.4), which conveyed the nexus of assumptions, concerns, values and meanings that emerged throughout the interview transcripts. The metaphors chosen for this study provided a vehicle for conveying the meanings and expressions of ethnicity shared by informants in a symbolic way. As Palmer and Lundberg (1995 p. 81) notes, a metaphor is way of expressing an idea, an object or an action through a familiarity with a different idea, object or action. Tsoukas (1991) suggests that metaphorical language is a better alternative than literal language for capturing and expressing the continuous flow of experience. Additionally, metaphors offered a more dynamic rather than static label of identities and experiences. Manning (1979) cited in Spiggle (1994) notes that metaphors requires us to suspend our ordinary frame of reference of viewing some aspect of the world 'as is' and instead, view it 'as if'.

Chapter 7 situates the findings of Chapters 5 and 6 into existing conceptual frameworks, with the interpretive aim of proposing a relationship or set of linkages between ethnicity and service evaluation. At this stage, it became apparent that the existing theoretical frameworks fail to elucidate, how ethnicity may influence the evaluation strategies of minority consumers. This search for linkages is a hard one to describe because it involved following leads, studying patterns, sometimes re-reading full transcripts, and generally thinking around the data. It is worth noting that explanations rarely just emerge from the data. As Richards and Richards (1994 p. 170) cited in Ritchie and Lewis (2003) comment, they are more often:

*....actively constructed, not found as Miles and Huberman nicely put it, like 'little lizards' under rocks. They will continue to be constructed by human researchers.*

In elucidating a relationship between ethnicity and service evaluation, the researcher proposes the 'ethnic experience script', primarily conjecturing that a customer's ethnicity (a complex myriad of factors) plays a role in his or her choice of cues by which s/he will evaluate a service received. The ethnic experience script attempts to explain ethnicity's role as a possible frame of reference in services evaluation. The process involved building an explanation based on the way the meanings and understandings of ethnicity came together to influence how customers evaluated the service encounter. This was aided by presenting the recurrence, range and diversity of

explanations given by participants themselves through their accounts coupled by inferring an underlying sense to these understandings. The latter process involved seeking a deeper explanation of the possible linkages or propositions between ethnicity and service evaluation that were not immediately conveyed or even clearly understood by participants themselves. Yet, this was not an attempt to discover some universal deterministic laws or causes in the Humean (X always follows Y) sense. The researcher agrees with Ritchie and Lewis (2003), when they argue that qualitative explanations are attempts to say why patterns and outcomes in the data have occurred. These explanations may use a causal logic in a loose, non-universal, non-deterministic sense, but the logic is not based on linear variable analysis.

#### 4.9. Data Validity

It was the nature and focus of this exploratory study, which determined its qualitative and interpretative research approach. The latter influenced decisions and actions throughout the research process. It would be foolhardy not to acknowledge the existence of any bias influencing some of these decisions and actions. At the same time, the author recognises the futility of imagining that 'if you could strip the interview of all these [biasing] factors, the 'real' or 'true' or unbiased response will emerge' (Briggs 1986 p. 21). As Denzin (1997 p. 36) notes, all discourse is contextual, immediate and grounded in the concrete specifics of the situation created by the interaction and these dialogues cannot be repeated. They 'are always first time occurrences; each attempt at repetition creates a new'.

Within the positivist tradition, research quality is assessed on the basis of internal and external validity, objectivity and reliability (see Lincoln and Guba 1994). These criteria are based on assumptions that link positivist philosophy and positivist approaches to methodology. Consequently, they are less appropriate criteria for research in which there is no single 'truth', subjectivity is an integral part of the research design, and in which only a small number of cases is reviewed. As Morgan (1983a p. 396) has noted:

*...Research strategies that abandon the positivist viewpoint of the detached, neutral observer cannot be fairly judged in terms of the evaluative criteria normally applied to positivist research, for they seek a different kind of insight, adopt different methodologies, and favour different criteria for judging their knowledge claims.*

Fundamentally, this project acknowledges the existence and influence of subjectivity. Given that the reliance and primacy of the subject's point of view coupled with the study's interpretative nature, promoted subjectivity as an essential part in the research

process. Subjectivity was important to this process of enquiry as the focus of enquiry was on experience as described from the first person view and that understanding must be at the level of lived experience. However, this did not lead to an 'anarchistic' approach whereby the researcher did not develop views without justification. Instead, the research was based on clear methodological justifications and appropriate research methods, to assure and verify the truthfulness of the study's findings.

Qualitative researchers have responded to the problem of demonstrating the credibility or trustworthiness of non-positivist research in two ways. First, by recognising the value of continuing to ask, but not to be bound by, the questions raised by classic accounts of validity, and secondly by developing their own criteria (see Lincoln and Guba 1985). Also, taking cue from Arksey and Knight (1999), the three most relevant concepts for this study are consistency, truth-value, and neutrality. These are meant to answer the same underlying questions as the criteria employed in positivist research, but to address them within the tenets of post-positivist philosophy of science (Walendorf and Belk 1989).

Consistency, akin to reliability or dependability, has been demonstrated by stating clearly how the research was done, decisions that have been made and unmade during the research process that permits another researcher both to understand the decisions taken and to verify that they made sense in the light of prevailing circumstances. This is also supplemented by a thick description of findings (Chapter 5 and 6), supported by verbatim quotes that clearly highlight aspects of experience that appear to be self-contradictory or even irrational. The emic description of findings was an effort to reflect the construal of reality manifest within the phenomenon of ethnicity and services evaluation for informants and not the perspective of the researcher.

Thus the researcher's role was not to act as editor for the way people explained their experiences although the perceived 'shared' ethnicity of the researcher by informants might have influenced some of the accounts given in this thesis. For example, it was common to find informants mingling discussions of personal experiences and that of people they knew, and making inferences, which were, at times, more general than specific. This usually was done under the assumption that the researcher must have experienced what they were describing. Yet, these interviews were 'reliable' only in the sense that, in each case, informants were invited to talk at length about what their

experiences have been regarding service experience at a retail bank and ethnic identity. Denscombe (2003 p. 99) argues that, from the perspective of the phenomenologist, people's everyday thinking is credible and should be respected in its own right as 'valid'. It should not be treated as less rational than, or inferior to, the 'scientific' thinking of the social researcher, but should be considered as rational in its own terms of reference.

Truth-value was assessed by a means of a member check another technique for establishing credibility (Wallendorf and Belk 1989) whereby informants were given the interview transcript to check whether what they said is what they meant, although not all of them participated. Interpretation of the data was also sent to five informants who had initially requested it and the author contacted the rest with a summary of the findings and its interpretation. Although the informants involved were limited this was a useful approach for the researcher to submit the interpretation of findings to the scrutiny of those individuals upon whom it was based, and seek their responses to their authenticity. The feedback from this process is presented in section 8.7.1 where the author's initial interpretation of the findings of the research is revised to a degree by respondents' feedback. At the same time it is acknowledged that, no single interpretation of a complex social phenomenon can be complete or satisfactory in communicating the essence of a phenomenon. As Peshkin (1985 p. 278) states:

*The failure to exploit fully other themes than the one chosen may be seen as a shortcoming, but [it is] a reality of social research in complex settings. Such settings support many stories.... not all of which can be told- or told most effectively-by any one researcher.*

The more relevant issues in a qualitative inquiry (Thompson *et al* 1990) are whether the interpretation is consistent with the aims motivating the study, can be directly supported by reference to participant descriptions (Chapter 5 and 6), and provide insight into the phenomenon being investigated. In an informal sense, member checks were also carried out verbally throughout the interview process as the researcher constantly checked her understanding of the phenomenon with informants.

Neutrality looks at the role of the author in the research process by acknowledging the influence a different researcher may have had. As best as it was possible, the author bracketed off presuppositions by adopting the stance of the stranger, on occasion to the annoyance of some informants as highlighted before. However, it would be foolhardy to argue that by using the same research methods and design, exactly similar findings could be obtained by another researcher or even by this researcher repeating the



methods and design. Clearly, the author cannot be the objective agent as depicted in some positivist views of scientific inquiry. Rather, the author acknowledges the way in which her ethnicity, background, personality, and actions have contributed to the account on these pages, and is even doubtful if it is ever possible to rid ourselves entirely of our presuppositions. What was done, though, was to be reflective and self-conscious about the way perceptions are shaped by things like common sense, and then trying to moderate their impact. The goal is an interpretation supported from the data as gathered to represent a set of consistent conclusions, given the aims motivating this study.

This study is seen as a starting point for further empirical studies into this area, rather than as a project which aims to generalise its empirical findings. Hence, external validity in the sense of positivistic research cannot apply in this study because; the validity, meaningfulness and insights generated from qualitative inquiry have more to do with information-richness of the cases selected and the analytical capabilities of the researcher rather than sample size (Patton 1990 p. 185, see also Cook and Crang 1995, Yin 1994).

#### **4.10. Limitations**

The complexity and intangible nature of the relationship between the concept of ethnicity and service evaluation required an exploratory qualitative research approach for this study. Despite the objective-oriented approach taken by many previous researchers, this study emphasised a subjectivist and interpretative stance by letting informants tell their own stories as embedded in their life contexts. It was believed that the individual's experience needs to be understood in their own terms rather than forcing them into some pre-existing structure of the researcher's making. The aim here was not to force or push respondents' answers into particular categories, which they may not have thought of unprompted or may not even want to use. Instead the study was concerned with understanding the 'constructs' people use in everyday life to make sense of their world. The main strength of this approach firstly lies in the richness and depth of the empirical findings (Chapters 5 and 6), which was particularly useful in the exploration of difference and inconsistency in informants' opinions and experiences. Secondly, from the descriptive detail of respondents' experiences, an experientially based understanding of the relationship between how ethnicity may shape services evaluation was gained. Thus, this wealth of rich data justified and confirmed the

appropriateness of such a methodological approach in line with the objectives of this study.

Yet, a limitation or weakness of the emergent qualitative approach used for this study meant that it was harder to control the pace, progress and end-points of the study. First was the difficulty in recruiting people who suited the research aims and convincing them that their contribution was worthwhile and important. This was due not least to the length of time the interviews took, but also owing to the volume and open-ended nature of the data collected, analysis and interpretation of the data proved challenging. With the benefit of hindsight, this study perhaps could have benefited from qualitative data analysis software like NUDIST, whilst acknowledging the author's earlier position on the use of software.

The open-ended nature of the interviews also meant that the freedom to talk at times encouraged long, detailed and perhaps rambling stories. Irrespective of how interesting they appeared to be, they were not always relevant to the subject under discussion. On reflection the critical incident technique that was originally earmarked as the style for the second stage of interviews should have been applied. It is believed that it would have had the added benefit of some structure to the interview and still fulfilled the objectives motivating this study.

A drawback of the sampling technique applied in this research was perhaps the homogenisation of respondents in that they were all mainly middle class professionals and the difficulty in delineating whether their experiences, especially with regards to banking services, were anything but typical. In line with this was the decision not to use a 'white' control group, as the study was neither comparative nor experimental nor concerned with the differences between black and white customers. The aim here was to generate a study grounded in the experiences of people of colour 'the usually unstudied' which offered an adequate knowledge production about non-Europeans in an academy and discipline which is still highly Eurocentric. Nonetheless, whilst acknowledging that the use of a 'white' control group would have made a difference to the interpretation of findings, this was not the interest of the present investigation. Additionally, the lack of a dyadic approach to the study of the service experience also has implications for the findings of this study, as the voice of the bank is not heard.

The inclusion of the banks' view may have yielded qualitatively different findings and the conclusion to this study but again this was not the focus of this study.

On the role of the researcher, it is acknowledged that the ethnic background of the researcher may have influenced the perception of the informants that both (researcher and interviewee) have had similar life experiences. This perceived 'shared' ethnicity meant that some of the interviewees concentrated more on the negative aspects of their experience rather than the positive, and expected the researcher to confirm their experiences. When this confirmation was not forthcoming, some informants were, to say, the least annoyed and even irritated as mentioned earlier and thus affects the likely quality of data generated. Additionally, the attempt of the interviews to generate a conversation also acknowledges that bias and subjectivity played a part in the conversations, as would be the case in a 'normal or natural' conversation. For example, there were a number of occasions where the researcher very obviously, but also very unintentionally, shifted the tenor of conversations by seeking clarification on how informants rationalised their experiences the way they did, perhaps because she did not share the same world-view. The excerpt below is an interviewee response to such a clarification on discrimination.

*"Oh don't tell me you are one of those Black people who have never been discriminated against...do I need to explain that to you...you better wake up girlfriend...well it could be that because you didn't grow up here and also you are tucked into that pseudo liberal university atmosphere where people are supposedly open minded...you wait till you get to the real world and start making a claim on this society"*

The ethnicity and even gender of the researcher may to an extent have also influenced some of the interpretations and conclusions of this study, as facts and values are not distinct. Accordingly, the researcher acknowledges that the findings and interpretations of this study were inevitably influenced by the researcher's perspective and values, thus making it impossible to claim an objective, value-free research nor was this the intention. For example, the researcher was quite conscious of highlighting instances where respondents showed awareness that their responses might be construed as an unsubstantiated claim for racial discrimination because the issue may be generalisable across racial and ethnic divide. The researcher was also particularly conscious of how her findings may have been viewed and was intent on not making her informants appear perhaps 'schizophrenic'. Yet for the informants of this study, their ethnicity and experience were inseparably intertwined and, hence, the challenge for the researcher was in teasing apart experiences, which are typical of, say a middle

class professional and that which is due to ethnic identity. The researcher rose to this particular challenge in Chapter 6 where the findings delineate between experiences emanating from ethnicity and that which arose from say social class. (See 6.2.2 and 6.2.3). On this note, this project perhaps could also have benefited from some form of an interpretive group composed of other researchers or individuals. This interpretive group would have offered a means of sharing the burden of interpretation that plague a lone researcher, by conscientiously questioning assumptions underlying interpretations and also providing feedback of whether they can also see the same interpretation in the transcript. Yet it will be erroneous to anticipate a perfect correspondence between two researchers' interpretations of the 'same' phenomenon. Nonetheless, by comparing multiple interpretations constructed by multiple observers, one can determine elements that are consistent across interpretations and, perhaps more dependable.

Looking back, it also appears that as a defensive overreaction to just using interviews as the sole technique of data collection, this study appeared to be designed on a quantitative presupposition that the more interviews, the more scientific. However, it is possible that this study would still have benefited from just a small number of interviewees and would have significantly reduced the amount of time and resources that went in to the data collection process. At the same time, due to the 50% response rate of the second interview process, which is still a large sample for an exploratory study (McCracken 1988), the author was resigned to think if she had started with only 10 would she have just ended with only five interviews?

Upon reflection, a more concerted effort should have been made in explaining that the perception of service had very little to do with how much money people had in their bank accounts but rather more on their perception of service. Perhaps this contributed to the lukewarm response in the use of focus groups. Immediately 'bank' was mentioned, participants assumed the research was about how much money they had and some expressed surprise why the author was interested in just their perception of the service. It appears that the relevance of the study to participants was not well understood.

#### **4.11. Conclusions**

This chapter sets out the philosophical background to this study, which provided the basis for a qualitative research approach using interviews as its research design. The study's focus and exploratory nature demanded a flexible and emergent interpretative approach. In line with the overall research process, the analysis was based on both a descriptive and interpretative approach proposing linkages between two the distinct phenomena of ethnicity and service evaluation. The following two chapters of 5 and 6 introduce the findings of this research in a thick description format structured around themes using respondent quotations relating experiences regarding ethnicity and services evaluation respectively.

## Chapter 5

# Charting the Lived Experience: Boundaries on the Mind

### 5.1. Introduction

Six major themes emerged from the analysis of the interviews regarding ethnic identity as seen in Table 4.4. Thirty people were interviewed, comprising of 18 women and 14 men. Out of these 30 participants, 18 were born in Britain and 12 were immigrants who had lived continuously in Britain on an average of 15 years or more and hence were qualified to speak about their interpretation of ethnic identity, particularly from a visible minority perspective.

The themes presented here emanate not so much from what a person's ethnicity is but rather how it has functioned in the person's life. This approach was taken because the research interest is one of trying to understand ethnicity from the subjects point of view, thus providing an understanding of how individuals experience ethnicity and how this understanding may account as an 'influence' on consumer evaluation of services and ultimately consumer behaviour. This stance was important for this research, as this study was more interested in delineating the experiential aspects associated with the concept of ethnicity that may explain its influence rather than simply knowing the ethnicity of an individual or a group.

The titles of themes presented here make use of metaphors as labels of identity and experiences that informants shared as explained in Chapter 4. Metaphors were seen as a special tool that best captured the mental images of how ethnic identity develops in concert with one's own life experiences. Additionally, metaphors offer a more dynamic rather than static label of identities and experiences. Owens (1969) argues that, metaphors tell the truth but not the whole truth, here the author is not trying to prove that the participants of this study are a metaphor, rather that the use of metaphors was helpful in obtaining insight into complex wholes, and was seen as especially apt in the description of experiences that participants shared. However, the metaphorical themes presented here are not about a generalised 'black ethnicity' but rather looking at ethnicity from the perspective of the participants of this study.

## 5.2. Emergent Themes of Ethnic Identity

The six themes are:

- How I see myself: boundaries on the mind, which has a further three mini themes the marginal man, assigned vs. assumed roles and ethnic pride and attachment.
- Different latitudes, different attitudes?
- Jekyll and Hyde who is the real me?
- Can you be an authentic actor?
- Are you part of the mainstream or are you dancing to a different drumbeat and
- Can we all get along?

These themes are discussed below.

### 5.2.1. How I See Myself: Boundaries on the Mind

The theme of 'How I See Myself: Boundaries on the Mind' explores and tries to capture some of the experiential tensions between self-ascribed ethnic identity and how we think others see that identity in a multicultural society. The essence of this tension was observed more than a century ago when DuBois wrote about this dual reality. One participant who thought it was still very relevant today in multicultural Britain quoted him loosely here:

*"We ever feel our 'twoness' she said, two souls, two thoughts, two strivings, African and British, always looking at one's self through the eyes of the others measuring ourselves against a world that doesn't consider us..." (Interviewee 22, Diversity Implementer)*

The real essence of this statement became more apparent and profound when the author realised that the 'looking at oneself through the eyes of others' is so central to the experiences shared on these pages looking, at participants' lived experience in Britain.

As the author examined the conversations, she realised she was going to be describing people who yet have no commonly agreed upon label, category or descriptor. How they saw themselves ranged from African, Afro-Caribbean, Black, (as a group label and also a political identity) Black British, Black British Caribbean, Black Jamaican, Fusion, Mixed Race and Other. Interviewee 26 and Interviewee 15 capture some of these

differing labels from the following excerpts from their conversations when they were describing themselves:

*"Being born and bred in England as a Black British, my parents however come from South America so I don't categorise myself as Caribbean. I would say that I am from Guyana or Guyanese heritage. On the form of ethnic identity, I will tick black Other as opposed to black Caribbean or black British.... By ticking 'other' on a form for e.g., I am saying I am not Caribbean, I am not British, and so the 'other' is the kind of catchall non-descriptive thing. But then again it is an opportunity to write what you are and what you perceive yourself to be."* (Interviewee 26, Diversity Officer and Small Business Owner, Aged 37)

*"I identify more as a black person than either Jamaican or British...I identify with black political struggles in North America, Africa and the Caribbean. So probably my skin colour and the history of the struggle of black people defines my identity more than nationality."* (Interviewee 15, Academic, Aged 38)

These identities however were not static and the notion of its fluidity was apparent and this is explored in more detail later in the chapter under the theme Jekyll and Hyde:

Who is The Real Me? Participants were also quick to note skin colour in their descriptions of themselves, and often used it to signal group membership and as something that others used in describing members of their group. The following excerpt from Interviewee 26 exemplifies the role of skin colour in her self-description of black identity and also as what 'other' people see:

*"Our skin colour is the obvious and that is important because you are very visible with this skin colour, ... we are a visible minority...we've got that kind of beetroot about us...you hardly miss a beetroot in a salad or any dish for that matter."* (Interviewee 26, Diversity Officer and Small Business Owner, Aged 37)

Having this 'beetroot', to borrow the term, worked on two levels in British society. At one end of the spectrum, having the 'beetroot' meant one was never accepted as part of the society even if you were born and raised here, and at the other end, it somehow shaped how one was perceived in wider society. These two differing aspects of the beetroot are explored under the mini themes of the Marginal Man and Assigned vs. Assumed roles.

#### **5.2.1.1. The Marginal Man**

The theme of the marginal man is to do with non-acceptance. Non-acceptance according to participants ensued from having the 'beetroot', although one was born and raised in this society. The 'beetroot' was seen as a barrier in the acceptance of one as British and hence was significant in how some participants identified themselves. Interviewee 13 describes here how non-acceptance of black people as British due to the 'beetroot' effect has influenced the way she identifies herself:



*"Today I define myself as African Caribbean although I have never been to where my parents come from Jamaica... I find it quite difficult to accept the "Black British" thing because I don't feel as if I am accepted as a British person in this country...had my life being different growing up I would probably have defined myself as British because it was all I knew... experienced from a very young age all sorts of things like non-acceptance. I know British people do not even accept me as being British because of the colour of my skin. I was born in this country, I speak English...everything I have done has been English...with the colour of my skin however I would never be accepted as British." (Education Officer, Aged 37)*

Contrary to Interviewee 13, Interviewee 9 actually identifies herself as British black although she is fully aware that she is not accepted due to her 'beetroot':

*"I was brought up in Britain so I guess I am regarded as a British black as such, but that doesn't mean you are accepted, it's just that as far I can see you just grew up within the British system. You are exposed to it on a much longer period than most black people who emigrated much later are. They just stick with you that is it. You are never accepted." (Optometrist, Aged 42)*

On the other hand, Interviewee 21's identification as black rather than British is to do with the myth of an ethnically pure group:

*"...In England now they still want to see Englishness as being white, as being pure, ignoring the fact that they have had every group in Europe through this country. Yet they have this notion of pure Englishness and it is a myth...people rewrite history to try and create national myths that we are ethnically pure." (Academic, Aged 39)*

Contrary to the excerpts above, Interviewee 7 is of the view that being English has to do with much more than being born and bred in England. The following excerpt illustrates his views:

*"People think they are English because of the social milieu within which they are brought up in. To me that is dubious because I think being English has to do with much more than being born and bred in England. . English is a racial category to me ...say you are raising an African child up in Wales, I don't believe that makes him Welsh ...In-fact people remind s/he that they do come from somewhere else and not Wales originally... So we've got something that is tied with territory as well.... Then I think you also have to have the consciousness of being English." (Research Fellow, Aged 39)*

The question of "where do you come from?" that Interviewee 7 speaks about, was a common question participants felt they were asked umpteen times. It was interesting to note how it meant different things for different people. For some participants it had to do with having the 'beetroot' for those that were supposedly here on 'transit' they actually seemed to love the question.

Below is an excerpt from Interviewee 15 describing her frustration and annoyance to the question 'where do you come from?'

*"If people ask me in Oxford where I am from or what my nationality is I say I am British...what they are doing by asking you your nationality is a way of say ordering you and saying you belong to another society. You cannot possibly be from this society so I become provocative and say I am British, I am from London and the next question is 'Where are you from originally? If I say I am British to people and I am from London, then they say where are your parents from then? The only reason why they do that is you do not have a white skin. If you had they wouldn't question it."*  
(Academic, Aged 38)

Interviewee 1 on the other hand did not take an issue with being asked where he was from as it provided him the opportunity to share the history of where he came from:

*"It seems the English always want to know where one comes from.... you always get the question where are you from? I have met people who take offence to this question because I guess they want to be seen as British. I have no problem at all because I know this is not where I come from...I like to tell them where I come from...because I am a part of a great history that spans right across ancient Egypt, and Southern Sudan and why wouldn't I want to share that."* (Entrepreneur, Aged 36)

Arguably the shade of the beetroot also seem to play a role in being asked the question 'where do you come from'? Interviewee 28 mentioned that because of her skin colour she usually got mistaken for a European. This is what she shared when she was talking about how other people who are not black see her:

*"Because I am so light skinned I don't think people actually think I have any black in me so what I usually have people ask is 'Are you Italian'? Spanish? Are you from the Middle East? Which always makes me laugh and then I tell them that No, I am from Manchester."* (Small Business Owner, Aged 34)

Interviewee 25 also noticed the issue of skin shade when expressing how that may influence whether one is accepted or not as English:

*"I would say that many of the English people I know, they do not really even see me as Jamaican. I think it has to do with the colour of your skin as well, whether you are light, dark or whatever. And I think somehow to a certain extent I am more accepted 'in' because my skin is lighter and I think for them that makes me more English and more white."* (Administrator, Aged 27)

On how Interviewee 25 saw herself in terms of her ethnic identity however was rather ambivalent as she was neither here nor there in terms of her being British or African Caribbean:

*"... It has become more and more difficult to say whom you identify with and sometimes people within your own ethnic group you may not have lots in common with. I don't know what typically an African Caribbean is, and I don't particularly care it's just what I am and how I will identify myself. Even though I was born here, I only see my nationality as British. I just do not feel as if I have much in common with them [British] and British history, European history really excludes any kind of African people or Afro-Caribbean people. The other funny thing is I went to Jamaica once and I am not saying I would identify with them more because you don't quite fit into that either. I was seen as English and perceived as such." (Administrator, Aged 27)*

It appears from the passages highlighted here that non-acceptance seems to be a constituting factor for ethnic identification, which highlights the dichotomy between ethnic self-identification and external ascription of ethnic identity.

#### **5.2.1.2 Assigned vs. Assumed Roles**

The theme of assigned vs. assumed roles is to do with the other end of having the 'beetroot'. This theme came out of the way participants expressed a feeling of being pressed to play roles by virtue of group membership. These were usually roles they did not choose, where it seemed the script was already written and some one must take part. You are that someone because of who you are perceived to be and not because of who you really are, or can imagine yourself to be. The following vignettes illustrate some of the roles participants expressed playing either assigned or assumed.

