How Can we Co-Create if We Cannot Communicate?

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Research paper

Purpose
In order for the consumer to participate successfully in the co-creation of value, he/she must be able to communicate with the company. The service literature has taken a common first language between the company and consumer for granted, but this is not always the case. The purpose is to examine to which extent consumers prefer being served in their first language, and the implications in different kinds of services.

Design/methodology/approach
Building on the service literature and the foundational premises of the service-dominant logic in particular, four hypotheses on how language influences co-creation of value in different kinds of services are proposed. The hypotheses are tested with data gathered from 373 respondents in multilingual countries.

Findings
Native language use has a strong influence in services, and this influence differs considerably depending on the nature of the service. Even when both parties are able to communicate with each other, there is still a significant preference for native language use among all consumer groups. The importance of second language competence is weaker than expected.

Research limitations/implications
The findings provide a first insight into how the lack of a common first language between the company and the consumer influence the value-creation process.

Practical implications
The study suggests that the language aspect of value co-creation is strong across different markets, but highly dependent on the type of service.

Originality/value
The paper is the first to empirically address how language influences bilingual consumers from a service perspective.

Keywords *Service-dominant logic, language use in services, service encounters, language*

Introduction

During the last years, many researchers have pointed out the importance of the consumer as a co-creator of value during service interactions with the company (Bendapudi and Leone, 2003; Vargo and Lusch, 2004; Grönroos, 2008; Payne *et al*., 2008). Common to this view in an emphasis on the interaction between the consumer and the company, as it is from this interaction that consumer value is taken to stem (Grönroos, 2000; Vargo and Lusch, 2004). If the customer is not able to speak his native language in service encounters, this may influence the outcome of the whole service.

In order for the customer to be able to participate in this process of co-creating value, it has been pointed out that he or she must have the competence it requires (Vargo and Lusch, 2004). In case the consumer is not capable of interacting at full ease, it could be argued that an important component of this competence is missing. As the successful outcome of the interaction between the consumer and the company depends on the language used by both the consumer and the company, and the degree to which both parties understand each other (Marcella and Davies, 2004), the role of language, and consumer preferences for native language use, would appear to be important for the value co-creation process.

It has usually been taken for granted that the company and the consumers share the same language, and researches have largely ignored the role that language differences might play in communication between business partners who do not share the same native language (Visser, 1997, Clarke, 2000, Marcella and Davies, 2004). Highlighting the problems this may cause in the communication between companies and consumers as well as the lack of research into this situation, Marcella and Davies (2004) argue that language is relevant to each of the four aspects of communication as introduced by Schramm (1955) and present the following marketing situations in which the lack of a common native language is likely to cause problems

> the *communicator's* native *language* complemented by foreign language capability;
> the *message* encoded in a particular *language*;
> spoken and written *language* present in the *channels* of communication
> the *receiver's* native *language* and foreign language capability
> (Marcella and Davies, 2004)

This paper focuses on the first of these points, with the aim of contributing to a better understanding of how the co-creation of value depends on language use in service encounters. This is done with a focus on how consumers perceive the importance of speaking their native language in nine specific service encounters.

Service Contexts

How service encounters are influenced by the customer and the company lacking a common language in which both are comfortable has not been researched within marketing. Within hospitals – a service context of perceived importance for many consumers – researches have been able to show that Spanish-speaking patients in California perceive a higher quality if their doctor can speak with them in their native language (Morales *et al*., 1999; Fernandez *et al*., 2004) Thus, there appears to be a language influence in at least some service contexts, causing the consumer to prefer being served in his native language, even when able to speak the language of the service provider as a second language. To date, no research exists regarding the question of precisely if or how language could influence the service encounter.

