

# Determinants of swedish bank selection choices by international students

[Business](#), [Industries](#)



The study of Determinants of Swedish Bank Selection Choices by International students by Sijia Wei and Jingxian Lu, from the thesis sought to answer the following questions:

Yes, the problem stated clear. The other people didn't use the banking service in Sweden, the other students don't have personal number. Because, their period of study is less than one year. So, they can't get number. That's the Policy on Sweden, the students use other alternatives bank services, and the lack of awareness of students to Swedish bank system.

Yes, the problem had a theoretical rationale, Base on SERVQUAL theories and other past related researches (Zineldin, 1996; Cicic et al., 2004; Sarwar and Mubeen, 2012; Chigamba and Fatoki, 2011; Mokhlis et al., 2008; Mohammed, 2001), is concluded 21 items (Table 1) that are considered key variables affecting students' bank selection of previous researches and develop a model as a theoretical framework of our research.

Based on what I read, the study is significant to the bank and international students who are studying in foreign countries. The problem is not exactly significant, effects the bank needs to find always a new strategy. Because, the rival bank is a lot somewhere.

Yes, it has a review of Literature, and it's so relevant to the Topic. The review of Literature divided into piece of 4 parts. The first part presents a literature review of determinants of bank selection the theoretical foundation for the study will be discussed in the second part. Finally, a model will be developed as a guideline on the research.

The hypothesis of the study is stated. The hypothesis of this study is to explore the bank selection criteria employed by International students in Gavle, Sweden.

Yes, it is provided after analyzing it. Kaiser-Meyer-Olkin, International student, Factor, Variable, Program student. That's the word not seen in the dictionary. I put it in the Definition of Terms.

Yes, it was completely described base of me after reading it. The methodology use for this Research is divided into four parts: 1st is the source of data and sampling, 2nd is the design of the research, 3rd is the method of data collection techniques is given. The last 4th is the Statistical method to analyze the data given.

Since the Thesis presented or use is a published thesis, so the thesis is proper and no error to correct.

Yes, the Statistical techniques used to analyze the data. After the answers being received, researchers were using the Statistical Package for the Social Sciences to analyze it. SPSS is among the most popular used programs for statistical analysis in social science (Pallant, 2010). SPSS is for simple descriptive data, which describes the mean score of factor. Since there are many influencing factors of this study, the researcher needs to use the advance Statistical procedures of Factor analysis, which analysis as well as simplify interrelationships between those variables (Pallant, 2010). The Statistical techniques used to analyze data are " Exploratory Factor analysis"

The results presented are clear for me Local student in the Philippines. The aim of that research is to find the determinants that affect international students decision in the process of bank selection. Base of the factor analysis results, the researchers found four determinants in this study. The 1st is Good service provision, 2nd is Value added service, 3rd is Assurance, 4th is Convenience and security.

The last factor is the most International students care about. Because, the trust, safety, and care is important therefore the students care about for this factor. The male and female student, have the same influencing factors of the study. The greatest achievements in this research include further step up in the research in customer behavior especially in Sweden, and enriching the meaning of individual customer choice behavior in banking industry.