Interviewee 16 describes the fact of one not being able to escape their colour in how they are perceived:

*"One cannot ignore the fact of being black in this society not only because of how other people will treat you but in terms of how they view you, their expectations of you, what they think you will be, and will achieve." (Artistic Director, Aged 42)*

Interviewee 22 picks out on how a characteristic like assertiveness is viewed when the person expressing that is black:

*"To be a black woman, I need to be that more tenacious, more confident, self assured, assertive without being aggressive because that is the label. We are seen if you are expressing your views to be aggressive. If it's a white woman or man they are assertive. So I am well aware of the fact that I can be perceived to be something that I am not because of my colour." (Diversity Implementer, Aged 42)*

Interviewee 23 also describes the stigma that is associated with blackness:

*"I know there is a stigma around this colour.... and I know its there because at times the way some people treat you, you are left thinking you are really a second class citizen, well they call us ethnic minorities is it any wonder?"* (Interviewee 23, Volunteer, Aged 46)

All participants, except four, mentioned in their self-descriptions that other groups more or less always described them as black, this they thought had to do with the fact that they shared a common African ancestry and could also be a description of their skin colour. Interviewee 3 shares her thoughts on how she thinks they [white people] see them:

*"I feel they [white people] all think we are black. Few of them can distinguish between black Africans and black Caribbean's or black whatever. And some of them cannot even distinguish between mixed races and black they just think we are all black."* (Chemistry Teacher, Aged 39)

Interviewee 10, accepting that skin colour and assumed ancestry is the basic identifier of group membership, is nevertheless annoyed when people are lumped together in a 'monolithic whole' just on that basis:

*"Although we are black [signifying skin colour and ancestry] we are different from where we come from, our backgrounds are different but our experiences although similar we are still different. As people of African descent we speak with one black voice as it carries more weight but at the same time I think it's important to embrace the differences and it annoys me when white people somehow think oh you are black and doesn't care to know what that is."* (Manager, Aged 30)

Among those who did not mention black in how other groups described them was Interviewee 28, who earlier on said people did not actually see her as black, the others to their horror mentioned that they were described as coloured as Interviewee 25 mentions here:

*"I think Oxford is really like the 1950's I have had people describing me as the coloured girl but my parents are black and I find that highly offensive."* (Administrator, Aged 27)

On the issue of whether participants could be lumped together as black because of the common African ancestry, Interviewee 3 was not sure on what shape or form this African ancestry took, as she illustrates with her comments attempting to differentiate the 'Africanism' between a black African and a black Afro-Caribbean:

*"African Caribbeans, they have a slightly different Africanism... I would say their background is different from African African (emphasises African born). It is tampered African culture because of their history.... So their 'Africanism' is slightly different from my 'Africanism'. The fact that I was born and went to school in the continent you get so much out of that which is different from an African who is born here, bred here. Their Africanism, I would call it tampered because it is not the same. Likewise the Caribbeans because of their background makes it slightly different."* (Chemistry Teacher, Aged 39)

Participant's expressions overall suggested however that this 'beetroot' [be it ancestry or skin colour] somehow unified them and gave them a common voice and hence the black political identity. The question one is still left asking after elucidating the experiences on how participants identified themselves is who yields power in ethnic self-identity, how you see me or how I see me?

Interviewee 21 seems to have the answer for the time being when she asserts in her self-description:

*"...How I define myself doesn't matter because when I go out there in the streets of Britain people don't care about any lofty ideas, I may have of my self identity. They just see a black person, and depending on how they perceive blackness, the daggers are out and it does not matter what I feel or think. What matter, is the society's' perceptions of people of colour are, and what the individual within a given context of society perception is of people of colour. That will determine how they will respond to you and how they will decide what is appropriate treatment ... Whatever you've got in your head society tells you, you are something else."* (Academic, Aged 39)

So is it about power then... we wonder. Emanating from the themes of the 'marginal man' and 'assumed vs. assigned roles' was another mini theme 'ethnic pride and attachment', which relates what it meant to participants to be a member of their self designated ethnic group.

### **5.2.1.3 Ethnic Pride and Attachment**

Ethnic pride and attachment perhaps is partly borne out of the consequence to how participants thought they were perceived in wider society and hence created an attachment to the group-of an almost nostalgic allegiance. This was often manifested in a statement that seem to be rejecting an inferior status, which heightened this sense of what 'my people' have accomplished and where 'we have come from' as a group. This sentiment was illustrated by statements ranging from the denial of achievement by black people, African philosophy and literature, cultural heritage amongst others.

The following vignettes highlight some of these issues:

*"We are not given enough credit... our achievements are not highlighted enough and myself, I am not totally aware of all the different contributions that black people have made... that is kept hidden from you... mainstream white culture do deny the evidences of our achievements...."* (Interviewee 17, Co-ordinator, Aged 34)

*"... I am proud to be black and to be African. We have stood wherever we are in the world, to further justice...in terms of our cultural skills like carving, drumming, dancing and the arts, African philosophy, which is not very widely known ... I am very proud of African philosophy and the way that African people have endured throughout the centuries...slavery and colonialism."*(Interviewee 30, Academic, Aged 45)

*"...Our history that is my strength. We do have some really ancient books some of them which were pillars from Ethiopia and Egypt... like the 'Coming Forth' which the Europeans call the 'Book of the Dead' so the history to me is the most important thing and its been denied to us for a long time... Philosophies of Marx and science started from Egypt."* (Interviewee 2, Community Liaison Officer, Aged 28)

Participants' expressions of ethnic identity can perhaps be summed up as a relative dynamic of how the individual identifies him/herself and how that identity is viewed in the wider society and the implications of that at the level of individual action. This inevitably creates a tension between what the individual see him/herself to be and how 'others' perceive that same self. Thus there is a distinct correspondence between self-definition and ascription. The next theme looks at the issue of cultural attachment, a dimension that is most often assumed as a primal constituent of ethnicity.

### **5.2.2. Different Latitudes, Different Attitudes?**

The theme of 'different latitudes, different attitudes', explores some of the contradictions pertaining to the issue of cultural attachment. It emerged that cultural attachment involves the development of emotional attachment that at times includes answering the question what is my cultural heritage? In this process, cultural affiliation is not simply a detached self-examination involving cultural attributes but rather the sum of how one feels about one's culture and whether the doing of culture is signifier for inclusion or exclusion from the group. For most participants, cultural heritage is perceived to be complex and their own cultural make-up is best characterised as a mixture. Identifying as a member of an ethnic group did not necessarily imply the participation in distinctive cultural practices from the dominant 'other', referred to mainly as 'white people' or 'the mainstream' as the following informants echo here:

Interviewee 5 relating whether he is culturally different to the 'mainstream' notes:

*"I guess we share the same culture as urban animals, an urban way of life and way of doing things. We may differ on specifics like food and music but even then I am not really sure because there is so much crossover. I do not think people can any longer 'hog' unto a culture and say this is yours' and that is mine."* (Academic, Aged 41)

Interviewee 2 reiterates Interviewee 5's assertion about the futility of a 'pure culture' when he comments:

*"The facet of what I think a real African culture is, has been lost over the years and the culture that is present here [Britain] or there [Africa] is not actually the culture that was there before. Now people are taking different bits from different cultures and mixing them.... so I can't possibly say I am culturally different because I identify myself as African or black. I do not necessarily think there is a direct correlation although people like to think that of themselves. I don't think they are any real distinct cultures out there anymore, unless you are talking about the Bushmen of the Kalahari."* (Community Liaison Officer, Aged 28)

Some participants however did think they possessed cultural traits that distinguished them from the mainstream. A case in point is Interviewee 28 who articulates what she identifies with culturally and what label she may be identified with:

*"I was born in England so British by label but because of my background, and the people that I grew up with okay I am British but I don't partake in the British culture in terms of the food that they eat, or their way of life. It's only the label that makes me British."* (Small Business Owner, Aged 37)

Interviewee 6 on the other hand, grew up in Nigeria, so for him, there is distinct difference between home and here especially his coming to terms with the lack of warmth people show here and their individualism. The vignettes below illustrates his viewpoints:

*"...With my own cultural background people are much warmer. They greet people more, they acknowledge people more, and they go out of their way to interact. Whilst this culture is based on individual cocoons, which may come across as unfriendly, which actually sometimes is unfriendly, but I have to tell myself to keep to my own cocoon and respect other people's cocoon. That I must add doesn't come naturally to me...no matter how long I stay here."* (Interviewee 6, Academic, Aged 44)

Interviewee 30 also sees a distinct difference in value systems especially in the sense of identity between Europeans and Africans/blacks and this is what she shared:

*"When I talk about the value system regarding identity the European says 'I think therefore I am'. So its very much 'I think therefore I am' (stress on repetition) and the African says 'I am because we are' 'We are because I am' and that is two very different kinds of identity and of being, and seeing the world, and it affects how you think and how you behave towards others. That is a big thing and it is a big difference between the British and us."* (Interviewee 30, Academic, Aged 45)

Interviewee 7 also picks on 'attachment to family' as a key cultural difference between him [as an African] and other British people [principally white people] when he explains:

*"I come from a different cultural milieu or set up...like African society has a great attachment to family.... in this society [British] those sort of ethos is broken down. People keep relationships and families and what have you to a certain extent...but it is an industrial society. Industrial societies are more atomised and you will find that we will go out of our way to do everything for our family but here [Britain] the state does that for them."* (Research Fellow, Aged 39)

The other issue with cultural attachment was whether one could equate skin colour with culture when Interviewee 13's assertion below gives the impression that it could be the case:

*"I have this conversation with a friend of mine constantly; we are actually trying to work out the words to explain it and quite often all we can say is we are just black. There is a blackness about us that is difficult to explain... as much as a white person might have an understanding of black culture they can never be black and they will never be that culture because they are not black... You live black it's not something that you learn...and although I speak the language [English] we don't share the same ideals."* (Education Officer, Aged 37)

Interviewee 21 on the other hand did not think one could equate skin colour and culture when she states:

*"... Some people think of culture as if there is direct correlation between that and your skin colour...I do not see them as different cultures its just different skin colour. ...Sometimes the two correspond...but for people born here I am not so sure.... that a black person born in this country necessarily has a different culture... they might have other cultural possibilities and they may enjoy hot food, like a warmer house, listen to different types of music but those particular things might also be true for somebody of a different colour.... I do not think you can ever locate yourself in terms of skin colour because that is done for you. However, I think in terms of your taste; I do not see why somebody of Nigerian heritage cannot enjoy Mozart and I cannot see any reason why white people cant enjoy Salif Keita or Cuban music.... because you are black you gonna like eating Ackee and salt fish, and whatever and that makes you culturally different."* (Academic, Aged 39)

Interviewee 13's comment here does present some of the difficulties in essentialising the difference between skin colour and culture. From her excerpt black is both culture and skin colour although we hear Interviewee 21 espousing that skin colour is not culture. It is no great surprise however that Interviewee 13 feels skin colour is culture and vice-versa because that is how it appears in popular discourse.

Participants also recounted the role of family ties in shaping their ethnic identity. Perhaps the process of adopting cultural traditions and more importantly the shared feeling that one's ethnic heritage is worthwhile begins at home. Interviewee 13



describes the role of family on two levels. On one level it represents her immediate family and the other is a more communal family that is the 'black community' shared by the incidence of colour perhaps and the sense of identity she got from that growing up:

*"It's about the family and as a community, the black community... We were continuously in each others houses, always having gatherings and then as children this is the time you heard stories... when we got together, the adults talked about home and where we came from, and as a child I had never been to the Caribbean but I already had that picture of being and seeing in the Caribbean."* (Education Officer, Aged 37)

Interviewee 10's sense of family is also communal although her point of departure is to compare that to the nucleus family of the mainstream, which she finds, alien:

*"Family is very important to me and so much contributes to my sense of identity...we come from a large family and we tend to be communal. I tend to see myself as a communal child.... I find the notion of a nuclear family with the mainstream as very alien."* (Manager, Aged 30)

Some participants however felt things were changing. On the role of the extended family and how that is being lost Interviewee 22 had this to say:

*"We seem to be losing that [extended family] now. But I feel quite proud of the fact that my children have clung to those traditions and I have managed to instil in them some of the values that originate from my upbringing in the Caribbean... which is harder now for young people, much harder in British society, white society."* (Diversity Implementer, Aged 42)

Interviewee 14 also reiterates the importance of the family in identity formation and worries about how the 'loss of family is also the loss of one's identity':

*Very much what is happening to the black community largely and to the white community to a bigger extent is the loss of family. The loss of family is the loss of culture and identity... Knowing who I was as a black man, and what it meant to be black in this society came from my family. If you look at white culture the fact that the extended family is no longer there has meant the erosion of their culture. If we [blacks] don't start getting our act together by having our clear extended family now that we no longer live in Africa or the Caribbean we are going to just end up like them [whites]. "* (Director Area Youth Work, Aged 40)

Language was interesting on the count of its legitimate use as a marker of cultural difference. For participants of African descent, language was one of the main markers of cultural difference that distinguished them from other groups even with those who shared the same black label. However, for participants of Caribbean decent although they spoke a different language, some informants felt it was never accorded the same significance (mainly from white English speakers) as follows:

*"I kinda get shrived when white people say black people speak English they don't have a language. It Patois, or broken English...no it is a language, there is a structure and meaning to it. It is certainly recognisable when you are communicating with people from the Caribbean...it gels and binds people because that is intrinsic and you then know you are part of us." (Interviewee 26, Diversity Officer and Small Business Owner, Aged 37)*

It is of interest to note that some participants did refer to Patois as broken English and the examples given above were of British born blacks. For the majority who were born here, English was the only language they spoke. Language is significant because it usually provides a distinguishing label that speakers accept as central to their sense of identity but English is a good example of a language where its speakers may share few cultural values as the informants of this study have illustrated. Another perception that a participant shared on culture, which was quite profound, was the notion that in white British society, culture is seen as a characteristic of minority groups:

*"...They've [British] got this elitist kind of status because they are not defined as their culture in particular.... but they do have a culture and the fact that it might be getting lost or overshadowed or imposed upon is another story. But when we look at cultures in this society there is this notion that culture is the 'other' belongs to the 'other' mostly minorities which is very strange so we have Indian culture, black culture, what about white culture?" (Interviewee 17, Co-ordinator, Aged 34)*

Possibly, this equation of culture and minority status to some extent may have reinforced the idea that the 'English/British' [used interchangeably] do not possess a culture, a notion two participants worryingly expressed:

*"I see myself majorly different from English people... firstly I will argue that there is no English culture and that is because over the years the English culture for a lack of a better word has been bastardised... and that is partly why they have a problem with other cultures." (Interviewee 14, Director Area Youth Work, Aged 40)*

*"I don't know what British culture is. The only thing people can always relate to is Morris dancing whereas when you talk about other cultures they've got a rich history and traditions which they hold onto to and still practice and use. But I don't know whether because Britain went out to colonise they don't have their own sense of who they are and what they are." (Interviewee 16, Artistic Director, Aged 42)*

On the whole participants were divided between two broad groups: those who felt they had a distinct culture from the mainstream to those who saw themselves as straddling between these two cultures as 'urban animals' to borrow the term. For members of the latter, they did not necessarily see the 'straddling' as diametrically opposed. They just see it as an ability to adapt to the different settings they find themselves in which leads on the next theme of Jekyll and Hyde Who is the Real Me?

### 5.2.3. Jekyll and Hyde: Who is the Real Me?

The theme of 'Jekyll and Hyde: Who is the Real Me?' explores the pragmatic way participants organised their concept of identity, and at times like actors flitted from role to role rehearsing the flexibility of that identity.

Interviewee 15 is quick to note the fluidity of identities she shares in her self-description regarding ethnic identity when she says:

*"According to the census I would say I am a Black Caribbean so I will tick the box. It depends where I am and how I identify myself. I do believe in this notion that I have multiple identities. If I am in Africa, I would probably say I am Jamaican brought up in Britain. If people ask me in Oxford where I am from or what my nationality is I would say I am British. If I am in Jamaica people identify me more with Britain although I will still claim I am a Jamaican but they would associate me more with Britain than I probably would."* (Academic, Aged 38)

Interviewee 17 reiterates this notion of multiple identities perhaps flippantly when she describes what happens when she needs to fill in forms requesting ethnic identity:

*"I was born in England. I have lived here all my life, and I do think in terms of when I really want to say I am a citizen of this country obviously that is when I do put in Black British.... It is situational [my identity] and really just how I feel. In the morning could be when I decide that I will be seen as British and therefore I put Black British. When I decide that I am having a particular militant day then I will say Black Caribbean."* (Co-ordinator, Aged 34)

Interviewee 19 also shares a similar point of view when it comes to filling out forms, she sees them as 'labelling' and nothing concrete to the 'self' she knows:

*"It depends... sometimes on forms you know it has like Black, Black British, Caribbean... it depends who I am filling it out for. Sometimes I just put Black and leave it as such, and then at times, I put Black British. At times too I also put African Caribbean, it depends on who I am filling the form out for...and what I think they going to use it for...I know what I am so if they are interested in labels I will give them some."* (Administrator, Aged 26)

Reminiscent of the post modern thought in its less triumphalist guise, these excerpts perhaps represents the diverse identity options open to individuals in the modern world, and possibly an opportunity to challenge stereotyping and categorisation. Yet as actors flitting from stage to stage, rehearsing their multiple roles, the ability to adapt language and speech was particularly evident for the following interviewees:

*"I am able to adapt because I was born in this country, and it is quite easy for me to adapt and I speak well... When I speak on the phone a white person will not necessarily know that I am a black person. When I am with my people, [Jamaicans] they will not know that I was born in this country either. I can adapt either way."* (Interviewee 13, Education Officer, Aged 37)

Interviewee 26 is at pains to emphasise that although she adapts to situations her identity does not change:

*"...I can adapt language. So for instance I know when I get home, I always say I speak Guyanese at home. If and when I get home my accent changes. Even my friends cannot believe the answering machine [at work] and it is like who the bloody hell is on that answering machine. You know you are at work and you have the office telephone and your friend phones you up and she is like you are speaking posh ....you adapt according to the situation... So I wouldn't think it's your identity that changes."* (Diversity Officer and Small Business Owner, Aged 37)

Interviewee 22 also stresses that although she can adopt an English persona, she is still very much Jamaican:

*"For me to adopt an English persona maybe it will be the persona of the way I dress and the way I speak. However, how I feel about who I am is pretty emotional in a sense that you can't separate the two. I am Jamaican although I have spent a greater part of my life here than in Jamaica."* (Diversity Implementer, Aged 42)

This perhaps proves the contextual nature of ethnic identity whereby the actual identity deployed depends on the social context in which the individual finds him/herself but does the actor have any opportunity to be his/her authentic self? We review that next.

#### **5.2.4. Can you be an Authentic Actor?**

The theme 'Can you be an Authentic Actor?' looks at the role of ethnic identity in social interactions when it involves members of other ethnic groups. The metaphor for this theme was borne out of the way participants described the recognition and negotiation of their ethnic identity in interactions, which involved in either being oneself during an interaction or the projection of another self depending on the context of where one found him/herself. This role-playing appears to overlap and perhaps a consequence to the theme of **assigned vs. assumed roles**, which we looked at earlier. The following excerpts from the conversations capture how participants described the role of their ethnic identity in interactions.

Interviewee 26 describes how the media perhaps shape people's perception of black people and how that might affect how a white person may interact with a black person:

*"If someone sees a black person and let's say they haven't met or interacted with a black person before their interaction could be very biased based on their perception. For example, based on what they think they know or what they have watched on a television programme. Therefore, they have a perception of yes I know black people they are muggers or whatever because my friend told me or I saw that programme. So they have limited experience, so when they see you because your skin colour is visible their perception will inform their attitude and then inform their behaviour."* (Diversity Officer and Small Business Owner, Aged 37)

Interviewee 16 also describes the anxiety he feels in social situations particularly to do with how other people may view him because of his 'race':

*"I am always conscious of social situations and particularly when you are working in the arts you are usually one of the few [black people] if not the only one. So I am aware that the impression I give has to be a lasting one, so you never truly let your hair down because you don't want people to think that 'oh god there he goes' or here 'they go as a race'...so you are always on your guard on your best behaviour. It goes back to stereotypes...still promoted in particular popular culture and television so you don't want to be the one who is reaffirming them."* (Artistic Director, Aged 42)

Interviewee 17 also echoes a similar feeling when she finds herself in social situations:

*"...It just that uncomfortableness because you are quite conscious that the white people are watching you and they think you are ganging up.... So just to please them and that is what it is, you go and talk to them... because they [white people] are going to say look at the black people they all bunched together. So you are the one who is going to take it upon yourself to show them [white people] that you are no hostile black person and you can mix... rather than them although they sat there in their bunch. So now, I don't do it and it is a deliberate move...I work my way around them...its the way they command superiority, silently, overtly and covertly...."* (Co-ordinator, Aged 34)

For some the role their ethnic identity played in the way they interacted with other groups only became apparent when they travelled to places where the majority was black. Interviewee 13 notes in the following vignette, how 'on guard' she is:

*"Who I am ... influence the way that I interact with people, because I know what I look like affect the way they relate and interact with me. So in a way I think I walk into any interaction [with white people] with a protective barrier... I am on guard because when I went to the Caribbean for the first time I actually felt relaxed... not having to make excuses, not having to perform, not having to sort of think about how the other person is thinking of me. I realised just how much I do it when I am here ... It is only when I am with my black community that I am relaxed. Anytime that I am dealing with anybody on the outside that is white I am constantly thinking, what are they thinking of me? Are they trying to trip me up at some point?"* (Education Officer, Aged 37)

Whether the quality of an interaction just has to do with colour is not as clear-cut for Interviewee 9 as it does with Interviewee 13, she notes:

*".... As I get older I begin to wonder how much of it is actually to do with colour and how much of it is to do with your personality and their personality. I am sure a lot of it has to do with ethnicity, but how can you tear it apart? I begin to wonder if in a country of predominantly black people will those problems still surface. . I think there is gender, cultural and an element of colour but it becomes more pronounced here because the majority here are white." (Optometrist, Aged 42)*

Interviewee 21 also echoes this majority/minority dilemma that Interviewee 9 raises when she expresses the psychological impact it can have on the individual when you don't have the 'option of seeing yourself as the person on the street' and how that may shape the way you see the world around you:

*"People often here when they walk out of the door they feel that they are black a lot of the time because you don't have the option of seeing yourself as the person on the street.... It may not happen all the time, but it is something that you are carrying around with you even at times when you are not thinking about it directly. There are times when you have a certain experience with a person and you have to think, were they having an off day or is it my colour or is whatever...? It came home to me quite strongly when I was in Cuba a very mixed society and racist like any other but ...it was kinda nice to be with black people that you could identify with, and I don't stand out because of the way I look... I feel quite alien in Cuba... but in the sense of the physicality, it was a nice experience, and I didn't realise until that point so into adulthood and it was quite important for me." (Academic, Aged 39)*

Interviewee 15 however expresses she is just not mad when she thinks ethnic identity plays a crucial role in black-white interactions:

*"White people see you first as a black person then you have to convince them that you are a good black person or a bad black person ...You got to convince them that you are not going to rob them... If you are a woman, they might think you are less likely to be a bad black person than if you are a man...so they stereotype you and you got to break down those stereotypes in order to be able to interact with them... Perhaps personality then becomes important... Over the years I really do believe people see your colour first, white people do and we are not just mad." (Academic, Aged 38)*

Yet, what responsibility do actors take in the parts they played in the interaction considering every interaction is a dyad? Why is the onus of perception and pre-conceptions always with the 'other'? To validate the perception of the role ethnic identity played in social interactions, some participants were quick to note the difference they felt when an interaction involved a member of 'their own'.

Interviewee 24 describes a night at church:

*"I recently went to a Jamaican night at church. It was so interesting because I don't know them all but I remember saying to my husband I don't remember seeing so many black old people in one place. There is always an air of relaxation, air of well this is who I am and sometimes no word need to be spoken because you understand what they've gone through or what they are going through. They don't have to say anything; you don't have to prove anything to anybody so that was quite comfortable."* (Trainee Management Consultant, Aged 29)

Interviewee 9 also talks about the bond she shares with other black people she meets when she says:

*"There is sometimes an unspoken language. I have just come from the doctors today the doctor was a black girl and I said good for you girl, good surprise... especially if they grew up in this system. I think for you to be where you are, you must be good, because every single day that you work in this environment, she is going through gender problems and she is going through colour problems and I don't have to say anything because she knows and I know. If she is to come to my environment she knows some people may not walk through the door of ----because they know I am black."* (Optometrist, Aged 42)

It is evident from the excerpts just looked at, that the salience of one's ethnicity is dependant on the extent to which one's ethnicity is similar to or different from that of others. This reiterates the assertion that the concept of ethnicity does not occur in a social vacuum; it occurs and unfolds itself within the context of intra-group and inter-group relations.

### **5.2.5. Are you Part of the Mainstream or Are you Dancing to a Different Drumbeat?**

The theme 'are you part of the mainstream or are you dancing to a different drumbeat' reflects a spectrum about the nature of difference and the need to 'conform' and how it functions in British society. Conformance, according to participants, primarily ranged from a continuum of a "pressure to blend in", "not being seen to be different" to the "naïve assimilation model".