Little research exists on the role of language in understanding consumer behaviour in services; the existing marketing research on language has been carried out without a service perspective. This includes research on how language differences affect consumers' cognitive processing (Hastie and Park, 1986; Schmitt *et al*., 1994; Tavassoli and Han, 2001), leading to calls to include language aspects into models of consumer behaviour (Schmitt and Zhang, 1998). Decision making in everyday contexts such as shopping has been studied for speakers of different languages. (Michon and Chebat, 2004; Laroche *et al*., 2005). Consumer behaviour has also been shown to differ between different language groups, as in the case of English and French Canadians (Hui *et al*., 1993 Laroche *et al*., 2000). Outside the field of business studies, attention has been called to the role of languages in service contexts where communication is of great importance, as is the case within the field of health care (Morales *et al*. 1999; Fernandez *et al*., 2004; Jacobs *et al*., 2006). Research into bilingualism has shown that even bilinguals with a high degree of proficiency in their second language still have greater difficulties to access concepts in that language (La Heij *et al*. 1996); the same results have been found for bilingualism in consumer behaviour (Luna and Peracchio, 2001). Nonetheless, a fluent bilingual would probably still be better equipped to communicate with the service personnel in his second language than a hesitant second language speaker would be. This fact could be likely to influence how bilingual consumers behave in service contexts in which they perceive communication to be important.

H1: The better the consumer speaks the second language of the market, the less important will native language use be to him or her when selecting between service providers.

Involvement

As the importance of communication tends to increase in contexts where the consumer is more involved, the successful outcome of the co-creation of value with regards to language requires an understanding of how language influence is correlated to involvement. Consumer involvement concerns and influences the consumers' cognitive processes (Simon, 1967; Houston and Rothschild, 1978; Bettman, 1979; Broderick *et al*., 2006). Involvement would thus appear to be dependent on the consumer's perception of the situation (Celsi and Olson, 1988). While involvement has sometimes been divided into only high involvement and low involvement (Petty *et al*., 1983), it is here divided into high involvement, middle involvement and low involvement. When discussing their native language use in service contexts, the influence of communication is to a large extent dependent on the consumer involvement. As consumer involvement tend to be higher in more complex services, it would seem likely that consumers pay particular attention to language in service contexts in which the outcome depends to a large extent on the interaction between the customer and the company and/or consumers feel that the outcome is of particular importance. Both of these require an additional cognitive element, leading to higher consumer involvement (Simon, 1967; Bettman, 1979). Involvement thus appears to be linked to the perceived importance of native language use.

H2: Consumers perceive native language use to be important in service encounters with a high level of involvement.

H3: The importance of language in everyday service in which consumer involvement is moderate.

H4: Native language use is perceived to be of low importance in everyday service encounters with limited consumer involvement.

Study

The study for the paper consisted of one pre-study and a main study divided into two parts. The pre-study was conducted by interviewing consumers in a bilingual market, Finland, with the purpose of identifying service encounters that were seen as either very important or not important in terms of native language use. Finland is an officially bilingual country with Finnish and Swedish being the official and equal languages. The respondents came from different parts of Finland and were all native speakers of Swedish but with a considerable variance in their self-reported skills in Finnish, ranging from full bilinguals raised with both languages and living their lives mainly in Finnish to respondents reporting being considerably less at ease when speaking Finnish and not using it actively in everyday life. The respondents were between 20 and 30 years and were evenly divided between females and males.

The pre-study employed a qualitative approach in order to get information on the kind of contexts in which consumers found that their role in the co-creation process was dependent – or not dependent – on native language use. In order to achieve as reliable results as possible, the respondents were asked to describe real situations that they had encountered, as to get actual examples on situations in which the lack of a common native language had had a negative impact on the outcome of the service. Echoing earlier findings on even very fluent bilinguals (La Heij *et al*. 1996; Luna and Peracchio, 2001), even those respondents who are fluent in both languages and have grown up speaking both languages with their parents still showed a preference towards their stronger language in a few services contexts. These contexts were the same for all the respondents, and are characterized by a high personal and/or monetary value and a high degree of interaction between the consumer and the company. This reflects research showing that contexts with a potentially high impact are viewed differently by consumers (McDougal and Levesque, 2000). It is also in line with earlier research into how communication quality and satisfaction in health care services is affected by language (Morales *et al*. 1999; Jacobs *et al*., 2006). The following points represent a brief summary of the three different kinds of service contexts found in the pre-study.