Interviewee 14 shares his thoughts on what he refers to as 'naïve assimilation' that is expected of immigrants who come and settle in Britain at the same time highlighting the paradox of fighting for acceptance whilst maintaining differences:

*"The idea that you should adopt the host culture is a naivety, which I call the 'naïve assimilation model' because when England went to India or Africa they didn't say oh we will start adopting your culture and your ideology. What they did was to try and use their own cultures to oppress the cultures that they found. Staying here [Britain] there is room for people to identify with and understand their own culture and not fit into other people's culture...It may present a paradox because we want to be accepted whilst continually asserting our difference but that is multi-culturalism."* (Director Area Youth Work, Aged 40)

Interviewee 26 also touches on assimilation when she remarks:

*"...It is best you [non whites] assimilate and be like us [whites] because you are now in British culture, therefore you should dress and look like us and we will tell you how to speak outside your home and in your home ... So the question for me is does British society accept ethnicity? The answer to that question on paper is probably yes but the practical application are two different things...you have to conform."* (Diversity Officer and Small Business Owner, Aged 37)

In addition, Interviewee 30 asserts that the acceptance of black people from the mainstream can only be achieved when one takes on a 'white middle class thought process:

*"...What you are, who you are is not acceptable. You have to take on a white middle class thought processes and behavioural and then you are acceptable. Immediately I tie my hair there is this assumption that I haven't gone to school... white women have come here [workplace] when I am about to give training, and speak to me very slowly and have given me forms to go and do NVQ level 1 and I have a bloody doctorate from Oxford. They only see this [pointing to her dreadlocks]. There is so much pressure to be other than who we are and I find that quite traumatic..."* (Academic, Aged 45)

Interviewee 25 feels like the 'odd one out' since she insists on her difference:

*"... I just feel sometimes that I am in a parallel universe. In this country I find it very difficult to be yourself or to identify with your culture because they feel threatened by it so there is struggle to conform. There is so much pressure on us to conform so that we all dance to the same tune."* (Administrator, Aged 27)

An interesting point of note about 'to conform or not to conform' was Interviewee 10's frustration about the fact that white people are always saying to her 'oh you are so westernised you are not very African':

*"As if to say you are not black enough! As if there is something wrong with being African, I am black and I am African. I don't know any other way to be than who I am... I grew up in Africa and the me I am now is from my experiences, my family. I am an African.... but the preconceptions that Africans should be this or that and they [white people] think it's a privilege somehow that you are not like the 'typical African' whatever that is."* (Manager, Aged 30)



What these excerpts have highlighted is an opportunity to celebrate rather than problematize 'difference'. Although the insistence of 'difference' gives rise to positive assertions of identity, 'difference' is frequently a product of exclusionary processes and practices, which is looked at in more detail under the heading of, can we all get along?

### 5.2.6. Can We All Get Along?

'Can we all get along' is theme that deals with the notion of prejudice and discrimination. Prejudice and discrimination featured heavily in most participants' conversations except two who noted they have never been discriminated against before. Although experiences were not always personal, there was a general perception that one dealt with discrimination on a daily basis either in education, on the streets, and at work and most importantly it was a group experience. For some informants discrimination wasn't clear cut and its ephemeral nature was some how down to the fact that discrimination has become a "very subtle and sophisticated art" and for black people who claimed not to see it or be aware of it they were said to be having a "coping mechanism". It was almost as if well you may not have experienced it yet but your turn will come, an almost inescapable condition for a black person in this society. There was also a perception that there was a direct link between people's social class and how racist they were. The middle and upper classes were the ones who operated the subtle and sophisticated kind whereas the lower classes were more "glaring" with it. It should be noted that participants used the words 'discrimination' and 'racism' interchangeably.

This vignette from Interviewee 18 illustrates her views on how discrimination functions in British society:

*"When you are black in this society you have to spend all your life going through life like you haven't got a chip on your shoulder...and that is a quite a heavy burden. What that does is, it closes your eyes to the very inequalities that are being imposed on you... you are so worried about not carrying this chip on your shoulder, and you as a black person don't want to be seen as having this chip... what has been done to you unfairly you think no no its just me, and its not you, it really isn't you...you are being discriminated against but when you take it, its chip... So you are supposed to go very benevolently through life...and when you do that white people love you for it."* (Senior Researcher, Aged 36)

For Interviewee 21 discrimination was an issue of power:

*"I don't know what the answers are but I know it is a question of power and who is controlling it, allowing or blocking access. For me those are the issues, it is not whether I can eat this or that, or whether I can listen to reggae or whatever. The pertinent issues are those issues of power and those are the things we need to be fighting for. Whereas before they try and diffuse the issue which is power by making it a diet or culture..."*  
(Academic, Aged 39)

On the issue of how discrimination has changed over the years this is what Interviewee 13 and 14 shared:

*"Overt racism that we experienced through out the 70's and early 80's then became covert because now it is behind the scenes and quite often you don't feel the impact of it straight away. So people think its not here anymore and if you do say yes there is discrimination, racism in different forms and shapes you are made to feel at times ungrateful..."* (Interviewee 13, Education Officer, Aged 37)

*"Discrimination happens here whether we like it or not. Its much more sub conscious now than it use to be, because I remember when I was younger I use to go for jobs and you just wouldn't get it because they wanted a white male rather than a black male."*  
(Interviewee 14, Director Area Youth Work, Aged 40)

Interviewee 14 also talks about the notion of 'logical racism' when he remarks:

*"... The reality is there is clear case of 'like likes like' and as a race trainer there is thing we call logical racism which some people may argue as an odd term but I see it in practice.... if all you've been told is black men are this and that, that is the only thing you've got to base your perceptions on and I am afraid but a lot of white people do not even try to disbelieve so it's a tough uphill struggle."* (Director Area Youth Work, Aged 40)

For those participants who had a direct experience of racism this ranged from a broad array that included estate agents, educational establishments, harassment in shops, and being denied proper care at the hospital. Interviewee 16 and Interviewee 30's accounts are used to illustrate some of these examples:

Interviewee 16 describes his experiences in general with particular reference to art school:

*"At college there was a few of us black people on the theatre course, but also in the whole college. It was a struggle for them to accept that we can do other things apart from play black characters. What you wanted to be was an actor full stop ...but all you were offered was black parts. I've been spat at, have been hassled for no reason when I was walking through a park, I've been called names, I've been curb crawled by the police, because you are walking late at night, walking in a suburban place."* (Artistic Director, Aged 42)

Interviewee 30 also shared her experience of being denied adequate treatment at the hospital because of her dreadlocks and its associated conceptions:

*"I remember going into hospital... I had a massive accident, and went to the --. I was in absolute pain, smashed my knee into fifty-two pieces and when I got to the hospital, they gave me paracetamol because when they saw my locks I must be on drugs aint it? Afterwards the doctor came to apologise to me after he had seen the x-ray...so I was denied pain killers on the assumption that when you see somebody with locks they must be on drugs so you cannot give them morphine because they will get high on that. You are not getting even adequate treatment and that is discrimination because to me the assumption that you are making about me is a fallacy." (Academic, Aged 45)*

Interviewee 28 however, had never directly experienced any form of discrimination:

*"Although this may sound strange to people and whenever I have mentioned it black people look at me funny I have never experienced discrimination before. You know so far I haven't. Not to my knowledge... I really cannot say I have had a problem." (Small Business Owner, Aged 34)*

Later on in our conversation she tells me at times people are not sure what 'race' she is:

*"Sometimes people think I am Italian, I have had Spanish people tell me its crazy [lots of laughter]. I have also had do you come from the Middle East? I told you this before though didn't I?"*

Could this perhaps explain why she has never experienced discrimination because people are assuming she is white? This is not to suggest that everybody who identifies or is identified, as black should have experienced some form of discrimination.

Interviewee 8 also had never had any personal experience of discrimination and the following was his comment:

*"In terms of opportunities your ethnic situation tends to play a prominent role even though I have not had any personal experience of discrimination but I have heard people talk of being discriminated against because of their ethnic situation so I mean you have the basis of looking at it from that way..." (Journalist, Aged 46)*

For some respondents the notion of a black person to have never experienced racism/discrimination had to do with what they mostly referred to as a 'coping mechanism'.

Interviewee 26 reflecting on a black woman she met at a conference that claimed has never been discriminated against had this to say:

*"That is her perception and that is her coping mechanism and you don't want to take it on. She probably doesn't understand racism and discrimination and how it works and the effects on black people and the impact it has on us.... I just thought she was stupid...you either recognise it or you are aware." (Diversity officer and Small Business Owner, Aged 37)*

Interviewee 30 also talks about the 'coping mechanism' Interviewee 26 touched on when she remarks:

*"For some people to say there is no racism is a coping mechanism... like an ostrich I live my little life, have my little work, pleasure and that is it. However, it is an assumption to think that every black person understand what racism is because it depends on your political consciousness, so most black people think if they are not called a nigger, there is no racism."* (Academic, Aged 45)

On the issue of whether there is a link between racism and social class, the following is what two respondents shared:

*"I mean there are those people that practise racism in a sort of glaring manner. I would consider them to be the working class people, although people at the top they are more let me say pretentious about it. But I mean there are those people that will see you and say fucking nigger and you black this or that they are just riff ruffs."* (Interviewee 8, Journalist, Aged 46)

*"One time when I was doing temping work years ago, I went to one company where it was all men. It was a warehouse and they were telling jokes about black people in front of me, quite openly whereas in other situations people are not going to do anything like that because they are from a different class or social background or whatever."* (Interviewee 21, Academic, Aged 39)

Some participants also noted that when you are black and you speak of racism people more often think you are over-sensitive. Interviewee 21 is cautious about the issue of whether black people are just sensitive or whether to give some validity to people's perception that they are discriminated against:

*"... May be part of it is that sometimes people blame every negative thing in their life to one thing rather than saying that I may come across as a person who is aggressive or whatever if you are going to stereotype me. Often it is true [discrimination] and often you try to minimise it and I think both tendencies are at each end of the spectrum. The person who thinks it's all race even if I am a horrible person and other people saying no it's not race at all, I have never experienced racism. ...so you do get those extremes'. But I mean it is a definite fact that race is an existing issue in this society and unless you are going to deny that, you have to give some validity to people's perception that they are discriminated against although for the apologists they think or here comes their trump card race."* (Academic, Aged 39)

Interviewee 6 also adds:

*"People become more sensitive, that is true, partly because you register what is going on around you... as you have to go the extra mile to overcome certain situations. Having said that I think here objectively, it is the case that there are many instances its not as if its 50% of the population but the odd 5% that on the daily basis does that to you and I don't think its really an issue of sensitivity alone. When you get on a bus, you are trying to sit next to somebody, and they pull their bag closely to themselves what is that? How are you supposed to interpret that? I wouldn't say I look like a thief or I have committed a murder."* (Academic, Aged 44)

It is hoped that the themes presented here has shed light on the different expressions of ethnicity and has gone a way in fulfilling the objective 'what are the possible meanings associated with the concept of ethnicity at the level of individual action' which is briefly summarised in the subsequent conclusion.

### **5.3. Conclusion**

From the first part of the findings of this study, it is indicative that at the individual level, the process of self-identification or ethnic identity is part of one's self-concept and involves the sense of belonging to a group, as well as the feelings that go with being part of that group. In this sense, ethnic identity for this study can be viewed as a complex process that involved perceptions, cognition, affect and knowledge structures about how a person thinks and feels about him/her self and others in society. Inherently, this makes ethnicity more than a demographic classification for the informants of this study. Additionally, we saw that ethnicity can be flexible, adaptable and capable of taking different forms and meanings depending on the context of action. It also emerged that when ethnicity is defined by common origin (African ancestry in this study), it tends to be more permanent and basic to the self-concept than say social class, which is largely defined by common interests and lifestyles of different people. At the same time, ethnicity in this instance could be the result of non-integration and non-acceptance and may have more to do with the loss of culture than cultural ties. Devos and Ross (1975) and Fishman (1977) for example have argued that ethnic origin hardly undergoes changes regardless of the extent and length of contacts with other ethnic groups.

Yet, cultural behaviour for some participants was, at least, partly determined by the individual's own preference and choice and seemed to be influenced by the extent and duration of contacts with another ethnic group. Arguably, cultural identity from this perspective is based on heterogeneous elements taken from a diversity of cultural representations and practices. We also noticed that skin colour is the ever present 'beetroot' in both the self-concept and interactions of participants especially when the interaction is outside of their ethnic grouping.

The issue of whether one should assimilate or retain differences is the issue that all multicultural societies need to come to terms with. Equal opportunity societies however, have little to fear from ethnic diversity because multiculturalism does not

pose any intrinsic threat to national viability, if opportunity is not skewed in favour of privileged ethnicities. It is when certain sectors of society have or want a disproportionately large piece of the pie that trouble looms in the horizon. It also emerged that perceived discrimination and prejudice does contribute to ethnic affiliation as ethnic identities, and attachments may be constructed in 'opposition to cultural hegemony' (Lutz 1990, p. 5).

The various meanings associated with the concept of ethnicity as suggested by participants and collapsed together as themes for the purposes of analysis also point out against the simplistic rendition of ethnicity although this is not to suggest that the themes indicated here are exhaustive. However, the themes highlighted here albeit from a limited study portray ethnicity as multi-faceted concept which at times is contradictory and may not be conducive to clear-cut objective assignments. This is in line with Deshpande *et al.* (1986), Donthu and Cherian (1992) and Chung *et al.* (2002) who have all argued for ethnicity's multidimensionality. To summarise, the meanings associated with ethnicity identified in this study are not independent of one another and are very much inter-related. For example, skin colour is not independent of the non-acceptance (marginal man) that may accrue from it or the perceived discrimination and prejudice (can we all get along) that result from it. At the same time informants used skin colour as a crucial signifier for ethnic group membership. This assigning of ethnic group membership was either done by the self, entailing ethnic self-identification or was externally ascribed "we are described as black because of our skin colour". Now we go on to the findings of stage two of the research process that dealt with the evaluation of services in the context of retail banking.

## Chapter 6

# Charting the Lived Experience: Perception at the Service Encounter

### 6.1. Introduction

The second part of the findings relate to how participants evaluated/ perceived services they have received from their banks through phenomenological interviews. This was achieved by asking respondents to recall a service that they had received from their bank that they would like to talk about. With this interview style, the participant largely sets the course of dialogue, rather than being guided by prespecified questions. The interviewer's questions and comments are formulated in concert with participant descriptions (Thompson *et al.* 1989) of the experience under study.

Fifteen individuals who were part of the sample set were interviewed for this part of the research. With respect to the present investigation, the relevant texts were verbatim transcripts of audiotaped interview sessions. The transcribed interviews became the text from which interpretation ensued. The interpretation of these interviews made use of the emic approach by relying on respondents' own terms and category systems rather than the researcher's own (Hycner 1985, Thompson *et al.* 1989, 1990).

Using respondent terms is one methodological procedure for staying at the level of lived experience. By the means of an iterative back and forth process of relating a part of a text to the whole, common patterns emerged as seen in Table 4.5. The common patterns among the interview transcripts are referred to as themes, which reflect the major strands of experiences that participants shared with regards to their services from a retail bank. Here the aim was to explore whether the expressions of ethnicity (Chapter 5) are a guide to how individuals make sense of their consumption experiences, and to see how these meanings came together to influence a consumption experience (services evaluation).

The goal in this section is to weave through, and at best, describe participants' service experience in lived rather than conceptually abstract terms. Lived experience may not

always honour standard conceptual boundaries and, therefore, must be understood relative to the specific life-world from which it emerges (Polio 1982, Thompson *et al.* 1989). It is anticipated that this section of the findings illustrates some of the paradoxes of which any service experience embodies.

## 6.2. Themes of Service Encounter Perception

There are five major themes presented here dealing with how service was experienced by participants. The themes are:

- Does my long custom count for anything?
- Does having more money get me a better service?
- Do I have different needs or Am I just misunderstood
- Black like me
- What I want from my bank

These are discussed below.

### 6.2.1. Does My Long Custom Count For Anything?

The theme of 'does my long custom count for anything?' reflects the experiential tensions participants had relating to what they expected from their service providers by their long custom. The tension centred on whether service providers valued the length of custom offered by their customers. Interviewee 22 illustrates this dimension in her service experiences by accounting what her long custom means to two different service providers. The vignette below takes on from her recounting when she decided to get a mortgage from her building society after 15 years of being a customer. When the building society refused her application she decided to try her bank of which she had been a customer for a similar amount of time:

*"...in my mind the most satisfying was getting a mortgage with the bank. I think it was most interesting after what the building society did. I promptly went to my bank manager, spoke to him about my needs and he said you can get 100% mortgage right now. I said well okay thanks! It was absolutely simple. He said you've been banking with us for god knows how long, you have a good record, and you are reliable trustworthy person, we have no problems giving you a mortgage and it was the simplest process that I have ever been through."* (Diversity Implementer, Aged 42)



This experience was contrasted with what she expected from the building society of which she was obviously disappointed especially at their disregard for her long custom of 15 /16 years:

*"... Been banking with [building society] for over 15/16years... have saved quite a substantial amount of money there and looking for a mortgage, yet it was not the mortgage itself because that was quite manageable. It was the principle that I have been banking with them for a long time and the expectation that I will get a mortgage with them when I needed one, and they were not able to offer me one or give me any decent reason why not... so all the money I have been saving for all those years, I took it out of the building society and put it in the bank. I put it here [bank] because you are a better service provider than the building society."*  
(Diversity Implementer, Aged 42)

Long custom seems to a particular service expectation that Interviewee 22 brought to the service encounter and is likely to pay dividend for the service provider who appreciates and rewards it by giving her what she wants. Interviewee 21 also believes that her service provider does not value her long custom with this vignette when describing her service experiences:

*"My services with banks in this country have not been particularly wonderful. I have been with the ---for 20 years and yet I feel as if... well, apart from giving me an automatic overdraft which I had to ask for, because one time they were charging me £20 for going overdrawn. Other than that, I cannot say it has been a particularly good service or experience. It is not what I would expect when you've been with a bank for that long"* (Academic, Aged 39)

In seeking further clarification as to what happened that made her feel that the service was not good, this is what she shared:

*"...It came down to when my husband came from Cuba 2 ½ years ago, we have a joint account but we wanted to set up an account for him and they [bank] absolutely refused. Even though I said 'I have been with you for 20 years, take me as guarantor' they still refused without taking into account anything else...and its like what is that supposed to tell me about the level of trust you have in me."*  
(Academic, Aged 39)

For Interviewee 21, although long custom may seem to be a particular expectation of the level of service she should receive, her perception of overall service is affected when her expectation surrounding long custom is not met. This perception of 'I cannot say its been a particularly good service or experience' is reinforced by the lack of responsiveness by the service provider to be flexible or at least customise the service to her needs.

Interviewee 7 also illustrated the point of long custom when he wanted an overdraft to buy a computer:

*"He [bank manager] looked at my records and said Mr. \_ you have been banking with us for over 10 years and you have never taken an overdraft...So in a way it seemed banking with them a long time counted for something at least, well in that particular instant...." (Research Fellow, Aged 39)*

Here we see once again that when long custom is appreciated or rewarded by the service provider, the customer is more or less left feeling satisfied with service provision. This is later on in the interview contrasted to a dissatisfying service experience where a service provider handles the same issue of long custom differently:

*"Well --- formerly ---bank whom I have lost a lot of respect for, after being with them several years they start firing you letters even if you are a penny overdrawn. I just closed down the account; I just couldn't handle that kind of relationship." (Research Fellow, Aged 39)*

From the extracts above, it is evident that there is a gap between informants' expectations about the level of service one should receive due to length of custom and take it quite badly when the service provider appears not to appreciate or manage it appropriately. If long custom does not count for anything as we have seen 'what about having more money does that get you a better service?'- Reviewed next.

### **6.2.2. Does Having More Money Get Me A Better Service?**

The above theme reflects the differing levels of service respondents' had experienced with the varying levels of their bank balance. A higher bank balance it appeared correlated with respondents receiving a better service of which the opposite was also true. Closely related to the issue of having money was also the issue of assumed social class which some respondents felt was somehow relevant in how one was perceived and hence treated by the bank.

Interviewee 15 described this varying level of service in relation to her bank balance and social class when she recalls the apparent and marked difference in service levels she has received over the years. The vignette below takes on from her recalling a specific incident when she had gone into the bank to withdraw money and the cashier had asked for her a form of identification (ID). After presenting her ID, the cashier then insisted that the photo on the ID was not her, and when the bank manager was called to verify, there was still a dispute about her identification, she goes on to say:

*"I had been with ---for years and I had been with their high street branch for at least three years and when it happened it wasn't like I wasn't a regular customer well I didn't have a lot of money in my account so I don't know. After that, I really decided that apart from using them to manage my salary I would not have much to do with the bank. This may probably seem trivial to other people but it was and is still is a big deal to me. At the time when it happened with ---I didn't have Dr. in front of my name I was still a research student.... probably that makes a difference in terms of how they deal with you..." (Academic, Aged 38)*

In clarifying what difference, she thought getting the doctorate has made in her dealings with the bank she continues:

*"... Certainly in my high street branch the title makes a difference, which is linked to the money, mainly salary that comes into my account. So they are now all sweetness and nice but I can see through that because I have been at both sides and it's just not good enough, I find that a very false way of behaving and not genuine. Who knows how they will start behaving if I stop earning." (Academic Aged, 38)*

For Interviewee 15, these two different experiences is demonstrative that the service provider is only prepared to give her a better service because her money circumstances have changed somewhat. Thus, she sees the show of warmth and empathy as disingenuous and doubts the integrity of staff. Nonetheless, she is still not any more satisfied with the service experience than she was before.

Interviewee 21 also shares a similar experience to Interviewee 15 regarding getting a doctorate and how the level of service she receives has gone up:

*"I think in Britain the standard of service in banks is not good first, and maybe if you have lots and lots of money the standard of service is better.... I have seen that since I got my doctorate the service I am getting is going up because my income is certainly higher and which translates to the bank that I am of higher social class...and believe me class plays a big role in British society." (Academic Aged, 39)*

Here we also see that although level of service has gone up for Interviewee 21, she knows it only has to do with the fact that her income is higher and not because the bank wants to give her a particularly good service. Yet, Interviewee 21 contrasts this with her experiences as a student customer with her bank in Ireland where she feels social class was not as important:

*"When I was at university...although I did not have the money, the relationship between the bank and me was more the fact you are a person and not how much your bank balance is..." (Academic Aged, 39)*

The student experience of not having money which Interviewee 15 shared and the ensuing service experience is however in contrast with Interviewee 22 when she

decided to have a career break and go back to university as a mature student.

However is Interviewee 22's experience with her bank better because she 'earned a good salary' before? This is what she shared:

*"When I was a mature student they were very generous, overly generous... I must have been one of the weirdest people to go the bank and say I need to cut my overdraft ... They just lent me all this money and they said you have always earned a good salary... so if you want an overdraft we give you one... We have changed bank managers by then but the new one was also quite nice, very accommodating."* (Diversity Implementer, Aged 42)

Issue of 'bank balance' also appeared to be the experience for Interviewee 7 when he recalls that after having a period of "low level" service things seemed to change with:

*"They had seen the amount of money coming into my bank account and thought I was now worthy."* (Research Fellow Aged 39)

The scepticism 'I was now worthy' that Interviewee 7 shares is a reflection of a service provider who appears only to acknowledge 'you' when you have more money. Interviewee 1 also shares a similar notion to Interviewee 7 regarding money coming into the account describing his dealings with the bank in running his taxi firm:

*"One thing about banking here is when you start having reasonably large amounts of money coming into your account they start taking notice of you and they want to give you a good service. At first it was rough, very rough actually, and getting the bank to take me seriously was an effort. But now that the taxi business has taken off they are good to me but one never knows how long that will last."* (Entrepreneur, Aged 36)

Interviewee 10 recounting the relationship she has with her bank also suggests that somehow one's bank balance relates to how one is treated:

*"... May sound strange but when you don't have a lot of money you don't really get any good service or do you? I think they cannot be bothered and think you probably need them more than they do. The attitude is usually why bother and it is reflected in the sub standard service you receive... At times I wonder if that could be true for whites as well...who knows... then again when you don't have money you are not really looking to establish any sort of relationship, just a friendly polite service basically."* (Manager, Aged 30)

Closely linked to the theme of bank balance and assumed social class was the role participant's felt their ethnicity played in accessing either the bank or its services. It appears that bank balance, social class, and ethnicity (which in this case meant being black) were all somehow very closely intertwined for respondents in their experiences and perception of banks. The role of ethnic identity is looked at next.

### 6.2.3. Do I Have Different Needs? Or Am I Just Misunderstood?

The above theme with its questioning tone attempts to capture the role ethnic identity played in the access and perception of bank services as expressed and experienced by respondents. These experiences ranged from a continuum of being suspicious of service providers' actions, to feelings of not being understood and at times outright discrimination. Some of the excerpts below illustrate these experiences.

On one level, respondents felt that service providers who were typically white and often male came to the service encounter with misguided perceptions and attitudes of black people, which shaped the service they delivered and the service one received in the ensuing encounter.

Interviewee 15 relates her experience at a building society when looking for a mortgage. For the first time in her description of service, she introduces the notion of ethnic identity:

*"...Some of the other branches in other building societies I just thought they couldn't believe my salary... its not a high salary but because I am a black woman I don't know but I think they didn't expect a black person to have a decent salary...and I think they didn't really know how to engage with me as if to say oh so black people can also be on decent incomes, and you just see that from their language and how they relate to you.... they were like are you sure? They have obviously preconceived ideas about what incomes black people are on... they were asking me you are not talking about your bonus are you? I just found the reception that I received in those unwelcoming and I think in their minds black people should always be down there." (Academic, Aged 38)*

In assessing what happened that made her feel that way; she yields a response that contrasts this particular experience to what she had at another bank when she recounts:

*"After the experience with other building societies I went to the ----. The people I met there were very polite and helpful and obviously sympathetic and didn't come across as the other lot, because you can always tell these things from body language.... In that sense I have stuck with them, there are one or two that have better rates but as I said I just found the reception in those unwelcoming and do not see the point of giving them my business especially considering their attitude towards black people." (Academic, Aged 38)*

It is evident from Interviewee 15's account that the lack of empathy and stereotypical assumptions in her first excerpt meant she had to take her business somewhere else,

especially when there is an evident lack of knowledge and ignorance from bank personnel concerning certain segments of the market and how to deal with them. Interviewee 21 also attempts to make sense of some of her experiences, when she reflects on what reasons the bank gave her when they refused to open an account for her husband. It was of interest to note she also thought it had something to do with the perceptions of the service provider towards black people and also introduces for the first time the notion of ethnic identity in her description. This is coupled with the verbal and non-verbal behaviour of service personnel which to her confirms their prejudices:

*"Maybe it's the assumption of black people from their skin colour ... that black people are down there...and that is reflected in their service delivery, you can tell that from both verbal and non verbal behaviour, their intonation, their language, I mean their whole demeanour. You don't have to be a rocket scientist to pick these things up its just there." (Academic, Aged 39)*

Interviewee 21 was asked if she thought this behaviour and attitude was towards all black people and this is what she expressed explicating perhaps the unspoken psychological reasoning behind how she saw things the way she did:

*"There are other contexts where maybe if they [bank] see very wealthy [ black Africans] they will not make assumptions that you are poor or lower class. But if they see a black person from Blackbird Leys [suburb of Oxford] then I think they start to act funny. I hope you are not listening to me thinking oh there goes another sensitive black person. There is definitely racism, which makes you sensitive because no matter when you came to this country or whether you were born here you have stereotypes thrown at you, negative ones at that. You may well internalise some and that is how you begin to see the world, it makes you more sensitive." (Academic, Aged 39)*

Interviewee 26 also recounts her experience of a service, when she decided to start a small business importing and exporting things from the Caribbean of which she also talks about how one's ethnic identity informs the perception of service providers:

*"A black person has as far much better business plan than a white person but they never get a look in...the perception of black people in the wider white community affects this process because who wants to give their money to a smoking gun. And also in terms of their lack of knowledge about services and businesses, when they think of traditional businesses they don't think of a wide range of businesses that black people probably think of setting up like import- export. When you drop your business plan there they are like "what are you importing or exporting?" For e.g., if you want to start a textile business or a handicraft business white people who usually runs these banks don't see that as a viable business, they see it more as a cottage industry as opposed to a big multi million turnover." (Diversity Officer and Small Business Owner, Aged 37)*

The intangibility of the service could possibly also make the process more important to the customer in their evaluative judgement, which may include attitude and behaviour of customer contact personnel as explicated by Interviewees 15, 21 and 26. A consequence of intangibility is often that 'experience qualities' attributes that can only be evaluated during the service delivery influences the perception of the service by the customer in an encounter situation like retail banking.

Interviewee 7 however is the first to note in his descriptions of service experience the dyadic nature of attitudes and perceptions. He notices this when he is talking about the transformation in the banking industry, specifically the easing of credit facilities and treating people across the board universally:

*"Historically or for a long time and I suppose even now- i.e. minorities if you go to look for credit from the bank they are likely to say no because of old attitudes [referring to service providers] ... Possibly a Chinese is more likely to get it because people associate the Chinese with the Confucian ethic of discipline, saving, thrift... So generally society wide attitudes and perceptions shapes the bankers attitude towards their target customers. So blacks off course we are deeply in red in the terms of our attitudes so fair enough."* (Research Fellow, Aged 39)

When he was asked to elaborate what he thought the 'black attitude' was and he gives a definition:

*"...As the lack of enterprising spirit and the fact that we are always content with the worst. There is absolutely no reason why there shouldn't be black businesses to run in the same way as Asian business like the shops because a lot of people start from there."* (Research Fellow, Aged 39)

However Interviewee 7's account is contradictory considering earlier on the interview he had described a service experience of which he articulated that the bank manager was prejudiced in his decision not to give him a break when he was in the process of editing a book for publication of which he said:

*"... I edited someone's book, wanted to print some private copies, and needed cash.... I went to the bank and asked them for the money, and showed them the paper of the project. They asked what are you going to pay us with, I said here are my securities and shareholdings in several companies, which amounted to quite a lot of money, well over £ 14000 so I could offer them the securities as guarantee. They looked at it and basically said no. I was taken aback because I am almost certain that if a white person had been in my position he would have been given that money. I was positive about that."* (Research Fellow, Aged 39)

The interviewee was then asked how he reconciled this particular incident and his feelings about the black attitude, which did not make his point any clearer but this is what he said:

*"Precisely a contradiction, but the morale here is the lack of contact and dialogue ...unfortunately, perceptions are part of human nature; you cannot help how people perceive you one-way or the other... and they use that as a guide to make judgements about people either in the bank, supermarket in other spheres of life. But stereotypes are real they are part of our reality."* (Research Fellow, Aged 39)

Up until this stage, the role of ethnic identity in the service experience has been that of how it appears to inform the attitudes of service providers and the ensuing service experience. We now turn our attention to look at how ethnic identity at times created a perception of not being understood when accessing banking services.

We start with Interviewee 26's account. In probing further, to elucidate what the differences in the understanding of what constituted a business (between white banker and black customer) may involve when Interviewee 26 spoke about starting her import and export business this is what she shared:

*"Their concept of what they [white banker] will say as a business is different from what we [black customer] will say as a business. They think its hobby, you are playing at it and certainly cottage, and the cottage industry is not really a proper business. I think their perception of businesses by black people and again their whole perception of black people is different, white people don't see black people in terms of business role. They will rather see you as a server or worker or an employee, rather than see you as the boss."* (Diversity Officer and Small Business Owner, Aged 37)

Interviewee 27 who had also recently given up his job to start up a new business had this to relate about how misconceptions and not being understood affected the service he received from his bank:

*"As a black person trying to start a business believe me it is very hard.... The agenda is to push you to the nearest porter job or £5 an hour job. I would not call it racism but it is a very active misconception of what a black person is capable of... Mainstream banks I go there and show them this [African clothes, shoes, art, and literature] they do not have a clue what that looks like or it's potential.... So that is what happened with this guy who was supposed to advise me he hasn't got a clue where I was coming from or what I was trying to sell as part of the stock. I am not saying a black man will understand it but he might be familiar with the stuff, which makes it easier for me to explain the rest...I think we need our own banking system."* (Entrepreneur, Aged 43)

Both these accounts may just reflect a lack of knowledge by bank personnel regarding specific ethnic communities trading practices and service expectations. However, this reiterates a finding by the British Bankers Association (2002) that African Caribbean businesses still experience difficulties accessing finance and that banks need to build credibility in these communities to demonstrate inclusive strategies. Yet, closely linked to Interviewees 27 and 26's feeling of being misunderstood, is the underlying perception that one's ethnic identity perhaps contributed to this misunderstanding.



The question then asked was, if they thought they had different needs to 'mainstream' consumers and what some of these needs were? The following excerpts illustrate what they had to say albeit contradictory and ambiguous:

Interviewee 26:

*"I don't think we have different needs but as I said earlier on they just don't understand where one is coming from so maybe if you want to argue as such, maybe, but I am not sure." (Diversity Officer and Small Business Owner, Aged 37)*

Interviewee 27:

*"I don't think our needs are different to white people I think for me we have to be very careful with this thing because whites can turn around and also say our needs are very different... but yes we have special needs.... I have been doing a 2 year research to see if there any black banking services in Oxford." (Entrepreneur, Aged 43)*

So Interviewee 27 was asked the question if he felt black people needed their own banking services and this is what he shared:

*"...No, No, I am not saying we need our own banking system but somebody that says I am here to help ethnic minority businesses...just saying it from that perspective...like in my case I have just gone straight to the system. It would be nice to have somebody at the bank who is specifically dedicated to investing in social entrepreneurship in the black community." (Entrepreneur, Aged 43)*

It seems when it came down to specifics, respondents found it difficult to articulate precisely whether they actually had different needs and if, this could be translated into the service offering because of their ethnic identity as Interviewees 26 and 27 has illustrated above. Yet, Interviewees 26 and 27's difficulty could also be that, although black customers may have specific needs and expectations, they do not want to be treated differently. Interviewee 6, for example, remarked that he does not think his needs were different as a black customer as banking was a class-determined thing:

*"I don't think my needs are different from white customers for e.g., banking is a very class determined thing, money determines it and that is my impression with those characters ...I mean they told me my risk assessment is one out of ten so they are prepared to literally loan me anything I want." (Academic, Aged 44)*

Yet, Interviewee 6 is not sure what happens if you are black and unemployed. By reflecting on his own experiences, it appears he has a difficulty in determining what aspect of the service one could attribute to ethnic identity or to class, especially if like Interviewee 6 you believe banking is a class-determined thing:

*"I have at times wondered though, would they treat black unemployed people different from say white people? I would like to think they would be more objective in their process but as I said, it is a class thing. You see if it was a social service like health then I can see how discrimination can come into it..., not with banking because at the end of the day they want to make money with minimum risk as it is possible.... There is a measure of prejudice no doubt because the guy who wanted me to pay 18% instead of 5% has certainly got his baggage of what he thinks Africans are like...I guess it depends on how vulnerable people are." (Academic, Aged 44)*

The experience Interviewee 6 refers to as unfair had to do with him getting a mortgage of which he had mentioned earlier on in his service experience as:

*"In 1996 talking of about 12 years of custom I went to ---to get a mortgage and the woman with whom I negotiated at the local Oxford branch told me I had to pay 5% down payment and I will get 95%. ...lo and behold she got back to me and said head office said I have to pay 18% because I had a Nigerian passport and I thought that was weird. ... at times I am not sure if it was question of being Nigerian or being black or whatever."*

'Suspicion' of ethnic identity's role in service provision was also one aspect that stood out in some respondents' accounts. Interviewee 16 asked to describe a service he had experienced picks on 'suspicion':

*"...I went in to withdraw cash in terms of floats for our box office and they would not take my word for it that I was the director and the signature was me even though they got me to resign it at the back. They ended up phoning ----to ask if I was legit in terms of cashing this large amount of money from them. I think they were being overly cautious to put it lightly... It was a good 30 minutes in the bank and it makes you feel as if you are a criminal and they don't trust you...I thought well can't a black guy possibly be a director of a theatre or what? So I have been quite suspicious of them ever since. " (Artistic Director, Aged 42)*

In assessing whether this suspicion spills into say his own personal banking experience he shares that:

*"...I have never noticed with the bank being treated differently but I will imagine if one was struggling... but the fact that they want your dosh that currency is probably strong than what they see me in terms of race. I would imagine it would be very different if I didn't have money in my account or deposits in every month." (Artistic Director, Aged 42)*

This again confirms a minority view that when you have money your ethnic identity somewhat becomes irrelevant an issue that was picked on earlier, although some participants as we later on see surely beg to differ. Interviewee 22 also picks on the issue of suspicion when she accounts for an experience she had making a withdrawal from the counter of which she was asked to produce her identification:

*"Well it's a suspicion rather than any concrete evidence...Its because of the contracting of banking services I feel I have to use town centre bank and I don't know the staff there because you never see the same people twice."*(Diversity Implementer, Aged 42)

The actual service experience went like this:

*"I went there to make a withdrawal and it was a large amount of money over the counter basically signing a cheque and getting a stamp... I had to produce all this evidence of what I am, my identification, could I recall my last transaction ....you are probably thinking it is a security issue... it could have been but it is just the way the whole situation was handled and delivered. It could have been done in a more genuine way that makes you feel oh they really are combating fraud or whatever. But from the way it was done you cant help but take it personal and with our history I am afraid you do end up taking it like that."* (Diversity Implementer, Aged 42)

Interviewee 22's account here picks on the earlier assertion by Interviewee 21 that the way issues of ethnicity has functioned in one's life or society at large plays a role in how one may view the world. Interviewee 22 is seen here being suspicious of the service provider actions about something, other people may consider routine and essential. For example, Interviewee 1 seems to have a different experience with the subject of identification, on what is a potential security issue as the one Interviewee 22 had just described. He picks on the fact that the bank staff knows him compared to Interviewee 22 who has to use the city centre bank where nobody knows her:

*"The area where I live because I am the only black person sometimes when I come in to withdraw money they don't ask me much detail because they know me in person. I just sign my signature and give them back whatever form it is and they even fill these forms before they give it me so they are good in that sense."*  
(Entrepreneur, Aged 36)

For the respondents who in their service descriptions had experienced outright discrimination because of their ethnic identity below are some of the experiences they shared. We start of with Interviewee 9 who is an Optometrist and owns a small optics shop in the Oxford area. After several years of receiving what she referred to as 'over the top' service from her bank when running a franchise for a leading opticians she decided to go independent. Her relationship with the bank suddenly took a turn for the worse and below is an excerpt of her experience:

*"...Had a franchise with ----because they are a well known established organisation the relationship with the bank was exceptional because they thought they had a white established company behind them so they weren't dealing with me ... they [the bank] will be rolling over themselves to give you money even though you did not need it. I remember saying to my husband that I have just made a phone call to the bank that I wanted a new car. All I had to decide was what colour I wanted and not how much it cost. I did not realise at the time that it was like that because of the ---- backing, I actually thought it was my own competence and even if we had wanted a mortgage for a million pounds, it would not have been a problem...and I remember saying to my husband isn't this a bit over the top."*  
(Optometrist, Aged 42)

Interviewee 9's experience with her bank as a franchisee was evidently more than satisfactory especially when the service provider is able to offer such caring and individualised attention. Interviewee 9 is seen here to feel understood by and important to her bank. This is contrasted to her experience when she left the franchise and decided to start her own business:

*"...As soon as you change to your own business it was like schizophrenia... they [bank] weren't very sympathetic anymore and they started calling me a new business, and I asked why new business? I am actually not a new business I have been in business this and that amount of time... because I did not have the ---- backing, they did not look historically at anything I have done. They treated me really differently and it became very hard for the business and we really struggled...everything completely changed, no we cant help you, the bank manager wasn't co-operative at all, my business plan and forecasts were all suddenly not just good enough."* (Optometrist, Aged 42)

Her experience at the other end of the continuum leaves a sour taste in her mouth as she had gone from what she describes as an 'absolutely amazing service' to where 'they just didn't want to know me'. She goes on to affirm why she thought the bank was discriminatory by describing an occasion where in trying to get things moving again she went to the bank with her tax consultant Gary a 'white guy' to talk to the bank manager:

*"Believe me---, the countenance of the bank manager just like that [click of fingers] changes and it was as if I am talking to completely different person. This change I am convinced was because of Gary, all the forecasts for the business, cash flow, profit and loss that he rejected before they were all suddenly okay, even perfect and it wasn't like any of the figures had changed between then and now...."*  
(Optometrist, Aged 42)

Interviewee 9's perception of discriminatory practices is confirmed by the outcome of the meeting that included Gary the 'white guy'. She is nonetheless still dissatisfied because of the lack of explanation of the bank's actions and their sudden 'U' turn. Perhaps, this experience could have been more satisfactory if Interviewee 9's bank had demonstrated some form of process consistency and

transparency, which would have addressed her problem of mistrust. She then goes on to reflect about her experience and remarks on the role of her ethnic identity in the whole process:

*"... That whole experience had to be put into context and I am positive it definitely had to do with my gender and race. Nobody tell me otherwise ... they [bank] can suddenly become colour and gender blind because I had the white established organisation behind me. It is one rule for them and one rule for people who are trying, who also happen to be black, and then the wall is that high. It was a difficult experience because it was like I have gone from one extreme to the other... its not like my expertise had dwindled it had actually gotten better. The up point was when I was with a bigger established organisation gender and colour was of no relevance... [bank] tripping over themselves to give you money with no security" (Optometrist, Aged 42)*

We now turn our attention to Interviewee 4. His perception of bank services in his experience is that they are biased towards black people and the passage from our conversation below encapsulates some of the issues already highlighted. Particularly, how service provider perceptions about black people, coupled with their assumptions of one's social class and discrimination come together to influence the service one received:

*"Social stratification is of extreme relevance in this society and directly related to the provision of banking services because it is about money and your class determines that. Immediately you come into the bank, they classify you as Afro-Caribbean, another black guy, and in their heads that mean you are of a low earning, low income group and you are immediately set up to play a role. They then hide behind equal opportunities and claim to be just playing by the books. When you enquire about their racist agenda they put on a defence mechanism and think you are touchy... You would see that when a black person goes into a bank and this also relates to my personal experience they tend to follow extreme guidelines and rules. The difference in service provision for me and another white person is that, they are stricter, sterner and not at all flexible. They give you their all time favourite line 'I have to follow procedures' goddamn procedures that do not have a soul if you are black. They patronise you and assume they know what you are there to say. My perception of service here has just been crap...I am in well-paid job, I am an engineer, I have a doctorate so even if they are going by the class thing I shouldn't have a problem but I guess black people in this country can't be part of the middle classes." (Academic and Engineer, Aged 43)*

It is apparent that Interviewee 4's dissatisfaction with service is again due to the lack of the service provider delineating clearly what its procedures and decision-making processes are regardless of who the customer is. Interviewee 3's experiences had also been similar to those of Interviewee 4 when she asserts that she thinks banks are stricter in their procedures when you are black. She recounted an incident of where she had gone to the bank to open an account for her mother who had recently come into the country:

*"...The guy gave us the forms, and he did what you would normally do with a client. However, he was very extreme in checking everything a billion times for e.g. before he opened an account he wanted a utility bill for her [mother] little room. I said to him, she does not pay any bill and I thought that he was being unnecessarily strict." (Chemistry Teacher, Aged 39)*

The unwillingness of the bank personnel to be flexible in their procedures meant that Interviewee 3 took her business somewhere else. She compares this experience to opening her mum's account at another bank and goes on to suggest that her ethnicity was factor for the level of service in the first bank:

*"In the end we went to open the bank account at --who has exactly the same procedures, but the person at the desk was more friendly, understanding and flexible. I just thought that [earlier experience] was something with some banks in particular and then he [person at earlier bank] gave us the impression that he was doing his job. Yes, he was doing his job but the way he was talking to us was very condescending, especially in his attitude and so that one example has really stayed with me." (Chemistry Teacher, Aged 39)*

Asking to relate what made her feel their situation was unique and not procedural for all new customers Interviewee 3 comments:

*"I know he wouldn't not have behaved that same way with a white old lady who lets say have come from somewhere in Europe to stay with her in-laws. I think our ethnicity played a role in this because they think you are stupid ...they assume that you need more explanation than others and all sorts of things, so I think it does play a role although people would like you to think otherwise." (Chemistry Teacher, Aged 39)*

Interviewee 3 was then asked what role she thought her ethnicity played and the following were her remarks:

*"... Is when the cashier makes you wait and does something that is not very important. If it is a white person its 'please can I serve you' and when she sees that the next person is black, at that point she will put her screen up and decide to do things she can do when there are no customers. The sad thing is if it is a white person, that thing will wait. You come in and they class you as black, therefore you are second-class so it is not too important to hurry. Second class mail doesn't usually have priority or does it? Yet I know a lot of them have been trained to give you excellent service but a lot have not been trained as human beings." (Chemistry Teacher, Aged 39)*

Interviewee 21 was the only respondent to mention the issue of power and its relationship not only in the dynamics of who asserts the most power in bank customer relations, but also how power could be also be extended to ethnic identity, particularly in the context of bank and customer. The issue of power to Interviewee 21 related to 'who is controlling it, allowing access or blocking access' which she directly relates to service provision as well:

*"...It goes back to this power issue and who is wielding it, and that is true in terms of having access to credit and banking services. I don't have to sit here and tell you who has more power...they behind the desk or me with ticket 419 wanting a mortgage or a loan for a car. It also goes back to what we spoke earlier on about identity.... it does not matter how I see myself. Although it is fascinating and valid, what is more important I think is what the society's' perceptions of people of colour are, and what the individual within a given context of society perception is of people of colour. You see things have their consequences and when you go into a banking institution, both on the part of you as a black person and society and the white person that is serving you, we are all functioned out in those relationships of power, whether we accept it or not." (Academic, Aged 39)*

Interviewee 29 commenting on a conversation he had with his bank manager regarding banking services had this to share, which was interesting because it shed light on how his bank manager thought black people perceived services. Interviewee 29 then goes on to note the perhaps self-defeatist attitudes of some black people when it came to accessing bank services:

*"He [bank manager] said a lot of you think we turn people down but we do not always turn your people down. If you tell us what your problem is we can do things that they [blacks] have not thought about and give them facilities which may actually alleviate their situation'... Some people will say I will not get it, I won't get it, I am black after all, they would rather give it white folks than me so they actually defeat themselves before they even get there." (Community Youth Worker, Aged 38)*

He paradoxically notes:

*"But then again you have to add our people are at a disadvantage when it comes to banks...we are put in boxes of disadvantage, no gooders, poor credit and so on so its an uphill struggle." (Community Youth Worker, Aged 38)*

In response to his bank manager's comments Interviewee 29's plan of action has been "to talk and be a good customer", as if to suggest that there was a direct correlation that said its only bad customers that get bad service.

The role of ethnic identity in service provision and perception is perhaps not clear-cut as the above extracts have explicated. What is clear though is participants believe ethnic identity play a role somewhat, with a persistent issue of trust in what service providers do or do not do (at least partially due to past and present day discrimination). Yet what happens to the service experience and perception when the service provider is black we review that next.

#### 6.2.4. Black like Me

Emanating almost directly from the issue of being misunderstood is the theme of 'Black like me', which looks at what happened if the service employee who has typically been described as white and male is black. How does having a black service employee shape the way service was perceived by informants and how the service institution is perceived?

For Interviewee 26, seeing a black employee meant that the service institution valued her as a customer, as the following vignette illustrates:

*"In our branch at High Wycombe they do have a few black staff and I like having that representation in the bank because I feel I am valued as a customer...for me its good to see black people in the bank, one of them is a mortgage advisor and two behind the counter. The bank depending on what you go in there for can be quite an intimidating space anyway, so to see a black mortgage advisor for example is quite reassuring...because you think they somehow understand you, where you are coming from, and stuff like that."* (Diversity Officer and Small Business Owner, Aged 37)

Interviewee 9, the optometrist, also felt that most of the difficulties she had with the bank when setting up her new business in part had to do with the fact that her ethnicity and gender was not reflected at the institution:

*"...In all the business advising at the bank there was no black person, there was no woman. So I want to be able to offer that and encourage black women and women of minority they don't have to go through or feel that they are totally alone like the way I felt."* (Optometrist, Aged 42)

On what difference Interviewee 9 felt having a minority employee would have made in her experience she remarks:

*"It would have been nice to see a black person there or someone of minority background because they understand you, they know what you had to go through to be where you are today. They know its tough for black businesses in particular so even if they cannot necessarily do anything tangible, the empathy or understanding is very important. You will at least know somebody is in your corner, rather than the pack of wolves I had to deal with."* (Optometrist, Aged 42)



Interviewee 21 although not sure if the service one receives is altered by having a black employee had this to share:

*"...When I was paying a credit card bill it is quite striking that all the staff and manager in the ---bank they are all black.... they are certainly more agreeable ...and they didn't refuse my husband a loan when all the other banks did and I would like to think they were using all the right criteria. I think many institutions that have representation you feel that you are valued, and whether the service a customer receives is altered by that I don't know. But it gives me the message that the ---bank values you as a customer and also as a black person, which gives me the message that ethnic minority businesses are appreciated and wanted here."*  
(Academic, Aged 39)

Picking Interviewee 29 up on his earlier comment regarding how some black people go to the bank with self defeatist attitudes, he was asked if he thought black employees at the bank would make a difference in the way of perceptions:

*"Its not an issue for me, yet its nice to see black people in banks don't get me wrong as compared to the days when it was predominantly a white man's world. There is quite a few young, predominantly Asians working there and some Afro-Caribbean's. But in terms of service provision I am not sure it makes a difference to me personally, although I have known my brother to stand and at times just wait for the black cashier to be free. I find that particular odd I must say. On the issue of whether it makes a difference who knows may be it does like I said my brother but I think he is just silly."* (Community Youth Worker, Aged 38)

Interviewee 10 also comments on the issue of 'black like me' by remarking on what she claims to be an unconscious behaviour regarding the cashier she goes to at supermarket checkouts, in contrast to when she visits her bank. This description came up when she was asked to clarify what she meant by not having any sort of relationship with her bank:

*"I bank at the Cornmarket branch and it does not feel particularly black or white. Most of the time, the people serving are quite a mixture of ethnic backgrounds especially at the cashiers. Unlike eh.... when I go shopping for e.g. to Tesco's I never noticed it before till somebody drew my attention to it...I go to the till point with the black person or Asian person and I do not know why I do it so please do not ask. However, I think it maybe down to the fact that you have a choice so you scan around. With the bank you just stand at the queue and then a cashier is free so all I am concerned with is I go and deposit my cheque and off I go so that is what I mean by not having any sort of relationship. Its not like I have a relationship with the cashiers at the supermarket either."* (Manager, Aged 30)

It seems 'Black like Me' plays a somewhat positive role on service perception although as Interviewee 10 notes above it could also be unconscious. At the same time, there is a consensus that it enamours some form of unspoken understanding between the service provider and the customer, which builds comfort and trust. This is supported by the findings from a Barclays Bank report that 'there is a

significant increase in sales and customer services satisfaction in areas where our employees mirror the diversity of the customer base.’ All the themes looked at before has dealt with what informants had perceived of the service, what about what they want? -We review that next.

### 6.2.5. What I Want from My Bank

The theme of ‘what I want from my bank’ highlights what participants mentioned in their descriptions of service as factors that are important to the relationship they either wished they had or already had with their banks. Some of these descriptions related to having a more personalised service, feeling valued and the willingness to help from bank staff.

Interviewee 22 describes two experiences in the context of the relationship she had in her earlier years of banking and what she has now, which succinctly articulate this continuum of ‘the relationship I wished I had and what I have now’

*“The best thing is having a manager that I can talk to or a personal advisor that I can talk to and that they are very accessible. I don’t like very much nowadays the increase use of e-banking it’s so impersonal. There is no one to talk to and I don’t trust fully yet the electronic banking system ...I need to talk to somebody I think having that personal contact is profound.” (Diversity Implementer, Aged 42)*

This is later on in the interview contrasted with the relationship she had earlier on:

*“When Guy [bank manager] was there I had the most wonderful banking service that I could possibly have with a bank. The most wonderful relationship with all the staff in the bank and now I just feel it has lost it, so it makes me feel like I am not valued as much.”. (Diversity Implementer, Aged 42)*

On what had changed, to make her feel that way she remarks:

*“I feel the personal service is not there anymore and I just feel like a number in the game rather than a person that they care about and want to value my services. Even though on occasions when I have gone in they tell you, ‘you are one of our valued customers’ they say it but in essence I don’t see that as reflected in the environment that you walk into, it is so impersonal, it is so clinical.” (Diversity Implementer, Aged 42)*

From Interviewee 22’s account, it is evident that trust and confidence is embodied when there is a person that links the customer to the company coupled with a personalised or customised service that will make her feel unique and special.