Everyday contexts with low involvement. All respondents reported making regular use of their second language. Some thought it was nice to use their native language but it was not something they reported as influencing their choice of providers.

Everyday contexts with middle involvement. Some respondents reported selecting providers based on the possibility to use their native language; this was mainly the case with consumers with a lower second language skills.

Special contexts with high involvement. All respondents reported a preference for using their native language, many reporting that the choice of their current bank, insurance company or health care provider had been influenced by the possibility to use their native language in contact with the company.

This mirrors both the customer participation levels used by Bitner, Faranda, Hubbert and Zeithaml (1997) and the pre-study in which the interviewees usually made such a distinction.

When discussing their native language use in service contexts, the respondents distinguished between contexts in which language was very important, and contexts in which language was not seen as important at all, but the respondents also took care to point out many service contexts falling between the two. It would thus appear that consumers pay particular attention to language in service contexts in which they are not familiar with the terminology and/or feel that the outcome is of particular importance. Both of these require an additional cognitive element, leading to higher consumer involvement (Simon, 1967, Bettman, 1979).

Study 1

The first study was conducted in Montréal in the province of Québec, Canada. Montréal was viewed as a suitable research area with both a large French speaking population, 2.275.035 in the Montréal Census Metropolitan area, and a large English speaking population, 408.185 individuals in the same area. (Canadian Census, 2001). Native French-speakers make up a provincial majority of 81% and a national minority of 23% while native English speakers make up a national majority of 59% and a provincial minority of 8%. There is thus a situation in which both communities can be viewed both as a majority and a minority. Bilingualism in Montréal is relatively widespread with over 50% of the population being able to speak both official languages (ibid.)

Based on the results of the pre-study, a questionnaire was designed to test the importance of speaking one’s native language in different service contexts. For the questionnaire, it was decided to use scenarios. In each scenario, a service context was described to the consumer who could chose from a service provider using his native language or a service provider using the other language of the market. Using Likert-scales from 1-9, the respondents were asked to rate the perceived importance of using their native language in the nine types of service contexts found in the questionnaire and, finally, to rate their knowledge of French and English respectively.

The questionnaire was distributed to undergraduate students at an Anglophone and at a Francophone university in Montréal. A total of 300 questionnaires were distributed, resulting in 248 returned and usable questionnaires representing a return ration of 82.7%. The questionnaire was bilingual with English on one side and French on the other, and the respondents were asked to fill it in according to their native language.

A first version of the questionnaire, consisting of twelve scenarios, was deemed as requiring too much time for the study, and the questionnaire was scaled down to nine scenarios. Reviewing these scenarios, it seemed that the scenarios requiring more involvement were also more expensive. In order to be able to distinguish the influence of price from the influence of involvement, two scenarios were added: buying an expensive etching and buying a holiday on-line. Although the price of the service would place it outside the everyday contexts, it is still no difference from a language perspective than a simple transaction just like buying food or a coffee, albeit at a much higher price. The latter scenario of buying a holiday involved a situation in which no oral communication was needed, just a passive knowledge of the language but with a vocabulary outside the everyday contexts. The questionnaire was thus made up of three high-involvement services with a specialized vocabulary (banking, medical visit and insurance), three low-involvement that required little communication (café, grocery story, etching) and three middle-involvement services that would require both some consumer interaction and some special vocabulary, but without the same potential impact (cf McDougal and Levesque 2000) on the consumer (holiday purchase, hairdresser and electrical installations in the house).

Study 2
In the second study, the same questionnaire was distributed to Finnish-speaking and Swedish-speaking undergraduates respectively in Jakobstad. A total of 140 questionnaires were distributed, resulting in 125 returned and usable questionnaires, return ratio 89.29%. The questionnaire was bilingual with Finnish on one side and French on the other Swedish. The respondents were asked to fill it in according to their native language. Jakobstad was picked as the most appropriate city for the study as it is the largest city in Finland in which Swedish speakers make up the majority, just as Montréal is the largest Canadian city with a French minority. The questionnaire was translated to Finnish and Swedish and this bilingual questionnaire was distributed in the same way as had previously been done in Montréal

After the main study had been conducted, a control study was carried out. The aim of the control study was to check the responses in the main study regarding the importance of speaking one's first language in the services. There was a risk that respondents would just answer which services they thought were the most important in general rather than taking the language aspect into consideration. In order to be able to rule this out, the control study consisted of the same questionnaire in which respondents were asked to rank services on a scale from 1 to 9, but language was not mentioned at all in the control study. The respondents in the control study thus ranked only the importance of the services, and it was expected that their answers would turn out to be different from those in the four language groups. This would allow it to be established that there is indeed a genuine language influence in the answers of the main study. The control study was distributed to a sample of 28 Swedish-speaking respondents in Finland, corresponding to the respondents in the main study.

Results
The results showed that the importance of native language use for consumers interaction with a service provider is highly dependant on the nature of the service encounter. Table 1 outlines the results for each service encounter in the study.

Table 1 Perceived importance of native language use in the service contexts

Service encounter	Importance	SD
Bank loan	7.68	2.20
Medical visit	7.45	2.39
Condo insurance	6.58	2.34
Electric installations	5.26	2.59
Holiday on-line	4.57	2.71
Hairdresser	4.28	2.88
Etching in gallery	3.73	2.33
Grocery store	2.55	2.05
Café visit	2.37	2.01

Measured on a scale ranging from 1 (not important at all) to 9 (Extremely important)

Hypothesis 1 assumed that there would be a significant correlation between how well the consumers speak the second language of the market and the importance they attach to speaking their native language in service encounters. The perceived importance of native language use in the different services is given in Table 1. Hypothesis 1 further assumed that the correlation would be negative, thus lower language skills in the second language would lead the consumers to regard it as more important to be able to use their native language than would consumers with higher language skills. A regression analysis for second language skills and the importance attached to speaking one's native language is found in Table 2. The correlation coefficient[1] is indeed negative for all scenarios, as was expected, but the correlation is only of medium strength in two scenarios and weak in the remaining seven scenarios. Not finding a single strong correlation, hypothesis 1 was rejected.

Table 2 Correlations for perceived importance of native language use and language skills in second language

		Language skills in second language
Perceived importance of native language use	Bank loan	-0.329 **
	Medical visit	-0.323 **
	Condo insurance	-0.275 **
	Hairdresser	-0.236 **
	Electric installations	-0.230 **
	Buying holiday on-line	-0.226 **
	Buying an etching	-0.133 *
	Grocery store	-0.090
	Café visit	-0.060

** Correlation is significant at the 0.01 level (1-tailed)
* Correlation is significant at the 0.05 level (1-tailed)

Hypotheses 2, 3 and 4 assumed that native language use when interaction with service providers in high involvement services would be perceived to be very important, that the perceived importance in low involvement services would be rather low and that the middle involvement services would be found around the middle of the scale. To test this, a t-test was first performed for the nine service contexts. As the Likert-scale used in the questionnaire ran from 1 to 9, the interval between 4 and 6 constitute the middle of the scale, representing neither a very high nor a very low perceived important. For the high involvement scenarios, it was tested whether they are significantly above 6, while the low involvement scenarios were tested for being significantly below 4. The medium involvement scenarios were supposed to fall within the interval of 4 to 6.

The results showed significant scores both for high involvement services being above the average and low involvement services being below it. ($p < 0.01$). As the sample is relatively big, however, even small variances could turn out to be significant. Thus it was decided to further use Hotelling's t-square test in order to be able to test whether the three groups of services differed from the average score as a group.

Hypothesis 2 assumed that consumers would consider high involvement services with a potentially large impact as services in which native language use would be important. The results for the three services of this kind in the study, banking, insurance and medical visits, are displayed in Table 3. The t-tests for these three high involvement scenarios showed the perceived importance of speaking one's native language to be significantly larger than 6 in each scenario. Hotelling's t-square test further showed that perceived importance of the group with these three services contexts is significantly above 6 on the Likert scale, $F(3, 238) = 60.49$; $p = 0.001$. Hypothesis 2 was thus accepted.