Interviewee 16 however does not want a personal relationship with the bank as

Interviewee 22 does:

*"The other thing is I try not to have any personal relationship with the bank but my work bank manager I know but I can't tell you who my bank manager is for my personal account. "(Artistic Director, Aged 42)*

He just wants the bank staff to tell him what the best deals are so he asserts:

*"They never tell you what the best deals are in terms of interest on deposits or they make it really difficult for you to get your stuff out. What I wish they would do is to tell me when things have changed, in terms of the bit that you've got your thing in whether it's the best for your money to be in or not but they never tell you that. "(Artistic Director, Aged 42)*

On what Interviewee 7 wanted from his bank is illustrated below:

*"...Certainly the right attitude, I value warmth and sympathy. If I had a problem and went to the bank, I would like them to say lets see what we can do to help. Like they will go out of their way and say you've got this, we've got that. They will have an answer to the problem that will make me stick with them, and keep my custom or service...instead of saying this is our standard product you either have it or you don't. Sorry we don't do it go away." (Research Fellow, Aged 39).*

On what will constitute a good relationship to Interviewee 10 if she had one was put quite simply:

*"Just a friendly service basically, reliability and human contact is most profound for me." (Manager, Aged 30)*

It is apparent here that what the customer wants is usually quite simple and basic, fundamentals and not fanciness.

This the current relationship Interviewee 6 has with his bank:

*"I have a person who handles my business at ---and it has been a very good experience with her. I basically take up the phone and say this is what I want to do and she gives me very good advice and sometimes I drop by in the bank and talk to her". (Academic, Aged 44)*

However, he does not hesitate to add when asked if he seeks advice anywhere else:

*"Loans generally I look around for whatever is cheap if I have to get one. Since they [bank] have no commitment to their own customers I feel I do not have any commitment to them either. It is as simple as that." (Academic, Aged 44)*

Interviewee 15 also adds when describing what should have happened when the cashier insisted the ID she had with her was not her:

*"I think treating me as an ordinary person I assume how they will treat white people I suppose without suspicion." (Academic, Aged 38)*

On the ignorant bankers she had described earlier, who thought her salary was a bonus:

*"Being prepared or given enough training to know you cannot be that naïve. I think that is the main thing and also taking me seriously."* (Academic, Aged 38)

On what Interviewee 21 felt could be done to improve relations between her and the bank, particularly the relationship she wished she had, Interviewee 21 remarks:

*"I would like efficient service as it's my money. I do not want long queues...And I suppose not to be treated like I am a money launderer and you know things like old fashion honour, respect...and also courtesy. I would like the appreciation of the fact that I have been with them for a long time and now that they have closed the counter service, I hardly see any face. Even if they did, they would not bother to know me. On their assumptions about black people and how they continue to marginalize us, either as individual customers or businesses well that is a society wide problem and nothing specific to banking."* (Academic, Aged 39)

This was in contrast to the relationship she had with her bank in Ireland of which she still maintains an account she remarks:

*"I think people in Ireland are much more friendly and humane. If I go into the bank there, they are trying to accommodate you... they might bend the rules, you are valued or at least made to feel that way and they can make an exception and try harder with some of the things you request.... they have become so much of an impersonal institution and its only there for its own benefit and not the customer. They claim that there is a personal touch but in reality they are just cold soulless institutions."* (Academic, Aged 39)

Noteworthy was Interviewee 26's scepticism about whether she had received any good service:

*"I don't think any service I have received has been positive. I just think now it is a competitive market and everybody has to offer a good service because you cant afford not to... Now I am with ----there is nothing that they do that you can say oh that is a good service. My experiences of the industry... it has become more automated so they are trying to get people to use IT... Apart from that nothing stand out in my mind... now that interest rates are so low and they want business, black, white, yellow, brown, they want it...and damn it they will make you feel they need your black pound after all."* (Diversity Officer and Small Business Owner, Aged 37)

'What I want from my bank' did not prove to be such a difficult order although banks continually get it wrong especially on simple things like friendly service, human contact, attentiveness and the willingness to help. These wants invariably are more concerned with the intangible nature of the service and is paramount for a service like banking which is low in search qualities and is therefore more difficult to evaluate. It is also noted that whereas the courtesy of staff can be scripted, the demonstration of commitment and attentiveness rely on the

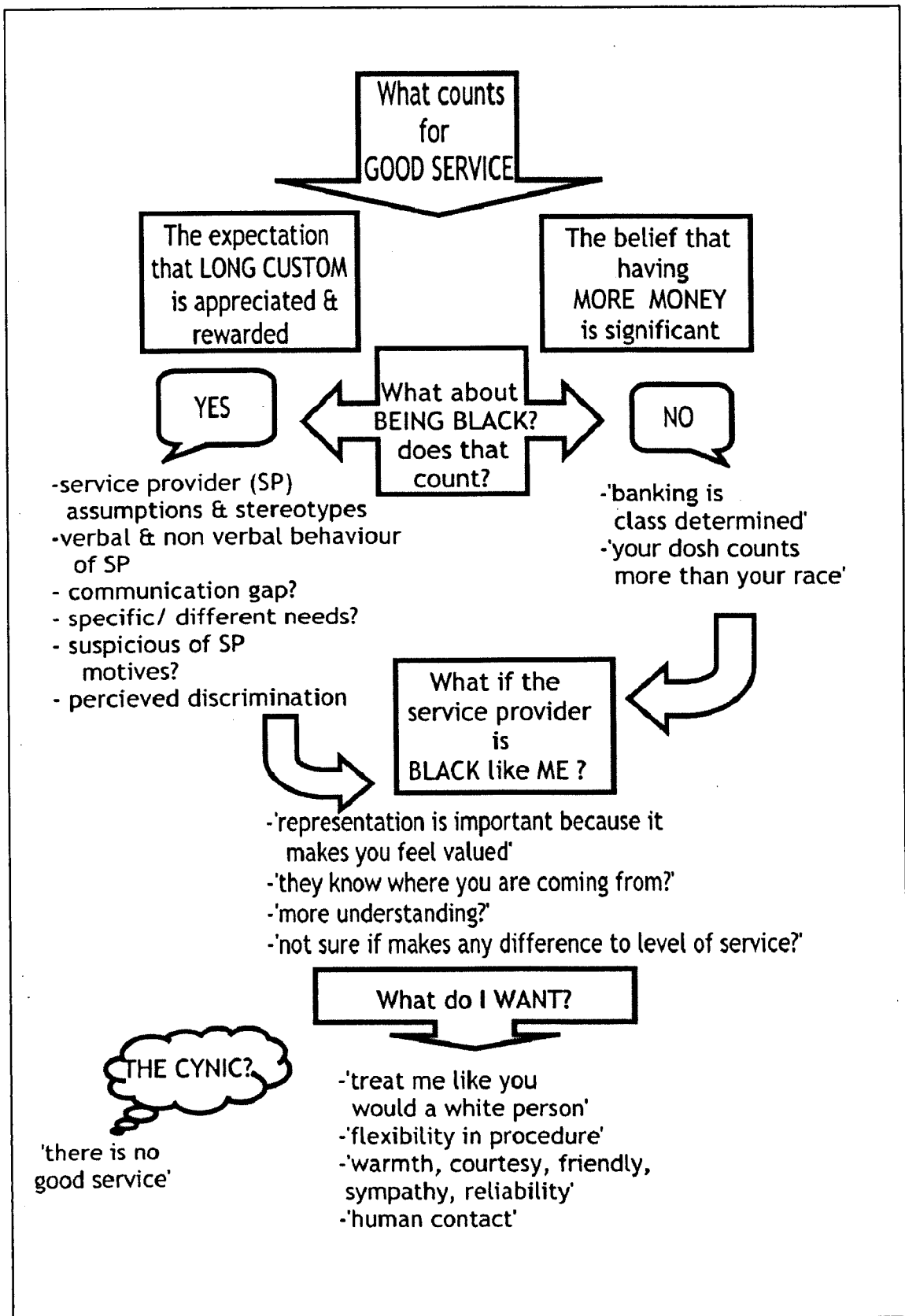
genuine ability of front-line staff to empathise with and respond to each individual with equity and fairness.

### 6.3. Conclusion

In staying true to the methodology of inquiry, this has been an attempt to describe in *emic* terms the service experience and perceptions of black customers to the provision of retail financial services, which at times have been ambiguous and even contradictory. However, this description of service experiences shared by participants on these pages sheds light on the lived experience of the contemporary black consumer in British society today. The themes represented here spanned several areas of how black customers experience and perceive the service encounter. What mattered most when it came to receiving the service he/she deserved, was is it long custom with the bank, your bank balance, or ethnic identity? As one move down the list of what did matter, we seem to move from the bad to the ugly, the ordinary to the surreal. At this stage, a figure of the descriptive accounts looked at relating experience and perception of the black customer to banking services is presented in Figure 6.1.

The next chapter takes up on the themes described in Chapter 5 and 6 into a discussion. By situating the themes in a theoretical framework the author attempts to answer the main question guiding this study 'does ethnic identity play a role in shaping consumer perceptions/ judgements of service encounters in retail financial services?'.

**Figure 6: Diagrammatic Representation of the Experience and Perception of Service**



## Chapter 7

### Charting the Lived Experience: Fusing Ethnicity and Consumer Evaluation of Services

*'When we study ethnic groups there is a very real danger that the boundaries between them are overdrawn and the cultural distinctiveness of each exaggerated it is often believed that 'ethnicity' is typically –or even only– an attribute of the 'Other' and hence a failure to recognise the ethnicity of the majority' (Jenkins 1997 p. 14)*

#### 7.1. Introduction

This chapter situates through a discussion the main findings of Chapter 5 and 6, which are mainly descriptive accounts into a conceptual framework drawing on from the literature dealing with services evaluation and ethnicity that were reviewed in Chapters 2 and 3.

This chapter is divided into two main parts. The first part discusses the main themes that emerged from the exploration of ethnicity at the level of lived experience. The discussion of ethnicity is collapsed into three main themes comprising: ethnic identity amongst informants, ethnic culture, and perceived discrimination and prejudice. These three themes take on from the three main aspects associated with the concept of ethnicity discussed in Chapter 3. The implication of each these aspects to the service encounter are summed up at the end of each respective section. The implications that arise out of the discussion are in keeping with the main aims of this study, yet due to the study's reflexive nature they could not be prescribed ahead of time. The central aim of the second part of this chapter is to discuss the relationship between the meanings and themes associated with the concept of ethnicity in delineating how they shape consumer perception of the service encounter. At this juncture it was thought useful to recapitulate briefly the background to this study.

##### 7.1.1. Background

The main question guiding this study has been, 'does ethnic identity play a role in shaping consumer perceptions of service encounters in retail financial services?'

Simply knowing the ethnicity of an individual or group of individuals does little to explain specific phenomena, in this case; the role ethnicity may play on consumer

perceptions of service encounters. As Fenton (2003) asserts, ethnicity on its own is not an explanation of anything. Nevertheless, we frequently learn that a cultural group, race or ethnic group may be related to a given consumer phenomenon, but we learn little about the specific elements of group, race or ethnic group that contribute to the proposed relationship. To achieve a better understanding of the implications of ethnic group membership the concept of ethnicity was unpacked. Of significance was how much ethnicity is a guide in people's lives, and whether it comes to bear on their consumption experiences, specifically looking at service evaluation of retail financial services.

The attempt to unpack ethnicity meant that this study could not possibly start arguing, for example, that Miss A told me she belongs to ethnic group Z, therefore what she told me about her perception of service in Bank B has to do with her 'ethnicity'. This illustrates a simplistic rendition of Miss A's ethnic group membership because Miss A identifying as a member of ethnic group Z is not in itself an explanation for her perception of service in Bank B, without taking into account what elements of her membership in Group Z contributes to the proposed perception. In order to relate Miss A's perception of service to her ethnicity, one needs not to only identify the source of Miss A's perception but also a specific element or facet of her 'ethnicity' which contributes to the proposed relationship.

Marshall and Smith (1999) run into this simplistic rendition of ethnic group membership, when they argue that race-ethnic variations exist in the importance of service quality issues in neighbourhood consumer banking. The differences in the importance of service quality issues observed between the White and African-American consumers are presumed to emanate from the differences in race-ethnic group membership. However, group membership alone is not in itself an explanation of why differences exist in the importance of service quality issues. Perhaps a methodological limitation of their study is the inability to clearly identify the source of the African-American and White differences observed in service quality issues. Moreover, Snow *et al's* (1996) research pertaining to service expectations of retail financial services in Canada also concluded that different service expectations do exist between people of various ethnic backgrounds but the proposed relationship between cultural background and service expectation is tenuous, as the cultural element assumed to underlie the observed group differences is not assessed. It is generally



assumed that because two groups are from distinct ethnic groups, they must differ from one another on key cultural dimensions. Without directly assessing these cultural dimensions, one cannot be sure whether culture plays a role, nor can one understand the nature of the relationship between cultural processes and the consumer phenomenon under investigation.

Moving away from this simplistic rendition of ethnic identity, whereby group membership on its own is seen as a direct 'causal' link to outcomes, became the primary challenge of this research. Firstly, the study explores how ethnicity functions at the level of lived experience, in order to capture its expressions being it culture, identity, minority status, etc. Secondly, the study explores whether the expressions of ethnicity is, in anyway, a guide to how individuals make sense of their consumption experiences. Thirdly, the study investigates whether specific expressions of ethnicity can be linked to how consumer perceptions of service are shaped. The informant's point of view was a major consideration for this study as the tendency to objectify consumption research in the pursuit of objective data usually conflicts with the state of mind of the researched, who subjectivizes consumption experiences.

## **7.2. Ethnicity at the Level of Lived Experience**

The expressions of ethnicity are discussed under the three main headings of: ethnic identity amongst informants, cultural differences real or imagined and perceived prejudice and discrimination.

### **7.2.1. Ethnic Identity Among Informants: How I See Myself Or How You See Me?**

Ethnic identity emerges through a process of sustained interaction between two or more groups 'in a context of oppositions and relativities' (Tonkin *et al.* 1989 p. 17). Without this kind of interaction, there is little consciousness of being a member of one group among many. The process of ethnic identification requires firstly, the recognition of the presence of different groups before there can be an affiliation with one particular group. Following the process of group identification, different meanings are invested in them, which become the basis for ethnic identification (Keefe 1992). Affiliation with a particular ethnic group and its culture is the sum of each individual's experience of interacting with members of various ethnic groups, the individual's evaluation of these personal experiences and the ethnic perception and

attitudes of others. In the end, an individual's identity is based on the meaning of each ethnic group as interpreted by the individual.

As a result, an ethnic group may be made of individuals whose identities actually differ in meaning although they may use the same nominal ethnic label. This was evident for the informants of this research. Informants identified themselves as varying from African, Black British, Black British Caribbean, Fusion, and Jamaican. With entry into British society however, a process of unification sets in. They are all black. Ethnic identification then becomes important to the individual as a strong identification with the group, becomes as it were, an extension of the self and as a social reality perceived by others (Modood 1997). Thus, there is a distinct correspondence between self-definition and ascription. The nominal ethnic label of Black, which is associated with skin colour also signified a 'consciousness of kind' and for participants, creates a significant demarcation between 'us' and 'them', the 'nesting dichotomisation of inclusiveness and exclusiveness' (Cohen 1978 p. 379) and 'the difference-identity principle' (Jamal and Chapman 2000 p. 367).

Nonetheless, this should not be taken as an essential conception of blackness, according to which black people are construed as having one fixed identity, which entails that they are essentially different from white people (Pilkington 2003). This rather just acknowledges the visible black-white distinction, which participants saw as an important ethnic boundary and as one of the main diacritics used in defining who belongs to what group. As Interviewee 26 noted:

*"Our skin colour is the obvious and that is important because you are very visible with this skin colour, we are a visible minority ...we've got that kind of beetroot about us...you hardly miss a beetroot in a salad or any dish for that matter."* (Diversity Officer and Small Business Owner, Aged 37)

The insistence on describing oneself by skin colour may also just reflect British notions of ethnicity, which on one hand implicitly referring to cultural difference is at the same time equated to skin colour. It seems perhaps that, appearance type and visible differences that have long been associated with the concept of 'race'<sup>1</sup> could not be utterly divorced from the concept of ethnicity for these informants. This may in part reflect the fact that, the idea of 'racial difference' persists in popular and political

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<sup>1</sup> The term race has deliberately been placed within inverted commas in order to stress that it has a dubious descriptive value.

discourses. Informants' descriptions of differences experienced and everyday problems they felt were made with the help of having this beetroot.

Even though all informants agreed with the term 'black' as a universal descriptor and grouping, they yet still acknowledged the differences between them. Therefore, perceived differences may exist within what outsiders may view as one ethnic group (Perkins and Spates 1986). Nevertheless, it appears that a consensus of where differences lie is less important than a general agreement that there are differences with some 'Other' and defining oneself by what one is not is a common strategy. As Newton *et al.* (1998) comment, embedded within the concept of identity, ethnic or otherwise, is that of a dialectal relationship whereby a group is defined, or defines itself, by how it is not the same as another group.

At the heart of informants' identity however, was a duality of growing up a part of, yet apart from, in it but not of it, included at some levels and excluded at others in British society. This duality was at the heart of their identity and often generated powerful feelings of anger, frustration and indignation. They seemed to migrate back and forth between African, Black, Caribbean and British identities to find a workable balance. Dubois (1903 pp. 8-9/1989) observed this tension more than a century ago in reference to African-American identity, writing of:

*This double consciousness, this sense of always looking at one's self through the eyes of others, of measuring one's soul by the tape of a world that looks on in bemused contempt and pity. One ever feels his twoness- an American, a Negro: two souls, two thoughts. Two unreconciled strivings; two warring ideals in one dark body, whose dogged strength alone keeps it from being torn asunder.*

Even though, some informants would have wanted to identify themselves as British, their accounts clearly revealed their self perception as 'Black Caribbean or African' to be a product of, and a reaction to the perception of anybody who isn't white by the 'host community'. Interviewee 13 relates her thoughts here:

*"Today I define myself as African Caribbean although I have never been to where my parents come from Jamaica...I find it quite difficult to accept the "Black British" thing...British people do not accept me as being British because of the colour of my skin."*  
(Education Officer, Aged 37)

Nevertheless, there were informants, albeit in the minority who were just happy to identify with their parents' country of birth and appear to ridicule the notion of a black person wanting to be identified as British just because they were born in Britain as Interviewee 2 assert here controversially:

*"A French poodle born in America or Italy is still a French poodle, so location does not define a person."* (Community Youth Worker, Aged 28)

Skin colour according to some informants also created a sense of alienation and non-acceptance by 'white folks' with their continual asking of the question '*where do you come from*'. This created a particular frustration for some informants notably... "*that question is always saying we do not belong that is why they are always asking where do you come from....*" (Interviewee 30, Academic, Aged 45)

These findings are supported by Modood *et al.* (1994). Looking at black identity in Britain, they noted that, the hesitancy in black people identifying themselves as British stem from the recognition that their skin colour is an obstacle in their being accepted as British. Beyond this perception, one can easily situate their affiliation with a certain class, gender, country of parents' birth, or life stage which has played a significant role in the development of their identity.

It is not to be imagined however that ethnic identities are wholly or even mainly a function of the powerful 'other.' This will reduce ethnic identities to a kind of reactive status whereby people defined as 'A' are seen to cling to their identity because the 'B's treat them poorly or refuse to admit them fully to into their society.

Clearly, people in some measure control their own identity and make choices about life partners, circles of affiliation, careers, etc, all the things that may influence or be part of sustaining ethnic boundaries. Nevertheless, these choices are not made in a vacuum, in the autonomous space of an ethnic group. They are made partly in response to, or as a mode of relating to 'others' who play a part in patrolling the borders between groups. Interviewee 21 noted this in her description of ethnic identity when she argued that how she identified herself was not as important as how others identified her. What mattered most for her was what an individual within a given context of society perception is of people of colour and the implications of that for the individual of colour.

For most informants ethnic group membership was a 'given': an inherent aspect of one's life especially where one's physical features are present, and that physical feature is used as one of the main boundary markers between groups.

As Interviewee 26 reiterates below:

*"I don't think you can ever locate yourself in terms of skin colour because that is done for you. Although I was born and raised here I can't possibly start thinking I am white because I am not."* (Diversity Officer and Small Business Owner, Aged 37)

Deaux (1992) suggests that ethnicity is especially salient in cases where one's group membership is evident, as in the case of ethnic groups of colour and specifically in the case of racial differences. However, is the salience of ethnic identity dependent on context?

Closely related to the issue of an ethnic identity as 'given' as informants suggested is also the issue of how 'context' may determine the form, meaning and importance of that ethnic identity. Fenton (2003) describes two main forms of ethnicity, namely circumstantial and situational. Circumstantial ethnicity pertains to where an ethnic identity is important in some contexts and not others, the ethnic identity is constant but circumstances determine whether it matters. This can be contrasted with situational ethnicity where the actual identity deployed or made relevant changes according to the social situations of the individual. The latter was evident for Interviewee 15 when she says:

*"According to the census I would say I am a black Caribbean so I will tick the box. It depends where I am and how I identify myself. I do believe in this notion that I have multiple identities. If I am in Africa I would probably say I am Jamaican brought up in Britain. If people ask me in Oxford where I am from or what my nationality is I would say I am British. If I am in Jamaica people identify me more with Britain although I will still claim I am a Jamaican."* (Academic, Aged 38)

Here one can argue that the individual actor is making a calculation, will it reward to identify as A in this situation –thus the phrasing of ethnicity as situational and even opportunistic (Deshpande *et al.* 1989, Glazer and Moynihan 1975, Nagata 1974, Okamura 1981). Partly because of this situational character of ethnicity, one can argue that, actors retain a measure of control over their self-representation. Perhaps, reminiscent of post modern thought in its less triumphalist guise, this represents the diverse identity options open to individuals in the modern world, the opportunity perhaps to challenge the stereotyping and categorisation all too often of characteristic of the behaviour of 'ethnic majorities' (Jenkins 1997 p. 29). Nonetheless, this has to be balanced against a view that ethnic identities are not made and remade at will as Interviewee 15's excerpt above would have us believe. People are not always in a position to 'choose' who they are or what their identity means in terms of its social consequences (Jenkins 1997). However, the situational character of ethnicity is

compatible with the framework that argues for a measure of choice and openness, in determining an ethnic identity, contrary to the framework that argues that ethnic and racial categories are always ascriptive.

At the level of interpersonal interaction, face-to-face interactions with other groups were one of the main arenas in which informants believed they most became conscious of their ethnic identity. This was contrasted with others where informants felt their ethnic identity played a minor role. These were mostly when informants had travelled to a predominantly black country overseas, when they spoke on the phone especially if they had a British accent or when they were 'with their own'. Being 'with their own' also generated feelings of an unspoken understanding, as if to a lesser or a greater extent the individual's own fate was also somehow tied to the collective fate of the wider ethnic community. Interviewee 13's excerpt below captures some of these differing contexts:

*"Who I am ... influence the way that I interact with people, because I know what I look like affect the way they relate and interact with me. So in a way I think I walk into any interaction with a protective barrier... when I went to the Caribbean for the first time I actually felt relaxed... not having to make excuses, not having to perform, not having to sort of think about how the other person is thinking of me. I realised just how much I do it when I am here ... It is only when I am with my black community that I am relaxed. Anytime that I am dealing with anybody on the outside that is white I am constantly thinking, what are they thinking of me? Are they trying to trip me up at some point?"*  
(Education Officer, Aged 37)

However, some informants were not sure whether it was just being of an ethnic category that shaped the interactions they had, or whether it had to do with the personalities involved in the interaction. Interviewee 15 was however convinced that personality only became important once you *"have been able to convince a white person that you are a good black person, because white people see your colour first."* (Academic, Aged 38)

From the preceding arguments and illustration, it is arguable that, the salience of ethnicity seems to vary both in meaning and in its importance depending on context. As Fenton (1999) argues extensively, ethnicity has a structure context and an action context thus a double contextualisation. The *structure* context within which ethnicity takes shape is:

*Constituted by the political and economic conditions of a social system insofar as they are racialised and ethnicised.* (Fenton 1999 p. 88)

Hence, ethnicity as a social phenomenon is embedded in the social, political and economic structures, which form an important element of both the way ethnicity, is expressed, and the social importance it assumes. The *action* context on the other hand is:

*The world looked at from the point of view of the individual actor in daily exchanges in the private sphere, the circle of friends, acquaintances and family, and in the meso-institutional spheres of work, education and formal associations. (Fenton 1999 p. 89)*

Inherently it appears that, ethnicity as an element of individual consciousness and action will vary in intensity and import depending on the *context* of action, bounded by the constraints of the social, political and economic spheres, which may be beyond the reach of individual actors. What are the implications then of context to services marketing and specifically the service encounter, which is the focus of this study? One implication at this stage is 'in the context of the service encounter, how salient is an ethnic identity at the level of individual action?' Alternatively, does assuming an ethnic identity play an independent part or even a leading part in how individual actors perceive the service encounter? Secondly what role does ethnic identity play? Some of the answers to these implications are explored further in section 7.3.

### **7.2.2. Cultural Differences: Real or Imagined?**

The tendency to argue for cultural differences for the maintenance of ethnic groups is questionable in this study, as cultural differences may be more significant for recent immigrant groups than the informants of this study. For informants, the membership of a minority group may involve, but is clearly not a social address for the participation in distinctive cultural traits. It emerges that, for some informants identifying with their group appears to be primarily an expression of 'whom one belongs with' membership and should be contrasted with aspects of identity implicit in cultural practices or behaviour. As such, it is possible for people to have a sense; even a strong sense of what Modood *et al.* (1997) refers to as 'associational minority identity' without participation in many distinctive cultural practices. However, as Lutz (1990) has argued cultural background is most often considered an unalterable characteristic of people who belong to the 'other' hence leading to a static conceptualisation of ethnic groups who are continuously defined by their apparent cultural difference.

Drawing upon their extensive socialisation and life experiences in Britain, of interest was the lack of consensus among informants on whether they were culturally different from the 'mainstream'. Informants as noted in Chapter 5, frequently contested

whether there were any significant differences between 'them' and 'us'. It appears that the 'doing and being' of culture seemed to vary among individuals and what constitutes 'my culture, our culture' is constantly being defined and redefined. Underlying these new definitions is the tension of what is essentially black culture and essentially British culture. As the following excerpts suggests:

*"I don't see them as different cultures its just different skin colour and I don't know if you can define it as such... I am not sure a black person born in this country necessarily has a different culture... they might have other cultural possibilities.... but those particular things might also be true for somebody of a different colour..."* (Interviewee 21, Academic, Aged 39)

So although there is a strong sense of ethnic identity among informants, as (Baumann 1996) argues based on the findings of this study we should not assume that ethnic identification necessarily implies participation in a plethora of distinctive cultural practices from the dominant 'other'.

Some informants though begged to differ:

*"...Value system as I said once, regarding identity the European says 'I think therefore I am'. So it's very much 'I think therefore I am' (stress on repetition) and the African says 'I am because we are' 'We are because I am' and that is two very different kinds of identity and of being, and seeing the world, and it affects how you think and how you behave towards others. That is a big thing and it is a big difference between the British and us."* (Interviewee 30, Academic Aged 45)

However, the persistence of ethnic identities despite the diminution of cultural difference has led commentators like Glazer and Moynihan (1975) and Gans (1979, 1994) arguing for symbolic ethnicity because the cultural difference which is often viewed as the 'content' of this ethnicity has itself very much diminished. This model yet renders ethnic identity as essentially 'optional'. But in many instances ethnic identities are far from optional, being black is not a mere 'symbolic ethnic identity' from which actors can opt out especially where the public discourse between what constitutes race, ethnicity and culture is blurred.

Waters (1990 p. 156) also echoes this sentiment when she argues in her study 'Ethnic Options':

*The ways in which ethnicity is flexible and symbolic and voluntary for white middle class Americans are the very ways in which it is not for non white and Hispanic Americans.*

Fenton (2003) also argues that the partial detachment from culture and ethnic group is a departure from 'a traditional' sociological and anthropological idea of ethnic groups as marked by, and defined by cultural difference. As Barth (1969) maintained, ethnic



identities are sustained by the maintenance of what he calls 'boundaries', the lines that mark off one group from another. These lines are not drawn by simple cultural difference. These boundaries are drawn by social behaviour, which is relevant to the recognition of membership, and to the drawing of distinctions: the cultural items, which are used to make distinctions vary, may only be a small part of the repertoire of a particular group. Culture, he also argued, is a changing variable and contingent property of interpersonal transactions, rather than an entity 'above' the fray of daily life and somehow producing behaviour.

*The critical focus of investigation from this point of view becomes the ethnic boundary that defines the group, not the cultural stuff which it encloses (Barth 1969 p. 15)*

It is not that culture is unimportant nor that any real patterns of cultural difference cannot be found, as there are overt signals, like food, music, language, dress, hairstyles and other less obvious ones like different value systems, strong tie to the family which informants noted as 'boundary markers' between 'them' and 'us' and took quite seriously. These signals of cultural difference are also important in the creation of ethnic boundaries. Yet, if one wanted to concern him/her self with the cultural stuff what are the implications of the cultural stuff for the service encounter in retail banking? There are however two main caveats at this stage: Firstly, for informants who believed there was not any cultural differences between them and the mainstream does culture as a theme of ethnicity become redundant in their service perception? Secondly, for those that believed that cultural differences did exist, how does the 'cultural stuff' impact on their perception of service experience?

For this study, the relevance of culture was not so much whether participants believed themselves to be culturally different or not because it is a highly contested issue. The premise of the study has been that, if culture is taken as a theme of ethnic identity, it needs to be relevant in context, how it comes to bear on the service experience, specifically the evaluation of bank services. Therefore, the implication is can one directly relate cultural dimensions stemming from informants accounts into their ethnic identity to the way they evaluated services at a bank? For example, how does the cultural stuff (eating of different foods, listening to different types of music, value systems, strong ties to the family and shared ancestry) shape the perception of service at a bank? Yet, if one is to go along with Barth (1969) and focus on the ethnic boundary that defines the group and not the cultural stuff which it encloses, what are the implications of the ethnic boundary for the service encounter?

None of this though, should deflect us from seeing that ethnic identity and culture are closely implicated with each other. Nonetheless, this also reminds us that the way in which culture is related to, or defines ethnicity and a consumption experience, is nothing like the straightforward way, as it has sometimes been believed.

### 7.2.3. Perceived Prejudice and Discrimination

The importance and centrality of ethnic identity are strongly associated with one's situation and experiences within society. For members of groups of colour, the significance of their membership may lie in part in their struggle to gain equality, recognition, and acceptance within a predominantly white society (Phinney 1996).

The issue of acceptance according to informants is also an issue to get them "conforming" which was variously expressed on a continuum of a "Pressure to blend in" "not being seen to be different" to the "naïve assimilation model" which Interviewee 26 described as:

*"You are now in British culture therefore you should dress and look like us and we will tell you how to speak outside of your home and in your home."*

This usually created a feeling that one could not be him/herself unless you do what Interviewee 30 sees as "take on a white middle class thought process and behaviour".

Interviewee 10 was also of the belief that "if you don't blend in you won't get noticed or will be seen in negative way".

However, does this have to do with Interviewee 15's assertion that "a lot of people in British society like to conform, and they don't like to be the odd one out"? Ethnic identity arguably for informants was not just about 'difference' but also the hierarchy of difference.

Perhaps not having the acceptance that is due them, informants also expressed a need to be recognised which created an emphasis of 'what my people have achieved' and an anxiety almost in the defence of collective pride or what Kwong (1984 p. 382) calls 'a nostalgic allegiance to their culture'. Ethnic pride according to Stein (1975) usually embodies a romanticised and idealised past, and is important to one's ethnic identity. Another parallel of informants' experience as a group was the presence of negative stereotypes and connotations of a minority status as the following excerpt illustrate:

*"I know there is a stigma around this colour.... and I know its there because at times the way some people treat you, you are left thinking you are really a second class citizen. Well they call us ethnic minorities is it any wonder?" (Interviewee 23, Volunteer, Aged 46)*

Although all groups are subject to stereotypes, the effects of such stereotypes are likely to be more detrimental for groups with less power and status (Fiske 1993) and can restrict the way other people view ethnic group members (Steele 1992). On the issue of the term 'minority group', Sue (1991) argues that it carries with it connotations of the unequal relationships among groups within society, in which some groups are subjected to greater prejudice and discrimination. Boykin and Toms (1985) looking at the African American experience, suggests, that the minority experience is one part of the triple quandary. In addition to issues of related to being black and being American, blacks must deal with a third aspect of their ethnicity, namely racism and oppression.

It is important however to note that, there is not a single, tangible, definitively limited thing called 'racism' to which we can attribute multiple causal power although that is how it appears in popular discourse. As Miles (1993) contends, there is usually something in the public discourse, which is undeniable, widespread and important: that is, some sense of profound rejection of or antagonism towards visible minorities, coupled with a resistance to hearing their voices. Nevertheless, Wieviorka (1995) maintains that we also need to be more particular about specific contexts, about different racisms and explanatory frames, which can be quite diverse. He asserts that, there are a number of contexts, relationships and situations of power and dominance in which 'others' are represented inherently different or lesser and these representations become the defining elements of ensuing relationships in wider society. As Interviewee 18 observed:

*"When you are black in this society you have to spend all your life going through life like you haven't got a chip on your shoulder...and that is a quite a heavy burden...you as a black person don't want to be seen as having this chip ...you are being discriminated against but when you take it, its chip... you are supposed to go very benevolently through life...and when you do that white people love you for it." (Senior Researcher, Aged 36)*

This idea of inherent difference may be expressed as different by nature (i.e. typical of them, racially conceived) or different by culture where culture is viewed as a fixed attribute (that's what they do' that's what they are like'). Fenton (1999) argues further that in societies structured upon ethnic or racial hierarchies, the patterns of dominance and subordination are reproduced in every day life so interpersonal exchanges across

ethnic divides are marked by postures and manners, which reinforce this hierarchy.

As Interviewee 17 observed in social situations from her experience:

*"You are quite conscious that the white people are watching you and they think you are ganging up.... So you are the one who is going to take it upon yourself to show them [white people] that you are no hostile black person and you can mix...rather than them although they sat there in their bunch...it is the way they command superiority, silently, overtly and covertly...." (Coordinator, Aged 34)*

Informants also spoke of how discrimination/racism (words were used interchangeably) in particular has changed over the years from a more overt "in your face" to more covert "subtle", "hidden", and "sophisticated" type. Its ephemeral nature meant that some black people 'claim' not to see it or be aware of it and they were said to be having "a coping mechanism" "like an ostrich with their heads in the sand". This perception also run along the argument that to be black and claim not to have experienced any form of discrimination was preposterous as it was viewed as an almost inescapable condition of one's existence in Britain. Interviewee's 8 and 28 however did say they have never experienced any personal form of discrimination.

Interviewee 8 pointed however that:

*"I have heard people talk of being discriminated against because of their ethnic situation" with Interviewee 28 reiterating "Although this may sound strange to people and whenever I have mentioned it black people look at me funny I have never experienced discrimination before."*

There was also the recognition amongst some informants that although not denying the fact of discrimination and prejudice they were aware that there are some people

*"Who always blame every negative thing in their life to race."*

Interviewee 21 was also of the observation that being in the majority or minority could account for what people experience and their perception of that experience:

*"...People here often, when they walk out of the door they feel that they are black a lot of the time because you do not have the option of seeing yourself, as the person on the street. It may not happen all the time, you may not even be thinking about it directly, but it is something that you are carrying around with you...even at times when you are not thinking about it directly, you have a certain experience with a person and you have to think were they having an off day or is it my colour or is whatever...?" (Academic, Aged 39)*

Primarily, people who are designated as being of this or that group on the basis of physical distinctiveness come to share a common social experience: complex though it is, as Interviewee 14 suggests:

*"There is a social reality underlying what it means to be white or black in British society and you better believe it" (Director, Area Youth Work, Aged 40)*

None of these social realities runs counter to the view that 'race' as understood for most of the concepts recent history comprises a significant falsehood. The falsity lies in the unambiguous description of physical types as 'races', which are then viewed as having common attributes as a consequence of their shared race (Fenton 1999). However, it is clearly not false to say that there are characteristic differences in appearances loosely clustered in populations spread over the globe. Moreover, it is clear that these appearance characteristics are one of the bases on which people socially distinguish themselves from others, whether voluntary or by compulsion of others (Fenton 2003). People, then, who are designated as belonging to a 'race', come, as suggested earlier to share similar experiences because of this social process of designation.

To appreciate how issues of discrimination and prejudice function at the micro sphere of individual life one also needs to be aware of the framework that has underpinned sociological understanding of issues relating to race and ethnicity in Britain. For Fenton (2003) it has two primary manifestations in the 21<sup>st</sup> century, one is with respect to the social mobility, equal opportunities and incorporation, the second is with regard to national identity and the response provoked from (some segments of) of the majority by the new politics of multiculturalism, ethnicity and identity.

For Pilkington (2003) this framework can be characterised as that of 'racial dualism' and the 'ethnic approach' respectively. With blacks distinguished by the colour of their skin, white people are envisaged as in a markedly more powerful structural position than black people are, with attempts at delineating and accounting for the disadvantage shared in common by black people. In contrast, the 'ethnic approach' highlights the importance of people's ethnic affiliations and the need to take account of culturally determined preferences in understanding the behaviour of ethnic minorities (Ballard and Driver 1977). Within sociology, however, the latter tended to be pilloried for at best focusing, on less fundamental issues (relating to culture rather than power) and at worst, of legitimising a victim-blaming discourse (whereby cultural differences are deemed responsible for racial disadvantage). This was evident for Interviewee 21 when she argues:

*"I don't know what the answers are but I know it is a question of power and who is controlling it, allowing or blocking access.... For me those are the issues, it is not whether I can eat this or that...whereas before they try and diffuse the issue which is power by making it a diet or culture thing." (Academic, Aged 38)*

In view of the extensive research (Cheng and Heath 1993, CRE 1996, Heath and McMahon 1997, Simpson and Stevenson 1994) available on patterns of discrimination, Pilkington (2003 p. 46) argues:

*The basis for discrimination met by minority ethnic groups is primarily colour and not, as some had thought newness or indeed, as Modood et al. (1997) suggest, a mixture of religion and colour.*

While many commentators are struck by the plethora of competing theoretical perspectives to issues of race and ethnicity (Solomos and Black 2000), it is possible to detect in the work of leading scholars such as Stuart Hall, Bhikhu Parekh and Tariq Modood, the emergence of a new framework. This framework synthesising features of 'racial dualism' and 'the ethnic approach' is characterised as that of 'racial disadvantage and ethnic diversity'. It acknowledges in line with racial dualism the continuing need to delineate and explain the common disadvantage faced by minority ethnic groups. At the same time and, in tune with the ethnic approach, it highlights the diversity among ethnic groups by emphasising that the socio- economic positions and identities of their members are not structurally determined but are, at least in part, formed by their actions thus giving due weight to both agency and structure.

An implication that arises is, if perceived discrimination and prejudice is a theme of ethnicity how does it shape the way participants evaluated services from a bank? Alternatively, how did perceived discrimination and prejudice come to bear on consumption experiences specifically the evaluation of bank services?

The main question asked at the start of this chapter was ' does ethnic identity play a role in shaping consumer perception of service encounters in retail financial services? In order to find out ethnicity's role, we firstly: explored how ethnicity functioned at the level of lived experience to establish meaning that could be linked to services evaluation. Three main elements that came out of the exploration process was ethnic identity amongst informants, ethnic culture real or imagined, and perceived discrimination and prejudice. Now, we move to the specific context of the service encounter to see if ethnicity (here referring to the elements) is indeed a guide in shaping consumer perception of services below.

## 7.3. Ethnic Identity and the Service Encounter

### 7.3.1. Service Encounter Quality and Ethnicity: Gap in the Literature

Service customers perceive quality mainly in the moment of interaction with the service provider. The service encounter, what Carlzon (1987) described, as the moment of truth is the actualisation of the service: the critical juncture at which the consumer can evaluate the service offering and the service provider can attempt to manage the perception of the service (John 1996). Services research has identified some sources of satisfaction and dissatisfaction concerning service encounters, (Bitner 1990, Bitner *et al.* 1990, 1994, Czepeil *et al.* 1985, Walker 1995) with recent research looking at the international dimension and the role of culture (Donthu and Yoo 1998, Furrer *et al.* 2000, Matilla 1999a, 1999b, Stauss and Mang 1999, Winsted 1997a, 1997b). However, there is hardly any discussion about the fact that customers of ethnic groups may perceive services differently and that these perceptual differences are not necessarily based on 'cultural background'.

There seems to be an over reliance on culture in the literature (Lee and Ro Um 1992, Snow *et al.* 1996, Pires 1999, Pires and Stanton 2000) to explain the experience of ethnic groups in consumer behaviour, without explicating the need for how other aspects of ethnicity may affect consumer behaviour. Culture is not the holy grail of the ethnic customer and culture may not always have the apparent causal destiny it is afforded when it comes to describing the consumer behaviour of ethnic groups. Repeatedly this thing called 'culture' is assumed as the cause and predictor for the behaviour of ethnic groups, perhaps it is an easier option as cultural background is considered an unalterable characteristic of people who belong to the 'other'. This is not an argument for culture's peripheral nature but to argue against the reification of culture as out there above the fray of daily life and somehow producing behaviour of people in the 'other'.

It is on the same note that this study has been a perpetual struggle against the tendency to reify, and in the process perhaps, naturalise ethnicity. Although we talk about ethnicity in these terms endlessly, and I have, doubtlessly done so in this thesis ethnicity and even culture is not a 'thing' people have. It is rather, complicated repertoires which people experience, use, learn and at times 'do' in their daily lives,

upon which they draw forth a sense of themselves and understanding of their fellows. It is with this in mind that the following discussion ensues.

In this part, the 'ethnic experience script' is introduced: an attempt to operationalise and perhaps understand or shed some light on the role of ethnic identity in the shaping of consumer perception of service. Secondly, you are introduced to double consciousness at the service encounter: this primarily is an effort to look at the actual role ethnic identity played in the service encounter by emphasising its dyadic nature. Thirdly, we look at passive co-production at the service encounter, whereby the locus of the service experience is firmly placed in the service providers lap. Fourthly, we borrow from attribution theory and hermeneutical philosophy to partly and it is only partly, to explain some of the processes and sources of perception that informants shared. Black like me introduces the dynamics of what happens to the service perception when the other party to the service encounter is also of the same ethnic grouping. The chapter ends by discussing the gap in current conceptualisations of ethnicity in consumer behaviour.

### **7.3.2. Ethnic Experience Script**

By a careful review of the findings of this study with specific reference to the service encounter and its evaluation, it is conjectured primarily that a customer's experiential ethnicity, which is a complex myriad of elements, plays a role in his or her choice of cues by which s/he will evaluate a service received. It is proposed that the black customer come to the service encounter with an 'ethnic identity experience' (arguably their social reality gained by being a member of a particular ethnic group) which acts as a filter through which their perception(s) of service is shaped in addition to the traditionally modelled antecedents found in the consumer evaluation models. Whether or not customers are aware of this debatable, almost cognitive, process is not within the scope of this study.

The ethnic identity experience in the context of perceived service is operationalised here as a 'script'<sup>2</sup> that customers bring to the service encounter, henceforth referred to as the 'ethnic experience script'. The ethnic experience script is the amalgamation of all the elements delineated earlier on, namely ethnic identity amongst informants, culture

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<sup>2</sup> The idea of a script is borrowed from cognitive psychology (Abelson 1976 p. 33 cited in McCallum and Harrison (1985) as 'coherent sequence of events expected by the individual, involving him either as a participant or as an observer')



real or imagined and perceived discrimination and prejudice. It should be noted, that, these three main elements have been collapsed together in line with the literature reviewed in Chapter 3. A more detailed version of the elements is described in Chapter 5.

The ethnic experience script forms one of the bases for the perception of service especially when there is a service failure. The perception of service is tied to the script, in that, the script largely determines which of the consumer's previous experiences are relevant to judging the service encounter. All customers arguably go into the service encounter with a script in anticipation of the service provider's role and of the probable behaviour sequence and a comparable level against which outcomes in the encounter will be judged, which is referred to here as their 'basic service encounter script'. As Oliver (1997 p. 68) notes:

*Performance alone is an unreferenced concept; meaning is only construed when performance or any other stimulus is compared to some standard.*

In this study, customers appear to be guided by two scripts (which are their basic service encounter script and their ethnic experience script), with implications for their satisfaction with the service encounter. The script guiding perception of service when there is a service failure is not necessarily their basic service encounter script but rather their ethnic experience script. Which is a script formed and based on the social reality of being a member of an ethnic group and is used to judge the outcomes of the interaction at the service encounter. The implication of this is what control does the service provider have on a script that is formed outside of his/her environment?

The second issue is that of script selection, with the customer asking, do I go with my basic encounter script, my ethnic experience script (non-consumption script) or even other scripts I may have with other service providers? What emerges for this study is, at the moment of encounter, the choice of script is somehow influenced or determined by the initial cues provided early on in the service encounter by the service provider. As Zeithmal and Bitner (2003) argue early events in the service encounter are especially important, as it potentially critical in determining customer satisfaction. For example, informants picked on service providers verbal and non-verbal communication reiterating the process quality of the service delivery (Gronroos 2000), which furthers Gabbot and Hogg (2000), assertion that non-verbal communication is a critical element to understanding how the service is perceived and evaluated. This is because

customer's responses to service delivery, perceived service quality and satisfaction are dependent on the interpretation of various non-verbal signals during the encounter and their decoding of the meaning associated with them. Therefore, the implication raised earlier on concerning the controllability of the script; it may just be to the service provider's advantage to cue a specific script by altering their behaviour earlier on in the encounter and thereby influencing the consumer's perception.

The other issue is that of item selection from the ethnic experience script, as it has a complex number of aspects. It is, at this stage, difficult to delineate specifically which aspect of the ethnic experience script is at work at a particular moment, as there is a great deal of overlap between items. For example, 'skin colour' as a single item from the ethnic experience script does not necessarily work in isolation from the attitudinal prejudice that is attached to it and the consequent unfairness of service that may ensue from it. Nevertheless, the findings suggest that the main cue that informants relied on when there was a service failure was to ascribe their physical appearance as the initial trigger for the poor service received. The other cue that informants relied on was the ephemeral expression of 'being misunderstood'. It was generally assumed that bank staff did not understand 'where they were coming from'.

On one level, informants felt that service providers who were typically white and often male came to the service encounter with misguided perceptions and attitudes of black people. This usually exhibited itself both through bank staff's verbal and non-verbal communication, which shaped the service they delivered, and the service one received in the ensuing encounter.

The following excerpt illustrates this point further. In looking for a mortgage, Interviewee 15 relates her experience at a building society:

*"...Some of the other branches in other building societies I just thought they couldn't believe my salary... its not a high salary but because I am a black woman I don't know but I think they didn't expect a black person to have a decent salary...and I think they didn't really know how to engage with me as if to say oh so black people can also be on decent incomes, and you just see that from their language and how they relate to you.... they were like are you sure? They have obviously preconceived ideas about what incomes black people are on... they were asking me you are not talking about your bonus are you? I just found the reception that I received in those unwelcoming and I think in their minds black people should always be down there." (Academic, Aged 38)*

On a second level, was the issue of when informants felt not only did service providers have misconceptions about their ethnic group but that service providers actively discriminated against them as well. Interviewee 9 shares her experience:

*"... That whole experience had to be put into context and I am positive it definitely had to do with my gender and race. Nobody tell me otherwise because ...they [bank] can suddenly become colour blind and gender blind because I had the white established organisation behind me. It is one rule for them and one rule for people who are trying, who also happen to be black then the wall is that high." (Optometrist, Aged 42)*

From the immediate example, the general cue from the ethnic experience script can be argued as that of perceived discrimination. However, perceived discrimination does not work in isolation of skin colour and even gender as Interviewee 9 articulated. It appears that what ultimately constitute the perception of the service are the cues provided earlier in the service encounter by the service provider, whether real or imagined. The emphasis on the interactional aspect of the service delivered once again exhibits how the intangibility of the service renders the customer to rely on their own 'shorthand' cues to judge the service experience, which may not be apparent to the service provider. However, an important element in the perception that customers had was the role and interpretation of both verbal and non-verbal communication during the service encounter. The interpretation of the service is not solely on the outcome of the service but also the process of the service.

The ethnic experience script as posited here in this study emphasises the importance of other contextual knowledge representations in the evaluation strategies of the black customer, pertinently non-consumption history. The knowledge pertaining from the ethnic experience script is arguably, gained from being a member of an ethnic group. Thus, it is not tied to the experience of the focal service *per se*. However, its use in the service evaluation process as demonstrated by the informants of this study is an example of 'other contextual knowledge', which more or less has nothing to do with the focal service being evaluated, yet there is evidence of the customer relying on it in service appraisals.

The use of the ethnic experience script in the evaluation process of the black customer is arguably in line with Gardial *et al.*'s (1994) assertion that consumers employ a variety of standards that may actually differ in format from those typically thought to operate in consumer evaluations. The ethnic experience script is argued here as one of the evaluation processing strategies, the black customer may employ and that it is a

potential influence on judgements of service in addition to the traditionally modelled antecedents (e.g. the basic encounter script). Besides, the ethnic experience script as proposed in this study acknowledges that when evaluating a service, consumers retrieve relevant performance referents or construct some relevant elements from the 'lived world' that operate as a frame of reference in order to make a valenced assessment of the service experience. Hence, the ethnic experience script furthers the argument that various types of referent points may operate in consumer evaluations under varying conditions, particularly standards (postulated here as experience) derived from other contexts other than one's experience with the actual service being evaluated (Baumgartner *et al.* 1992, Sujan *et al.* 1993, Woodruff *et al.* 1993, Gardial *et al.* 1993, 1994). The ethnic experience script also affirms that due to the integrative nature of service evaluation, episodic performance detail which the service encounter exemplifies will be framed and contextualised by extraneous information posited here as the ethnic experience script. However, how apparent is the existence of the ethnic experience script to the service provider and more so how can the service provider influence the ethnic experience script?

### **7.3.3. Double Consciousness at the Service Encounter**

Double consciousness at the service encounter is an attempt to look at the actual role ethnic identity played in the service encounter by emphasising its dyadic nature on the part of informants and service personnel. As Solomon *et al.* (1985) argued, service encounters are dyadic, and to understand the process, it is necessary to look at both parties to the encounter.

With reference to the excerpts that we have just looked at, the role of 'ethnic identity' appears to be twofold, in that both parties (service provider and customer) to the service encounter arguably bring an extra dimension to the service experience by using ethnic identity as a filter. Firstly, the service provider is presumably using the ethnic identity of his/her customer as the initial cue to cloud his/her judgement of what a good service should be. Here, ethnic identity is mainly cued from the skin colour of his/her customer, which acts as a 'veil' during service delivery. Thus, the service provider has possibly come to the encounter with his/her own 'script' about black people. On the other hand, the black customer also comes to the service encounter with his/her ethnic experience script of which the veil is major element and the basic service encounter script. However, it appears that the black customer judges the

service delivery with both scripts simultaneously. On one hand, the black customer expects a quality service, which their basic encounter script dictates, at the same time, the black customer also appears to be judging the service delivery and the personnel's action with their 'ethnic experience script'. The interactional emphasis employed here highlights the overlooked importance of the service encounter as a psychological phenomenon that exerts a major impact upon outcomes and the role of interlocking behaviour identified by Klaus (1985).