[1] The Pearson product-moment correlation coefficient was employed.

Table 3 Results of t-tests and Hotelling's t-square test for the means of the service contexts being larger than 6 in high involvement services

Scenario	N	x	s	t	F	p
Bank	241	7.68	2.21	11.78		
Doctor	241	7.44	2.39	9.32	60.49	0.001
Insurance	241	6.61	2.34	4.01		

Hypothesis 3 suggested that the importance of native language use in everyday services with moderate consumer involvement would be perceived to be of moderate importance, i.e. neither a very high nor low perceived importance of native language use. The results for the three medium involvement services of having one's hair cut, buying a holiday on-line and having electrical installations in the apartment all fall within the range of 4 to 6, as presented in Table 4. The t-tests showed that both buying a holiday on-line and having electrical installations done scored significantly higher than 4 and lower than 6 on the perceived importance of language. Visiting the hairdresser scored significantly lower than 6 and scored higher than 4, although not significantly so. Hotelling's t-square test, however, did show that the perceived importance of language in the group of middle-involvement service contexts was significantly higher than 4 (F (3, 238) = 20.78; p = 0.001) and significantly lower than 6 on the Likert scale (F (3, 238) = 41.33; p = 0.001). Hypothesis 3 was accepted.

Table 4 Results of t-tests and Hotelling's t-square test for the means of the service contexts being within 4-6 for middle involvement services

Scenario	N	x	s	t	F	p	t	F	p
				For x > 4			For x < 6		
Electricity	241	5.30	2.60	7.764			-4.129		
Holiday	241	4.56	2.71	3.184	20.78	0.001	-8.270	41.33	0.001
Hairdresser	241	4.26	2.89	1.383			-9.367		

Hypothesis 4 proposed that the consumers would perceive a low importance of native language use in everyday service encounters with only limited consumer involvement. As outlined in Table 5, the t-tests revealed this to be the case, with the low involvement service encounters of buying food, buying a coffee and buying a painting all scoring significantly lower than 4. Hotelling's t-square test further supported this view, with the group of three low involvement contexts being significantly lower. F (3, 238) = 56.50; p = 0.001. Hypothesis 4 was accepted.

Table 5 Results of t-tests and Hotelling's t-square test for the means of the service contexts being below 4 in low involvement services

Scenario	N	x	s	t	F	p
Etching	241	3.69	2.32	-2.053		
Food	241	2.54	2.05	-11.043	56.50	0.001
Café	241	2.37	2.02	-12.519		

Table 6 displays the correlations using Spearman's rank correlations between the four language groups and the control group. As can be seen, the answers of every language group is strongly correlated to every other language group, while the correlations with the control group are considerable lower. The control study thus lends support to stating that the homogenous results found in all the language groups appears to not just the results of generally perceiving some services as more important than others, but rather a result of a genuine language influence on the perception of services. When language was taken out of the service encounters, the respondents in the control group did not perceive the high-involvement services of banking, insurance and a medical visit to be as crucial as did the respondents in the main study when facing the possibility of not being able to speak their native language in these service encounters.

Table 6 Correlations between the perceived importance of the nine service encounters

	English	**French**	**Finnish**	**Swedish**	**Control**
English	1				
French	0.987**	1			
Finnish	0.984**	0.990**	1		
Swedish	0.988**	0.993**	0.995**	1	
Control	0.694*	0.685*	0.695*	0.697*	1

** Correlation is significant at the 0.01 level
* Correlation is significant at the 0.05 level

Discussion

Based on the interviews made in the pre-study and the review of the literature into characteristics of service encounters, it was expected that services would be especially prone to a certain language influence due to the importance of communication in services. This was also found to be the case, but to a different degree depending on the kind of service. In all nine scenarios of the questionnaire, the qualitative responses display a strong preference for being served in their respective native languages; this is the case among all four language groups. Rating the relative importance of native language service, however, significant differences between the services were found.