The ethnic experience script as argued earlier is not necessarily based on an experience of the service *per se* but based primarily on the experiences of being a member of an ethnic group. This perhaps is an inevitable duality or conflicting pressures, a point made strongly by DuBois (1993 p. 9/1903) more than a century ago that:

*The black person ever feels his twoness, two souls, two thoughts, two unreconciled strivings, two warring ideals in one dark body...*

To be black, Dubois argues, is to experience a complex and even disjointed subjectivity. Black self-consciousness is a hybrid of self-knowledge and social knowledge, influenced by personal perception as well as communal beliefs about 'race'. What DuBois was trying to get across is that black subjectivity is not singular; it is shaped by social forces and institutions. Perhaps, the interaction at the service encounter just provides a microcosm of wider societal norms on both the part of the service personnel and the service customer in the construction of black subjectivity. However, if a black person does not embrace double consciousness, then the individual may perhaps miss an opportunity to resist the social forces that shape his/her subjectivity.

What we have, consequently, is a service being delivered through a 'veil' because the service provider is seen to be biased, whether this bias is real or imagined. The customer on the other hand also perceives the service delivery through the same 'veil'. The metaphor of the veil is to emphasise the impossibility of clear perception on both the part of the service provider and the service customer. Here, the service provider's behaviour is based on a particular interpretation of physical signs mainly skin colour. This interpretation is then expressed in both the verbal and non-verbal communication that informants interpreted as service providers' bias. However, skin colour is not important until it is tied to a specific meaning and until it becomes the motive for symbolic action on the part of the service provider. Nevertheless, although social

beliefs and discursive practices make the 'veil' an important factor in every social interaction of which the service encounter is an example, individuals in a way have a choice in determining how they react to the veil. An implication that arises out of this is if the ethnic customer receives a good service, what role does the ethnic experience script play? As argued earlier, script selection mainly appeared to be determined by the cues provided early on in the interaction by the service provider, so when and if service providers alter their behaviour early on in the interaction they seemed able to influence the choice of script. It appears then that, the ethnic experience script becomes somehow redundant; because the service provider is able to influence the customer to believe they are there to provide a quality service regardless of ethnic background. Not once did an informant recall receiving a good service and attributing it to the service provider using the cue of their ethnic identity. This may present a convenient use of the ethnic experience script; an example of a self-serving attribution bias (Kashima and Triandis 1986), but this may be because informants expect quality service regardless. It could also perhaps represent the argument for instrumental ethnicity that the literature picks on and discussed earlier in section 7.2.1.

Then again, the role of ethnic identity in the service encounter should come as no surprise if we accept that the service encounters are, first and foremost social encounters (McCallum and Harris 1985). Inherently, the encounter is shaped by social and personal forces (Hollander 1985), which may be implicit or explicit, invoked with or without awareness or perception. However, for others who believe in the power of economic utility to explain marketplace exchange behaviour, where identities of the exchange participants are irrelevant to the exchange such a statement may appear difficult to accept.

#### **7.3.4. Passive Co-Production at the Service Encounter**

Passive co-production looks at how the onus of the service experience is firmly placed on the service provider's lap without any recourse to the role of informants in the service production process. Simultaneity (inseparability) of services implies that service production generally occurs at the same time as service consumption and the consumer is often an active participant in the production process (Bateson 2000, Gabbot and Hogg 1998). As a performance (Lewis 1989, Donthu 1991) that results in a service experience, services has been argued 'to have no existence apart from the interaction between the people, both provider and consumer, who experience the

service together' (Friedman and Smith 1993 p. 43). McCallum and Harrison (1985) also conceptualises the service encounter as interdependent borrowing from Kelley and Thibaut's (1978) interdependence theory. Service providers and consumers are interdependent to the extent that the behaviours chosen by each party have an effect upon the outcomes received by the other. However, it appeared that most informants were not aware of the role they play in the service experience/production. McCallum and Harris (1995) also argue that problems evidenced in these encounters are not peculiar to them but are characteristic of social relationships in general. The constraints of the physical and organisational environment and the characteristics of the consumer and provider construct a pattern of outcome contingencies, which are the foundation of the interaction.

The implication is why do customers feel they are passive co-producers in the service experience and why does 'ethnicity' only play a role when there is a perceived service failure. Arguably, the answers to both questions may partly come out of the 'ethnic identity experience' borrowing from the process of attribution theory and hermeneutics.

### **7.3.5. The Role of Attribution Theory to the Service Encounter**

If customers experience a negative service encounter, they sometimes look for an explanation; the basic issue of attribution theory is-how people infer the 'causes' of their own behaviour and that of others. Attribution theory also rests on an implicit premise that people have a need to know and to understand, a need to make sense out of the world, and to control the outcomes important for them by being able to explain and predict (Pepitone 1986). Attribution theory and attribution-theoretical research in consumer behaviour provide many insights into this explanation process (Folkes 1988, Hui and Taffoli 2002, Mizerski *et al.* 1979, Poon *et al.* 2004, Weiner 1985). According to the widely accepted Weiner framework of attribution research, three dimensions of the attribution mechanism which consumers use to explain unexpected consumption experiences are relevant to this study; locus of causality, controllability and stability. 'Locus of causality' refers to the internal/external dimension, e.g. the question of whether outcomes are attributed either to person (him/herself) or to someone else. The 'controllability' dimension reflects the power of the actors (in this case service provider and customer) to influence the situation and 'stability' signals whether the same problem can be expected again in the future or not (Oliver 1997).

### 7.3.5.1. *Locus of Causality*

If a customer experiences a major discrepancy between the expected and actual service, s/he normally tends to attribute failures to the service provider. However, in what is being referred to here as 'inter-ethnic encounters' it is possible that the customer moves the locus of causality. S/he may identify the 'ethnic difference' or rely on the 'ethnic experience script' as an underlying reason for failure and not because the service provider cannot deliver a quality service. The service provider in this instance refuses to deliver a quality service because s/he is seen to be prejudiced, as we see from

Interviewee 4's excerpt:

*"...When a black person goes into a bank and this also relates to my personal experience they tend to follow extreme guidelines and rules. The difference in service provision for me and another white person is that they are stricter, sterner and not at all flexible and they give you their all time favourite line 'I have to follow procedures' god damn procedures that do not have a soul if you are black." (Academic and Engineer, Aged 43)*

Illustrating how Interviewee 4 moves the locus of causality for poor service also echo an element of the controllability dimension, whereby an encounter seem to be dominated by operating procedures. The service employee in this case arguably has very little behavioural control over what happens but Interviewee 4 does not see it as such, hence reinforcing his passive co-production status and what he attributes service failure to.

### 7.3.5.2. *Controllability Dimension*

In 'inter-ethnic encounters', controllability dimension of the attribution process is decisive, particularly if the customer thinks that contact personnel fully control the situation or not. If failures are viewed as controllable, the customer will find the company or its employees responsible, and judge their behaviour as intentional or negligent (Oliver 1996). For the black customer, contact personnel were usually seen to be in control of the situation or encounter because they were seen to be in a position of power to determine outcomes as the following excerpt from Interviewee 21 illustrates:

*"I don't have to sit here and tell you who has more power...they behind the desk or me with ticket 419 wanting a mortgage or a loan for a car. It goes back to what we spoke earlier on about identity.... it does not matter how I see myself. Although it is fascinating and valid, what is more important I think is what the society's perceptions of people of colour are, and what the individual within a given context of society perception is of people of colour. You see things have their consequences and when you go into a banking institution both on the part of you as a black person and society and the white person that is serving you, we are all*



*functioned out in those relationships of power, whether we accept it or not.” (Academic, Aged 39)*

From the above excerpt, Interviewee 21 arguably sees herself only as a passive co-producer of the service encounter. This is because service failure in her particular experience is due to service provider ‘baggage’ and not anything she could have done differently. The issue of power that Interviewee 21 talks about can be assessed from two perspectives. The first perhaps relates to her inability to define who she is and the consequences of that in the context of getting what she may request from the bank. This reflects in part what Averill (1973) calls decisional control, the extent of choice of means and goals that a person has in a situation. The second issue of power highlights the dynamic of perceived behavioural control (Bateson 1985) which proposes that the service encounter can be considered as a compromise between partially conflicting parties: the customer, the server and the service firm as embodied in the environment and rules and procedures. Hui and Bateson (1991) further suggest that a consumer’s perceived deprivation of control is the culprit for many negative service encounters. However, does the ethnic experience script that informants bring to the encounter also deflect their attention from the constraints of procedures that the service personnel must work with? Inferring from the data, due to the ‘ethnic experience script’ that informants bring to the encounter, we can expect them to make assumptions about controllability of the situation. They assume that a bank, to a higher degree, knows the usual expectations of customers. Deviant behaviour can only result from the company or employee’s lack of willingness due to their ‘apparent’ prejudiced or ignorant nature as Interviewee 3’s comment illustrates:

*“... Is when the cashier makes you wait and does something, which is not very important. If it’s a white person its ‘please can I serve you’ and when she sees that the next person is black, at that point she will put her screen up and decide to do the things she can do when there are no customers. The sad thing is if it is a white person, that thing will wait, you come in and they class you as black, therefore you are second-class so it is not too important to hurry. Second class mail doesn’t usually have priority or does it?” (Chemistry Teacher, Aged, 39)*

So invariably, Interviewee 3 feels she is given poor service intentionally because service failures are seen to be controllable and thus reinforcing her passive co-production status. This is in contrast to Zeithaml and Bitner’s (2000) argument that because consumers participate largely in the definition and production of services they may feel more responsible for their dissatisfaction than when they purchase goods.

### 7.3.5.3. *Stability Dimension*

The effect of the 'stability dimension' or whether this will happen again on the attribution process can only be presumed at this stage. The issue is not so much whether service failures will happen again in the future, because they will due to the heterogeneity of services (Ennew *et al.* 1995) but whether customers will attribute service failures to 'ethnic difference'. Although only speculation at this stage, one cannot imagine that happening until there comes a point where there is perception of 'equity and fairness' in how society, as a whole, treats and continues to treat people of minority backgrounds. The other more pertinent question is, will there come a time when the black customer will go to the service encounter without their ethnic experience script or perhaps use it in a more positive light.

### 7.3.6. *Contribution of Hermeneutics to the Service Encounter*

Firstly, one can borrow from contemporary hermeneutic tradition (Thompson *et al.* 1994) looking at the historical context of which every experience is part, to shed some light on the highly complex cognitive, process of ethnicity's role in service perception. This is because a major theme of contemporary hermeneutic philosophy is that a person's understanding of his/her life experiences always reflects broader cultural viewpoints that are implicitly conveyed through language and to the study of consumer meaning. The hermeneutical circle provides a model that characterises the interplay between the meanings handed down by cultural traditions and the more personalised meanings that an individual constructs from them (Thompson *et al.* 1994). Accordingly, personal understandings are always situated within a network of shared knowledge, beliefs, ideals, and taken for granted assumptions about the nature of social life (Benhabib 1992, Faulconer and Williams 1985).

For any individual, this network functions as a pre-existing background in which the personal meanings of his/her consumer experiences and choices are formed. One can argue that, the black customer's perception of service especially when there is a failure is situated within an understanding of how black ethnic identity has functioned in British society. The mode of ethnicity is defined by its historical context and appears to form a background from which informants constructed their personal consumption experiences of which the service encounter is an example. Thus, the understanding of each has to be addressed within the context that in part defines it. Personal meanings and intentions that individuals constructed about their service evaluations do not exist

separately from the intricate network of socio-historic meanings that have been established by the various sources of knowledge and socialization in this case being a member of a minority ethnic group. These sources may include the media, economic and political organisations, scientific and academic fields, and personal interactions across ethnic groups etc.

While each person is the author of his/her own unique understandings, the texts of these personal meanings and experiences are also written in culturally given terms (Gregen 1990, Hekman 1986). This is evidently reflected in the language used to express understandings of the service encounter by some informants:

*"...I think in their minds black people should always be down there"* (Interviewee 15, Academic, Aged 39)

*"...Active misconception of what a black person is capable of"* (Interviewee 27, Entrepreneur, Aged 43)

*"...It was a good 30 minutes in the bank and it makes you feel like you are a criminal and they don't trust you and you know I somehow thought well can't a black guy possibly be a director of a theatre or what?"* (Interviewee 16, Artistic Director, Aged 42)

*"...The way the whole thing was handled and delivered it could have been done in more genuine way that makes you feel they are really combating fraud or whatever. But the way it was done you can't help but take it personal and with our history I am afraid you do end up taking it like that"* (Interviewee 22, Diversity Implementer, Aged 42)

So here a cultural meaning is not necessarily a record of past events but a living legacy reflected in language. Thus, understandings expressed by informants are perhaps, fundamentally influenced by the meanings that have been associated with being black. Therefore, beliefs about service provision when things go wrong are situated within a multifaceted network of meanings about being black that can be modified and transformed, depending on context but never escaped.

### **7.3.7. Black like Me**

The other role that the ethnic experience script plays on service perception was when skin colour as an ethnic boundary marker is neutralised by having the other party to the service encounter sharing the same characteristics i.e. a black service employee. Smith (1998) argues that similarity is the extent to which members of the dyad share personal attributes and characteristics such as ethnic background. Hence, interaction with others who have similar attitudes, values and experiences is easier and less

cognitively challenging. For Interviewee 26, seeing a black employee meant that the service institution valued her as customer as the following vignette illustrates:

*"In our branch in High Wycombe they do have a few black staff and I like having that representation in the bank because I feel I am valued as a customer... so to see a black mortgage advisor for example its quite reassuring because you think they somehow understand you, where you are coming from, and stuff like that." (Diversity Officer and Small Business Owner, Aged 37)*

In the anthropological literature, Barth (1969) argues that within ethnic groups, behaviours are construed differently from behaviours, which crosses ethnic boundaries. With other members with whom identity is shared there is, as Barth puts it, an acceptance that both are playing the same game. Thus:

*A dichotomisation of others as strangers implies a recognition of limitations on shared understandings and a restriction of interaction to sectors of common understanding and mutual interest. (Barth 1969 p. 15)*

This is partly evident when Interviewee 9 relates her dealings with her bank:

*"...Now part of what I am going to do is be a business advisor because in all the business advising at the bank there was no black person, there was no woman. So I want to be able to offer that and encourage black women and women of minority backgrounds so they don't have to go through or feel that they are totally alone like the way I felt..." (Optometrist, Aged 42)*

On what difference Maria felt having a minority employee would have made in her experience she remarks:

*"It would have been nice to see a black person there or someone of minority background because they understand you; they know what you had to go through to be where you are today. They know its tough for black businesses in particular so even if they cannot necessarily do anything tangible the empathy or understanding you both share is very important." (Optometrist, Aged 42)*

As McGuire *et al.* (1976) suggest, the salience of ethnicity in a given social situation is likely to increase or decrease depending on the extent to which one's ethnicity is similar to or different from that of others in a given environment or situation. If a setting is wholly mono-ethnic, there is effectively no ethnicity, since there is nobody there to communicate cultural difference to (Ericksen 1993) which may explain the feeling of 'being understood' informants highlighted.

## 7.4. Ethnicity in Consumer Behaviour

With the exception of Rossiter and Chan (1998), most conceptualisations of ethnicity in consumer behaviour (Deshpande *et al.* 1986, Donthu and Cherian 1994, Hirschman 1981, Hoyer and Deshpande 1982, Laroche *et al.* 1991, Saegert *et al.* 1985, Valencia 1985) fail to look at the role of physical difference, which is paramount for this study. This is not an argument for the 19<sup>th</sup> century's biological determinism in that physical difference somehow produces behaviour because it does not. Rather the focus of interest here is grounded not in biology but in the social values, perception and action that surrounds physical difference in our conceptualisations of ethnicity. This presents a movement from biology to discourse, whereby the process of perception, interpretation, meaning and communication we afford physical difference is incorporated into conceptualisations of ethnicity. Particularly, by considering physical difference from the perspective of social interaction and symbolic meaning we perhaps move closer to a better understanding of its role in the market place.

Physical difference, as found in this thesis, is seen as a stimulus factor according to informants in their personal interactions at the service encounter and how that perhaps then shaped their service experience and the overall perception of service. Although not widely studied, the influence of physical appearance in personal interactions, finds a place in business negotiations and in personal selling at the retail level (Kurtz 1969, Lamont and Lundstrom 1977). Therefore why is physical differences not incorporated in our understanding of ethnicity and consumer behaviour?

This study shows that, in dealing with service providers, physical appearance (mainly skin colour or the veil) is one of the main initiating cues used as a trigger for personality attributions, that is ethnic group stereotyping as this comment from Interviewee 4 suggested when dealing with his bank:

*"...Immediately you come in, they see you and classify you as Afro-Caribbean, another black guy, and somehow in their heads that means you are of a low earning, low income group and hence you are immediately set up to play a role. They then hide behind equal opportunities and claim to be just playing by the books when you enquire about their somewhat racist agenda they put on a defence mechanism and think you are touchy."*  
(Academic and Engineer, Aged 43).

Stereotypes ethnic or otherwise are therefore extremely important for marketing academics and practitioners to understand. It appears that at the service encounter ethnic stereotyping seem to be automatically invoked when a salient ethnic cue is present (e.g. skin colour) which significantly affect the ensuing interaction. Physical

difference between ethnic groups cannot be ignored in a comprehensive understanding of either business or consumer behaviour if the ethnic group under consideration views it as a marker of boundary maintenance between 'them' and 'us'. Research by Greenwald and Banaji (1995) and the study by Niemann *et al.* (1994) suggest that ethnic stereotypes function as implicit attitudes that are automatically and unconsciously elicited even among those who explicitly disavow prejudice. However, does time pressure as often occurs when one visits the bank also prevent people from 'unbelieving' even when they do recognise that their impressions might be false. Contrary to popular belief that stereotypes are fading for this study it is believed by informants' to be a prevalent trigger that influences personal interactions and the outcome of a service experience.

## **7.5. Conclusion**

The question was does ethnic identity play a role in shaping consumer judgements of the service encounter? In the context of the service encounter, this study finds that ethnic identity does make a difference in both the way individual actors perceive the service and the way service personnel were assumed to infer actions from the ethnic identity of their customers.

The methodological shift to lived experience, provides an understanding of the meanings individuals associated with the concept of ethnicity and how that came together to influence their perception of the service encounter. If the researcher is truly interested in developing an understanding of the consumer, s/he should embrace an epistemology that is grounded in the subject's point of view. It has been shown in this thesis that although, academics like to argue about ethnicity's social constructionism, ethnicity and its associated aspects is very serious for individuals whether this identification is from the self or externally ascribed.

On the issue of whether ethnicity plays a role in shaping consumer perception of services, this thesis has suggested strongly that it does a play a role whether that role is independent or leading is subject to debate. Nevertheless, by operationalising ethnicity as a script, based on a social reality which is defined by individual and a perceived collective historical experience, individuals do indeed use that social experience script to make sense of their consumption experiences, and ultimately how they perceived services as presented in Figure 7.1. Trying to understand what has

caused a consumer to evaluate a service experience as dissatisfactory without reference to the knowledge that necessarily frames such an appraisal is like trying to understand falling apples without the reference to gravity.

**Figure 7.1: Ethnicity and Service Encounter Evaluation**

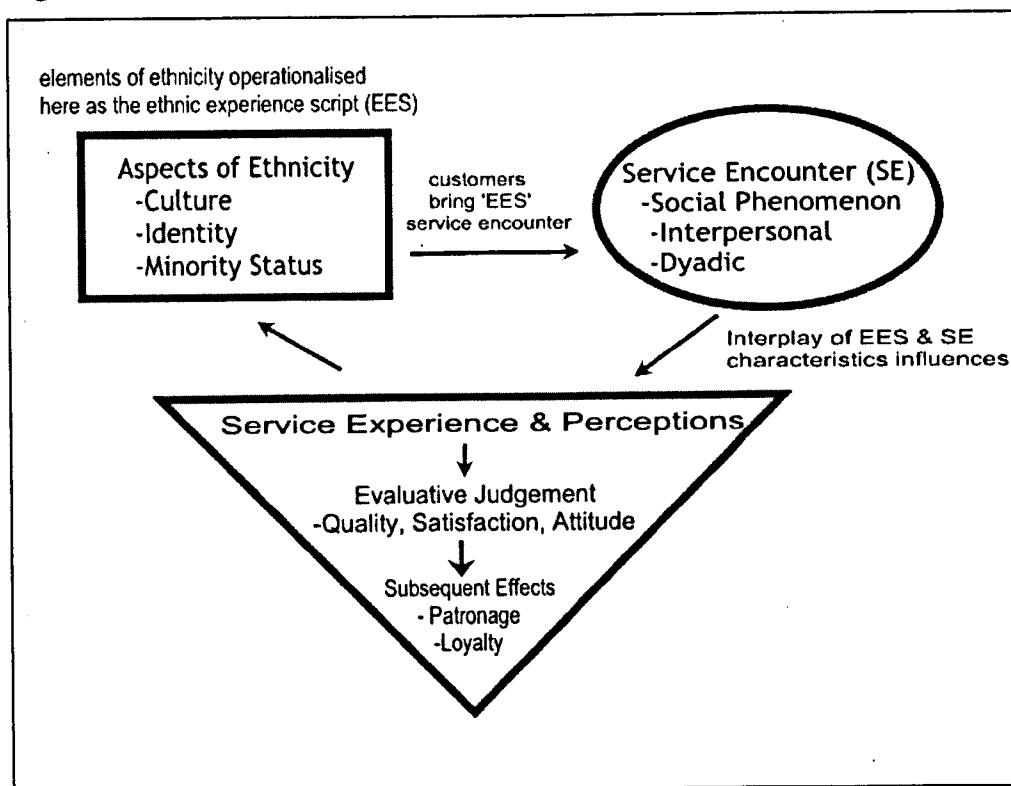


Figure 7.1 above is a representation of how the aspects of ethnicity may come together to influence the evaluation of a service. Firstly, the meanings associated with the concept of ethnicity as expressed by informants' is operationalised as a script that informants brought to the service encounter. The service encounter is operationalised here in line with the literature as a social phenomenon, which is dyadic in nature, with a successful encounter dependent on the interpersonal relations between customer and service provider (in the case of face-to-face service encounters). It is then argued, that the interplay of the ethnic experience script, which is a script, not related to the focal service and the inherent characteristic of the service encounter, come together to influence the service experience and perception. Service experience and the perception of that experience then influence the evaluation process by the customer who may be either satisfied or dissatisfied. This then affects their cumulative service quality judgement or attitude towards the service with subsequent effects argued here as

patronage and loyalty. Service experience and perception also feedback to reinforce the aspects of ethnicity as highlighted.

The next chapter of the thesis sets out the overall conclusion of the thesis, specifically looking at whether the study has achieved the aims and questions that it set out in Chapter 1. The theoretical and practical implications of the study are also set out, plus its contribution to academic research, further research questions and reflections.



## Chapter 8

### Conclusion: Ethnicity and Consumer Evaluation of Services

This chapter highlights the key aspects that have emerged from this research process and findings in reference to the aims of this study.

#### 8.1. Introduction

This research began by asking, in Chapter 1, whether ethnicity plays a role in shaping consumer perceptions of service encounters in retail financial services. To this end, it was necessary to unpack ethnicity, by identifying or exploring meanings associated with the concept of ethnicity to be able to assess the nature of relationship it may have with services evaluation. Specifically the study had three broad aims:

1. To explore how ethnicity functions at the level of lived experience, in order to capture expressions of ethnicity, to develop a description of the context in which ethnicity and identity take place.
2. To explore whether the expressions of ethnicity are a guide to how individuals make sense of their consumption experiences, to see how the meanings of ethnicity may come together to influence a consumption experience (services evaluation).
3. To investigate whether specific expressions of ethnicity can be linked to how consumer perceptions of service are shaped/formed.

The specific research questions were:

1. What are the possible meanings associated with the concept of ethnicity at the level of individual action?
2. What are the experiences of service and how do informants perceive them?
3. Can one determine whether the meanings associated with the concept of ethnicity inform the service evaluation strategies of informants?
4. What evidence is there of this?
5. Of the meanings associated with the concept of ethnicity, which plays a role in service evaluation and which does not?

## 8.2. Findings about Ethnicity

The first research question asked what are the possible meanings associated with the concept of ethnicity at the level of individual action? This question was addressed through the process of 30 individual ethnographic interviews about how ethnic identity had functioned in the individuals' everyday world as noted in Chapter 4. The findings resulting from this process were described thoroughly in Chapter 5 using metaphors as labels of identity and experience. The metaphors chosen for this study provided a vehicle for conveying the meanings and expressions of ethnicity shared by informants in a symbolic way. Ethnicity, for this study, was a complex phenomenon that involved perceptions, cognition, affect and knowledge structures about how a person thinks and feels about him/herself and others in society. The meanings associated with the concept of ethnicity for the informants of this study centred on the three major elements of:

- Ethnic identity
- Culture and
- Perceived discrimination and prejudice.

The elements identified in this study are in line with the literature reviewed in Chapter 3. These three elements as noted in Chapter 5 and 7 are not independent, rather, they are overlapping and confounded although they are separated for the purposes of discussions. This means that they may not always be conducive to objective clear-cut assignments of neat categorisation, although, each of these elements comes together to contribute something to the understanding of ethnicity.

At the individual level, the process of self-identification or ethnic identity was part of informants' self-concept and involved his/her sense of belonging to a group, as well as the feelings that go with being part of the group. Thus, ethnicity for the informants of this study was more than a demographic classification. Ethnic identity for informants was also not only about how they saw themselves, but also about how that identity was viewed or seen in the wider society and the implications of that for the individual. This implication was mainly twofold for the informants of this study. Firstly, this was mainly expressed in the pride and attachment that arose out of belonging to their ethnic grouping and secondly, the lack of acceptance from white British society that ensued from their group membership. According to informants their non-acceptance was signalled mainly by skin colour. This was coupled with the expectation on

informants to play a role not by virtue of who they really were, but rather what they are perceived to be through their group membership.

Culture was the second element associated with the concept of ethnicity for the informants of this study. Yet, there was no consensus on whether as a group they were culturally distinct from the mainstream. It emerged that for informants, the membership of a minority group may involve, but clearly is not a social address, for the participation in distinctive cultural traits. Identification with the group, appeared to be primarily an expression of 'whom one belonged with' and should be contrasted with aspects of identity implicit in cultural practices or behaviour.

The third element associated with the concept of ethnicity expressed by the informants of this study was perceived discrimination and prejudice. This broad theme encompassed several meanings, ranging from minority status, stereotypes, a pressure to conform to the ideals of the wider British society and racism (words were used interchangeably with discrimination). Inherently, the significance of group membership for informants was partly informed, in their struggle to gain equality, recognition and acceptance within a predominantly white society. It appeared that the importance and centrality of ethnic identity to the individual was strongly associated with one's situation and experiences within society.

### **8.3. Findings about Ethnicity and Service Encounter**

The second research question asked, what are the experiences of service and how do informants perceive them? The experience and perception of service was achieved through 15 phenomenological interviews as noted in Chapter 4. The interpretation of these interviews made use of the emic approach relying on informants' own terms and category systems. The black customer's experience and perception of service centred around five major themes, which are described thoroughly in Chapter 5.

The findings of the experience and perception of service demonstrated that, firstly, the black customer had a specific expectation that lengthy custom with the bank should be rewarded and appreciated. Thus, when this specific expectation regarding length of custom is not met, the black customer was usually left feeling dissatisfied with service provision and ultimately the whole service experience. The second issue for the black

customer in his/her experience was the differing levels of service they had experienced with the varying levels of their bank balance. A higher bank balance, it appeared, correlated with informants receiving a better service, and the implicit assumption (made by the bank) that they belonged to a higher social class. Hence, this sustained a belief that one's bank balance determined the level of service one received, although not all informants necessarily shared this belief. Thirdly, the experience of the black customer was whether one's ethnic identity played a role in the level of service s/he received. To this end, the black customer was of the belief that the role of his/her ethnic identity in service provision (on the part of bank staff) was often a combination of racial stereotyping (intentional or otherwise), poor understanding and communication and/or lack of marketing efforts and inexperienced or inconsistent behaviour of staff. Some informants were convinced that their ethnic identity had a detrimental role in service provision whereas a minority were of the belief that *'your dosh counted more than your race'*. Fourthly, the black customer was of the perception that when the service provider, who was often described as male and white, was of the same ethnic grouping as them, it somehow influenced not only how s/he viewed the specific service received, but also how s/he viewed the service organisation as a whole. Finally, the black customer, like most customers, demanded the essentials that a good quality service offers such as the willingness to help, empathy, fairness and equality, friendliness etc.

Research question three asked, can one determine whether the meanings associated with ethnicity informed the service evaluation strategies of informants? It was discovered through the process of interviews, as described in Chapter 6, that indeed the meanings of ethnicity as expressed by the informants of this study played a role in shaping their perceptions of service encounters. It was conjectured primarily that the meanings associated with ethnicity a complex myriad of aspects (see Chapters 3, 5 and 7) played a significant role in the choice of cues by which the black customer evaluated a service received.

The black customer came to the service encounter with an ethnic identity experience (arguably the social reality gained by being a member of a particular ethnic group), which acted as a filter through which perception of service was shaped, in addition to the traditionally modelled antecedents (see Chapter 2). The ethnic identity experience in the context of perceived service was further conceptualised as a script that

customers brought to the service encounter, thereafter referred to as the ethnic experience script. The ethnic experience script used here is the amalgamation of the meanings of ethnicity as expressed by informants earlier. The ethnic experience script forms one of the bases for the perception of service, especially when there was a service failure. The perception of service was tied to the script, in that, the script largely determined which of a respondent's previous experiences gained from being a member of an ethnic group and not of the service *per se* was relevant in judging the service encounter.

Research question 4 asked, what evidence is there of whether the meanings associated with ethnicity informed the evaluation strategies of informants? The evidence of this process was clearly highlighted by the findings noted in Chapter 6, specifically under the theme 'do I have different needs/ or am I just misunderstood? Informants demonstrated these meanings through their accounts of experience. For example, informants felt that service providers who were typically white and often male came to the service encounter with misguided perceptions and attitudes of black people, which was evident, both through their verbal and non-verbal communication. This shaped the service delivery process and the service that the black customer received in the ensuing encounter. Additionally, the black customer felt that not only did the service provider have misguided perceptions and attitudes but that, service providers did actually discriminate against them.

Research question 5 asked, of the meanings associated with the concept of ethnicity, which plays a role in service evaluation and which does not? At this stage the meanings associated with the concept of ethnicity has been conceptualised as a script that the black customer brought to the service encounter. The script as noted in Chapter 7, is the amalgamation of a complex myriad of meanings associated with the concept of ethnicity. To mark out which meanings played a role and which did not is an issue of item selection from the ethnic experience script as it has a number of aspects. It was difficult to delineate specifically which aspects of the ethnic experience script was at work in a particular moment during service evaluation due to the considerable overlap some of the aspects shared and the difficulty in strictly prising them apart. For example, 'skin colour' as a single item from the ethnic experience script, which belongs under the associational meaning of ethnic identity, does not necessarily work in isolation from the attitudinal prejudice that is attached to it (so here

skin colour can also be under the associational meaning discrimination and prejudice) and the consequent unfairness of service that can ensue from it.

Nevertheless, the findings suggested the main cue that the black customer relied on when there was a service failure was to ascribe their physical difference (mainly skin colour) as the initial trigger for the poor service received. Arguably then, ethnic identity and perceived discrimination and prejudice are the meanings associated with ethnicity that seem to play a role in service evaluation for the informants of this study. Yet, the other cue that informants relied on when there was a service failure was the expression of 'being misunderstood'. It was generally assumed that bank staff did not understand where they were 'coming from'. During this stage of the study, culture, as an element associated with the concept of ethnicity, did not appear to play any significant role in the evaluation process, although the author's thinking about this has changed somewhat and this is discussed at length in section 8.7.

#### **8.4. Theoretical Implications**

The theoretical implications of the findings of this study are twofold, firstly, in relation to how consumers actually evaluate services, and secondly, in the conceptualisation of ethnicity in consumer behaviour.

Traditional services evaluation models, this thesis argues, fail to account for the experiences of minority ethnic groups in the market place, due to the universal assumptions built in their development. This is coupled with the tendency to treat ethnicity as a simplistic categorical variable, which fails to elucidate fully its multi-dimensionality and salience for individuals. What the ethnic experience script postulated in this thesis offers consumer behaviour theorists interested in evaluation processes is the acknowledgement that there may be a number of influences on service evaluations, in addition to the traditionally modelled antecedents (for example comparison with norms).

One of the main limitations of the approaches to service evaluations made in the literature is the assumption that standards used as references by consumers are mostly bound to the knowledge relating to the focal service or the specific service category which the customer is involved with. From this exploratory study, it is argued that the frames of reference used in the evaluation process do not always adhere to these

restrictions, for example comparison with norms, but that there are other contextual knowledge representations, for example the ethnic experience script, which influence perceptions of the service experience.

The ethnic experience script contributes to the furtherance of our understanding of the nature and inherent influence of non-focal information on consumption evaluations for research. The knowledge resulting from the ethnic experience script is gained from being a member of an ethnic group. Thus, it is not tied to or gained from experience of the focal service *per se*. However, its use in the service evaluation process as demonstrated by the informants of this study is an example of other contextual knowledge, which more or less has nothing to do with the specific service being evaluated, yet there is evidence of the customer relying on it in service appraisals. The ethnic experience script is also an example of the many processing strategies a consumer may employ when evaluating a consumption experience. By understanding the multiplicity of factors that influence consumer judgements, we move closer to the psychological understanding of the way that consumers evaluate services.

The findings of this thesis suggests strongly that the current conceptualisations of ethnicity in consumer behaviour fail to explain fully how certain ethnic groups function in the market place. A case in point is that perceived discrimination, as demonstrated in this thesis, is a legitimate focus of investigation for consumer behaviour theorists and practioners. Physical differences between ethnic groups cannot be ignored in a comprehensive understanding of either business or consumer behaviour if the ethnic group under consideration views it as a marker of difference between 'them' and 'us'. The British Bankers Association (2002) report, for example, states that the discrepancy between policy and practice in dealing with applications of ethnic minority applicants can be attributed to individual discretionary judgement, perhaps alluding to racial bias. Yet, business and consumer behaviour theorists and researchers have largely ignored the role of physical differences between ethnic groups and how that may affect the buyer/seller relationships. As has been clearly demonstrated in this research, it is not so much that skin colour, for example, predicts behaviour, because it does not. Rather, it is the behaviours that financial service providers embark on when a salient ethnic cue, like skin colour, is present.

Although Chan and Rossiter (1996) propose that conceptualisations of ethnicity in consumer behaviour should include biological and physical characteristics, they appear to argue that ethnic groups, by aggregate, do not only share perceptual traits, but actual traits that determine their behaviour. Such a conceptualisation is highly problematic and seems to take us back to biological determinism, a belief prevalent in the 19<sup>th</sup> century. The focus of interest should not be grounded in biology, but in the social values, perception and action that surrounds physical difference in our conceptualisations of ethnicity. This presents a movement from biology to discourse where the process of perception, interpretation, meaning and communication we afford physical difference is incorporated into conceptualisations of ethnicity. By considering physical difference from the perspective of social interaction and symbolic meaning, we perhaps move closer to a better understanding of its role in the market place. The service encounter, especially when it is face to face, usually provides a platform where such meanings are constructed.

## **8.5. Practical Implications**

The starting point for an attribution theory-based analysis stemmed from what was referred to as passive co-production in Chapter 7. This attribution-based analysis was an attempt to make sense of the informants' perception of the service encounter, which in a way was unexpected, due to the characteristic attributes of services, namely intangibility and customer participation in the production process. The practical implication of this process for practice is discussed next.

### ***8.5.1 Communication to Influence Perceptions and Attribution***

Firstly, the findings suggested that customers, who have a clear expectation of the service performance, react strongly in cases where service performance deviates from their expectations in what was referred to as inter-ethnic encounters. It follows that the black customer comes to the service encounter expecting a specific performance level. When this performance level is not met, the black customer blames the service provider for the considerable encounter gap, which is viewed as dissatisfactory or negative. The black customer is usually convinced that the service provider has full control of the service delivery discussed as passive co-production in Chapter 7 and sees service failures as controllable by the bank. Controllability of service failures by the bank was inferred from the data, because of the ethnic experience script that informants brought to the service encounter. With the ethnic experience script, we



could expect informants' to make assumptions about controllability of the situation. Therefore, the black customer has no reason either, to blame him/herself (even partly), or to think that the service provider was not aware of his/her expectations. Deviant behaviour is seen as result of the bank's or employee's lack of willingness, due to their apparent prejudiced or ignorant nature as highlighted in Chapter 7. To avoid this, prevention by a means of zero-defects strategy is necessary, with respect to the black customer. Perhaps, the flexibility of service employees' behaviour can be more easily adjusted than rigid physical environments and systems.

Secondly, customer's perception of services in inter-ethnic encounters are largely determined by the predictions of how the service should be, irrespective of customers' colour. For that reason, in the pre-consumption stage, the black customer has a clear and realistic picture of how the actual service should be rendered. Therefore, it is particularly necessary for the service provider to influence customer perceptions through communication, and hence influence the attribution process. Transparency takes place whenever it is made clear by verbal and non-verbal communication, that a certain employee behaviour or a specific service quality level does not discriminate against the black customer, but it is rather the normal situation for all customers, black or otherwise. At least partly, this clear communication process can achieve an *ex post facto* adjustment of the ethnic customer's perception. Besides, customer contact personnel must demonstrate a general readiness to accept the black customer's special wishes or express regret if certain services cannot be delivered. By making clear to customers how decisions are reached at, customers may only attribute limited controllability of the situation to the service provider and thus, the inter-ethnic perception gap can be reduced.

Sureshchandar *et al.* (2000) extends the customer-perceived service quality components by arguing for social responsibility, a concept relevant to this study. They suggest that the one of the predominant consumer concerns on service quality is:

*'Equal treatment tempered by pragmatism, stemming from the belief that everyone, big or small, should be treated the same'* (Sureshchandar *et al.* 2000 p. 15)

### 8.5.2. *Ethnicity and Marketing Exchanges*

With reference to the banks' approach to ethnic marketing a Bank of England report (1999 p. 29) states:

*Most high street banks have issued internal guides on ethnicity, in an attempt to raise branch managers' awareness of cultural issues and how cultural difference might affect banking practice*

This study's findings, however, are in line with what sociologists have argued, for a long time, that discrimination and not cultural differences, is fundamental in determining the experiences of minority ethnic groups. Yet, there seems to be an over-reliance on culture to explain the experiences of ethnic groups in consumer behaviour and in the market place. In practice, banks and other service providers could exercise a more holistic approach to servicing their ethnic customer needs by having a strong multi-cultural recruitment policy, in branch tracking and market research (to monitor ethnicity), coupled with structured feedback between front line staff and customers.

A major implication of the ethnic experience script is related to how the service provider can control a script that is formed outside of his/her environment. From the findings, it emerged that, at the moment of encounter, the choice of script used by the customer seemed to be determined by the initial cues provided early on in the service encounter by the service provider. For example, informants attributed their perceptions of the service, to service providers' verbal and non-verbal communication. Thus, the service provider could cue a specific script by altering behaviour and influencing the customer's perception. Banks could, also benefit from using the ethnic experience script, as it ensures an understanding of the ethnic customers' sources of perceptions and thus provides an opportunity to articulate an improved and consistent customer experience.

### 8.6. **Contributions Made by this Study and Further Questions**

One of the main contributions of this thesis lies in the conceptual relationship that has been established between service evaluation and ethnic identity. Firstly, in the interactions between service providers and customers, and secondly, by highlighting the role of existing extraneous knowledge (the ethnic identity experience) in framing and contextualising post-purchase evaluations as discussed earlier in section 8.4.

The role of ethnic identity in dyadic interactions appears to be twofold in that both parties (service provider and customer) to the service encounter bring an extra dimension to the service experience by using 'ethnic identity' as a filter. Firstly, the service provider is presumably using the ethnic identity of his/her customer as the initial cue to cloud his/her judgement of what a good service should be. Here ethnic identity is mainly cued from the skin colour of his/her customer, which acts as a 'veil' during service delivery. Thus, the service provider has possibly come to the encounter with his/her own script about black people. On the other hand, the black customer also comes to the service encounter with the ethnic experience script of which the veil is a major element. Both parties thus use the veil as a form of an opaque screen through which the service encounter is viewed. Consequently, the service the customer receives is delivered through a 'veil' because the service provider is seen to be biased, whether this bias is real or imagined. The customer on the other hand, also perceives the service delivery through the same 'veil'. The metaphor of the 'veil' emphasises the impossibility of clear perception on both the part of the service provider and the service customer. Here, the service providers' behaviour is based on a particular interpretation of physical signs mainly skin colour. This interpretation is then expressed in both the verbal and non-verbal communication that informants' interpreted as a sign of service providers' bias. However, skin colour is unimportant until it is tied to a specific meaning and until it becomes the motive for symbolic action on the part of the service provider. Yet, although social beliefs and discursive practices make the 'veil' an important factor in every social interaction of which the service encounter is an example, individuals have a choice about how they react to the veil. This interactional emphasis employed here highlights the overlooked importance of the service encounter as a psychological phenomenon that exerts a major impact on outcomes (Klaus 1985).

This thesis goes on to propose that, at the service encounter, inter-ethnic encounter behaviour takes place in a power triangle. This involves the markers used in the maintenance of ethnic boundaries, individual differences due to personality and life history, tied with inter-ethnic knowledge and experiences which both parties (customer and service contact personnel) bring to the service encounter and use interdependently in shaping the outcomes of the service experience.

A further contribution made by this study on the role of ethnicity in service evaluation is the operationalisation of ethnicity as an 'experience script'. By operationalising ethnicity as a script based on a social reality that is defined by individual and a perceived collective historical experience, individuals do indeed use that experience script to make sense of their consumption experiences and ultimately, their perception of a service. The script as an explanatory tool was particularly appropriate for examining the influence of other knowledge representations posited here as the ethnic experience script on the service process. The ethnic experience script knowledge held by the consumer appears to influence consumer behaviour during service production. While there is research in services to establish that consumers possess scripts of services, the influence of other scripts not related to the service *per se* on services evaluation remains yet unexplored. Thus, it is not only important to understand what has caused a consumer to evaluate a service experience as satisfactory or dissatisfactory but also emphasis should be paid to the knowledge that frames such an appraisal.

The aim to delineate the specific aspect of ethnicity that could relate directly to services evaluation proved premature, as ethnicity cannot be treated as a category of human experience, but can be best understood in terms of clusters of elements that make a complex whole. As demonstrated in this thesis, these elements clearly come together in ways that make ethnicity a salient and meaningful construct for individuals, yet the boundaries between the elements of the construct are blurred. Therefore, the implications of ethnicity vary widely across individuals, depending on what we choose to study in consumer behaviour. However, to discover whether ethnicity was a guide in how individuals made sense of their consumption experiences was an opportunity for a methodological shift that explored ethnicity wholly from the subject's point of view rather than a pre-categorised framework, like SERVQUAL. The emphasis on the subject's point of view provided an in-depth understanding of firstly how individuals experience ethnicity and how this understanding may come together to influence service evaluation. Secondly this process helped to elicit clearly the source of the individual's perceptions of the service, specifically the use of salient existing information (in this case, the ethnic experience script) to interpret, process, and appraise a service experience.

### ***8.6.1. Suggestions for Further Research***

The findings of this exploratory qualitative study are a starting point for further theoretical and empirical studies by other researchers, using alternative methodological approaches, especially those that permit unconstrained response, and which do not rely on a prior specification of referents or standards in consumer reactions.

The study poses these questions amongst others:

- Are ethnic consumers conscious of an ethnic experience script?
- When does it come into play?
- Is the ethnic experience script an enduring standard (i.e. does it dominate in various consumption evaluations) or is its construction dynamic or situation/context specific?
- How do individual differences mediate the effects of the above?

## **8.7. Reflections**

### ***8.7.1. Culture and Service Evaluation***

The findings of this study, perhaps is a form of critique for an over-reliance on culture to explain the experience of ethnic groups in consumer behaviour. Culture is not the 'holy grail' of the minority ethnic experience and does not always have the apparent causal power it is awarded. It has been demonstrated in this study, that culture does not always play a role in the consumption experience of an ethnic group, which is continually being defined by its apparent cultural difference. This is not to argue for culture's irrelevance, but to argue against the reification of culture as 'out there' above the fray of daily life, and somehow producing behaviour of people in the 'other'. No element in the customer accounts even hinted that culture as meaning associated with ethnicity was being used as a cue for service evaluation. Nor did the meanings expressed about culture (like food, music, strong tie to the family, value systems) come through in the service evaluation accounts. It was maintained throughout that for culture as a meaning associated with ethnicity to play a role, it needed to manifest itself in the service evaluation process. For example, an overt cultural attribute like language, it is believed will probably pose a problem for inexperienced black customers, but for the participants of this study who either were born here or have been resident for more than 10 years, language was not a problem.

Upon reflection, however, and discussing the interpretation of findings with some participants of this study, it appears that there has been an almost rigid definition of what will and should constitute culture. Some informants did clearly express a feeling of 'being misunderstood' in their services evaluation accounts (see Chapter 6), but whether this misunderstanding translated into something cultural was at the time, and is even now, debatable. Perhaps, the feeling of being misunderstood arguably represents an element of coming from different worldviews of what constitutes a potential business, for example. However, whether this misunderstanding translated into having different needs that could signify a cultural element/difference as compared to the mainstream was ambiguous in its articulation as highlighted in Chapter 6. This again proved how the ephemeral nature of the issue of being misunderstood actually translated into real action and hence the difficulty in pinning it down. Yet, Eriksen (1993) maintains that cultural differences relate to ethnicity if, and only if, such differences are made relevant in a social interaction. Taking a cue from this, it is arguable that the difference in the worldview expressed by informants is a cultural element, as it makes a difference in how the ensuing interaction is perceived as both actors (on the part of the black customer and the often white banker) share a different worldview on what constitute a proper business. The inability of both parties to come to an understanding obviously leads to dissatisfying service on the part of the consumer, reiterating a report by the British Bankers Association (2002) of the persistence of a 'communication gap' between financial institutions and ethnic customers.

### ***8.7.2. Reflection on Method***

Notwithstanding the objective-oriented approach adopted by many previous researchers, this project emphasised a subjectivist and interpretative stance by letting informants tell their own stories as embedded in their life contexts. It was believed that the individual's experience needed to be understood in their own terms and that the researcher should not force them into any preordained theoretical perspectives or propositions as argued in Chapter 4. The richness and depth of the empirical findings (Chapters 5 and 6) justified and confirmed the appropriateness of such a methodological approach in line with the objectives motivating this study. The main drawback to this approach however lay in the volume and open-ended nature of the data collected, its analysis and, hence, interpretation. The open-ended nature of the interviews for example encouraged long, detailed and perhaps rambling stories from

some informants. Regardless of how interesting they appeared to be, they were not always relevant to the subject under discussion. On consideration the critical incident technique that was initially assigned as the style for the second stage of interviews should have been applied. It is believed that it would have had the added benefit of some structure to the interview process with implications for its analysis.

The snowballing sampling technique applied in this research contributed to the homogenisation of respondents in that they were all mainly middle class professionals. The implication of this for the findings of this study is the difficulty one had in delineating whether informants' experiences, especially with regards to banking services, were anything but typical as noted in Chapter 4.

The choice of banking as the focus of the study may also have contributed to the particular way in which ethnicity or its attributes played a role in shaping perception of service, particularly when there was a service failure. The lack of a dyadic approach to the study of the service experience also has implications for the findings of this study, as the voice of the bank is not heard as argued in the research design. Perhaps the inclusion of the banks' view would have yielded qualitatively different findings and the conclusion to this study, yet, this was not the focus of this study.

As mentioned in Chapter 4, some of the arguments and conclusions of this study were based on the assumptions and interpretations made by the author. Similar to other qualitative studies, such a subjective approach might be seen as a limitation in the validity and reliability of the study's findings and conclusions. Then again, by acknowledging the possibility of multiple interpretations, the more relevant issues for a qualitative study (Thompson et al 1990) are whether the interpretation is consistent with the aims motivating the study, can be directly supported by reference to participant descriptions (Chapter 5 and 6), and provide insight into the phenomenon being investigated. Yet it will be reckless not to acknowledge the role of the researcher in the research process by acknowledging the influence a different researcher may have had, as noted in Chapter 4. For example, the ethnic background of the researcher may have influenced the perception of informants that both (researcher and interviewee) have had similar life experiences. This perceived 'shared' ethnicity meant that some of the interviewees concentrated more on the negative aspects of their experience rather than the positive, and expected the researcher to confirm their experiences. Thus, the

researcher and respondents were interactively linked and the findings of this study are inevitably influenced by this interaction. Moreover, the ethnicity and even gender of the researcher may, to an extent, have also influenced some of the interpretations and conclusions of this study. As Cassel and Symon (1994) observe, the researcher is not an uninvolved bystander but a social being who impacts on the behaviour of those with whom he is involved. For example, the researcher was quite conscious of highlighting instances where respondents showed awareness that their responses might be construed as an unsubstantiated claim for racial discrimination because the issue may be generalisable across racial and ethnic divide. (See Chapter 4).

### ***8.7.3. Final Reflections***

In exploring how ethnicity functioned at the level of lived experience, this thesis argues and concludes that although ethnicity may be socially constructed, it is serious to individuals who assume an ethnic identity. Ethnic identity for most informants of this study cannot be divorced from the self, and is viewed as more than just a demographic classification. Nonetheless, black people have formed themselves into an ethnic group and asserted their own identity, members therefore typically identify themselves as sharing a common descent (an African ancestry); share common histories (slavery and continuing racial disadvantage); and, despite not being very culturally distinctive from the wider society, draw upon a variety of cultural features (from language to music) to signal their difference and common identity. Although 'racial' discrimination limits possible imaginings, the choice of the different names to describe the group's self-identity indicates different imaginings and different group boundaries.

With regard to the role this 'ethnicity' plays on services evaluation, it is apparent that the way issues concerning black ethnicity have functioned and continue to function in British society seem to form the background from which individuals constructed their personal consumption experiences. The context of that experience appears to fundamentally influence the service evaluation process for individuals. To understand the role of ethnicity in service encounter evaluation, for this study required knowledge not only of the attributes of a service, but also the psychological and experientially determined ways by which the ethnicity of the individual shapes the perception and interpretation of a service experience. This study, hopefully, has moved away from those that ask participants to indicate their ethnicity without considering the explanatory power that the experiential and psychological salience of ethnicity may



provide in understanding consumer behaviour. With this in mind, was the methodological shift that allows a first person description of lived experience without the need for preconceived theoretical notions about the phenomena of ethnicity or services evaluation. Interpretation for that reason sought to describe respondent perspectives in their own terms. Using respondent terms was one methodological approach for staying at the level of lived experience. This approach is justified by the contribution this thesis makes in the establishment of a conceptual and empirical relationship between service evaluation and ethnic identity. Firstly, in the interactions between service providers and customers, and secondly, by highlighting the role of extraneous knowledge (the ethnic identity experience) in framing and contextualising post-purchase evaluations.

Yet this exploratory thesis is seen as a starting point for further theoretical and empirical studies by other researchers, using alternative methodological approaches, especially those that permit unconstrained response, and do not rely on a priori specification of referents or standards in consumer reactions.

Ultimately, the researcher acknowledges that no single interpretation of a complex social phenomenon can be complete or satisfactory in communicating every essence of the phenomenon. What is hoped, though, is that the researcher has represented adequately the multiple constructed realities of her informants, and that the constructions have the confidence of her subjects and peers.

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