As was seen in table 1, standard deviations are high in all service contexts, revealing a high degree of variation in how consumers responded to the scenarios. In each scenario, there were always consumers who were indifferent to changing language and, at the other end of the specter, consumers who saw it as absolutely crucial to get to speak their native language. This was found to be the case both among Francophones and Anglophones. Especially in services such as a medical visit, a discussion with the bank or with an insurance company and to some extent also at the hairdresser's, many consumers outright refused to take part in the service in another language than their own. This corresponds well to the importance these services were given in the pre-study. It also corresponds to research showing that ethnocentric consumers may be rather indifferent to the ethnicity of the service personnel in low involvement services but put more emphasis on being served by someone belonging to the same group as themselves in high involvement contexts (Ouellet, 2007). It is further noticeable that these four services are the services requiring most communication between the consumer and the service personnel. However, it should be kept in mind that this influence was found in all kinds of services, even those that required little or no communication. That language matters in service encounters could thus be verified throughout the results.

A more surprising finding was the almost complete lack of correlation between second language skills and the importance consumers attach to speaking their native language in service encounters. It was expected to be found that the better the consumer speaks the second language of the market, the more ready he would be to use that language in service contexts. Instead, the actual picture was almost total disarray. Although there were consumers who spoke the second language perfectly and thus motivated their indifference to using the one or the other, there were also a good deal of consumers who reported full fluency (9 on the Likert scale) in the second language and still saw it very important to be served in the native language. Similarly but inversely, although there were consumers who reported being clearly less at ease in the second language and thus saw it as very important to be able to speak it, there was also a large group of consumers who attached no particular importance to native language use in services although speaking it considerably less well. This gave rise to a situation in which the correlation coefficient between skills in the second language and the importance attached to conducting services in that language was only 0.33 for medical visits and even less for all the other service contexts.

The pre-study had suggested that the two financial service contexts of banking and insurance would be of special importance to the consumers when it comes to native language use, alongside medical services. This was supported by the questionnaire, in which precisely these three services were rated as being significantly more important than the remaining six services, something on which all language groups agreed. Both these services are characterized by the outcome having a potentially large impact on the consumer, a specialized vocabulary and a need for the consumer to engage and communicate with the service personnel.

The similarities between the four language groups in the study seem to outweigh the differences. As outlined in Table 7 above, the patterns in the groups correspond very closely to each other. Despite that, some differences exist between the groups. The results from the Canadian market are slightly more evenly distributed than in Finland. The two Finnish language groups appear to put even more emphasis on using their native language in encounters that all groups find highly important and, in contrast, pay even less attention to language in services that all groups find rather unimportant from a language perspective. However, these differences are very small and generally not large enough to be significant. Much more striking is how closely the patterns for the four groups follow each other, both in the perceived importance of language for the individual services and even more so in terms of which service they rank first, second etc. Table 7 is used here to visualise the rather striking similarities in this regard.

Table 7 Internal ranking of the importance of language in the nine service encounters

	French	**English**	**Finnish**	**Swedish**	*Control*
Bank	1	1	1	1	*3*
Medical visit	2	2	2	2	*1*
Insurance	3	3	3	3	*2*
Electricity	4	4	4	4	*8*
Holiday	5	5	6	6	*6*
Haircut	6	6	5	5	*5*
Painting	7	7	7	7	*9*
Grocery store	9	8	8	8	*4*
Café	8	9	9	9	*7*

As can be seen, all the groups in the main study conform almost completely to each other, with only very minor differences. As the results of the correlation analysis between the language groups and the control group demonstrated, this close similarity would indeed appear to be the result of explicitly rating the importance of languages. The results from the control group that did not consider language in its responses yielded a much more divergent pattern. As could perhaps be expected, the service encounters of banking, insurance and medical consultation still turned out to be of high perceived importance in the control group, but the gap between them and the other services all but disappeared when language was no longer an issue.

The correlations between all four groups in the main study are highly significant, while the correlations between every language group and the control group are substantially lower. The results thus confirm not only the existence of a language influence in services, but also suggest a language influence that is remarkably consistent between different markets and different languages groups. The results also demonstrate the importance of involvement on perceptions in the service encounter. Earlier research on two of the four groups in this study, English and French speaking Canadians, has shown that these groups display differences in many cultural aspects. (Hui *et al*., 1997; Laroche *et al*., 2000; Michon and Chebat, 2004) While this is not contested by this paper, these differences do not seem to extend to the influence of language in service encounters. As outlined above, there are differences between how important French and English Canadians perceive the services, but they mirror each other almost perfectly regarding which they rank as most important. Furthermore, not only do the two Finnish groups conform to each other as closely as the two Canadian groups, but all four groups also seem to agree almost completely on which services they perceive to most important, second, third etc.

Conclusions

This paper addressed the issue of whether language influences consumers in service encounters, finding a significant influence that depends on the service context. The general consumer prefers being served in his native language to the extent that he will require a large discount before switching from a company using his native language to a competitor not doing so. That being served in one’s native language influences consumers is perhaps not surprising, even though the very strong impact found in the data exceeded even that expressed in the interviews for the pre-study. Given the lack of attention paid to situations in which the consumer and the service provider do not share the same language, it is interesting to note the strength of native language preference among consumers.

More surprising is the almost complete lack of correlation between second-language skills and being prepared to engage in the service in the second-language. Based on the interviews for the pre-study, it was thought that the better the consumer speaks the second language of the market, the less will the language matter for him. This turned out not to be the case; thus the language skills of the consumer does not necessarily predict what language the consumer will opt for and to what extent the consumer will prefer being served in his or her native language.

The results contribute to the understanding of language influence on consumer behaviour within services where good communication is perceived to be important. As many researchers have shown, language can have an impact on consumers (Schmitt et al.,1994; Morales *et al*., 1999; Tavassoli and Han, 2001). This paper addressed the research gap of whether language can influence consumer behaviour in services. It found an impact in all contexts, an impact that further grew in given contexts characterized by factors perceived to be important, such as health, appearance or personal finances.

Managerial implications

For companies, the findings carry potentially wide-ranging implications: consumers prefer to be served in their native language, and, if in a position to choose between companies, they may require quite a large discount to consider a service provider not serving them in their native language. There are a large number of officially bilingual capitals and metropolises in America and Europe – Barcelona, Bern, Brussels, Helsinki, Kyiv, Los Angeles, Montréal, Miami, New York and Ottawa to name but a few. Belgium, Canada, Finland and Switzerland are officially bilingual countries while populous regions such as Alsace in France, the Basque Country in Spain and France, Catalonia in Spain and France, South Tyrol in Italy, Transylvania in Romania and Wales in the UK add to the plethora of markets with more than one language being present. The existence of close to 50 millions native speakers of a minority language in the European Union carries implications for companies operating in any of these countries, regions or cities. In addition, European countries, alongside Canada and the US, have received many millions of immigrants during the last decades, a factor that also increases the existence of potential customers speaking another native language than the main language of the market – something that in turn further enhances the potential of multilingualism in services. If a significant portion of these consumers would be influenced by language to the extent that they would require large discounts when being served in their native language – as is the case in the market of Québec – it opens up possibilities for service companies to position themselves within segments that to a large extent have received little attention.

However, care should be taken when considering the data; two things in particular should be kept in mind by managers when reviewing a bilingual market. Consumers are heterogeneous and, based on the present research, there will always be consumers for whom the language is of very little importance. Thus, operating in a second language is never likely to appeal strongly to *all* the consumers speaking that language. Secondly, it would be a mistake to think that speakers of the second language on the market already speak the first language so well that they are just as happy doing business in it. No significant link was found between language skills in the second language and willingness to do business in it. In short, whenever there is a bilingual market, there is a potential to capture consumers by using their language, but the potential consumer segment will not necessarily equal the demographic segment.

Further research

In order to better understand the role of consumers' value creating processes in an increasingly global world, understanding the role of language is of great importance. As the number of bilinguals and bilingual contacts between consumers and companies continue to grow, the impact that language and language skills have on consumers and their decision-making is in need of further research.

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