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**The Impact of Non-tariff Barriers on a Finnish SME Importer's
Operations and Customer Satisfaction: A Case Study of an
Asian Grocery Shop in Tampere**

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Thesis abstract

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This thesis examines the impact of non-tariff barriers (NTBs) on the operations and customer satisfaction of Finnish SMEs engaged in grocery imports from Asia. Using a single case study approach, the study focuses on an Asian grocery shop in Tampere to assess how various NTBs, such as Customer procedures, technical trade barriers (TBTs), and Sanitary and phytosanitary (SPSs) measures, affect business day-to-day operations and consumer experiences.

A mixed-methods strategy was utilized, integrating qualitative information from semi-structured interviews, observation, secondary data, and quantitative data from a customer survey. According to the study, non-tariff measures considerably influence import prices, cause supply chain disruptions, display conformity difficulties, increase the cost of operations, and lead to high product shortages. These contribute to customer dissatisfaction, particularly in product availability, price, and quality. The study also examines how SMEs use branding or packaging rules, which raise costs and reduce working efficiency.

The results emphasize the requirement of policy adjustments, such as streamlined customer processes and regulations, to improve trade efficiency and provide thoughtful ideas about the business side to mitigate relevant circumstances. This study enhances the more extensive discussion on non-tariff barriers and the competitiveness of SMEs, offering valuable insights for both policymakers and business professionals.

¹ Keywords: non-tariff barriers, SME importers, customer satisfaction, trade regulations, Finnish Asian trade.

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Terms and Abbreviations

NTBs	Non-tariff barriers. NTBs are trade limitations restricting imports without tariffs, such as quotas, licenses, or rules. Although they can impede trade, they safeguard regional industries.
WTO	World Trade Organization. WTO monitors international trade regulations, settles conflicts, and encourages free commerce between countries.
SMEs	Small and Medium Enterprises. SMEs are businesses with a small workforce and revenue vital to economic growth and innovation.
TBTs	Technical Barriers to Trade. TBTs are laws or regulations that may restrict trade while ensuring quality, safety, or compliance.
SPS	Sanitary and Phytosanitary Standards. While occasionally restricting trade, SPS guarantees food safety and shields plants and animals from pests and diseases.
EU	European Union
EDT	Expectation – Disconfirmation Theory.

1 INTRODUCTION

1.1 Background and Context

According to Beghin et al. (2002, pp. 1–6), international trade is the foundation of global economic growth. It links economies and gives organizations access to services and goods around the globe.

Non-tariff barriers (NTBs) have become crucial components influencing trade flow. Examples include import limits, safety standards, and complicated customs processes. NTBs can be difficult for small enterprises, especially those that import from Asia (Beghin et al., 2002, pp. 2–6). As a member of the European Union, Finland imposes strict laws on imported goods to guarantee their quality and safety; therefore, importers must successfully negotiate these obstacles (European Commission, n.d.-d).

Asian grocery stores in Finland are essential for addressing the requirements of various groups and bringing products to the Finnish market. Nevertheless, these companies face several obstacles, such as compliance with food safety regulations, labelling specifications, and customs processes (World Trade Organization, n.d.-a). This study focuses on a single grocery store in Tampere to explain the Customer satisfaction and operational challenges presented by NTBs and examine possibilities and solutions.

1.2 Problem Statement

Even though they confront numerous obstacles, SME importers contribute enormously to advancing diversity and cross-cultural exchange. Most of these NTBs lead to exorbitant expenses, supply delays, and potential declines in consumer satisfaction. The specific impact of these barriers on small businesses, particularly in the context of Finnish-Asian trade relations, has not received much attention. This disparity highlights the need for a targeted study to document small importers' experiences and provide helpful information for practice and policy.

Figure 1 Illustrates the key challenges faced by Finnish SME importers when navigating operations and customer satisfactions.

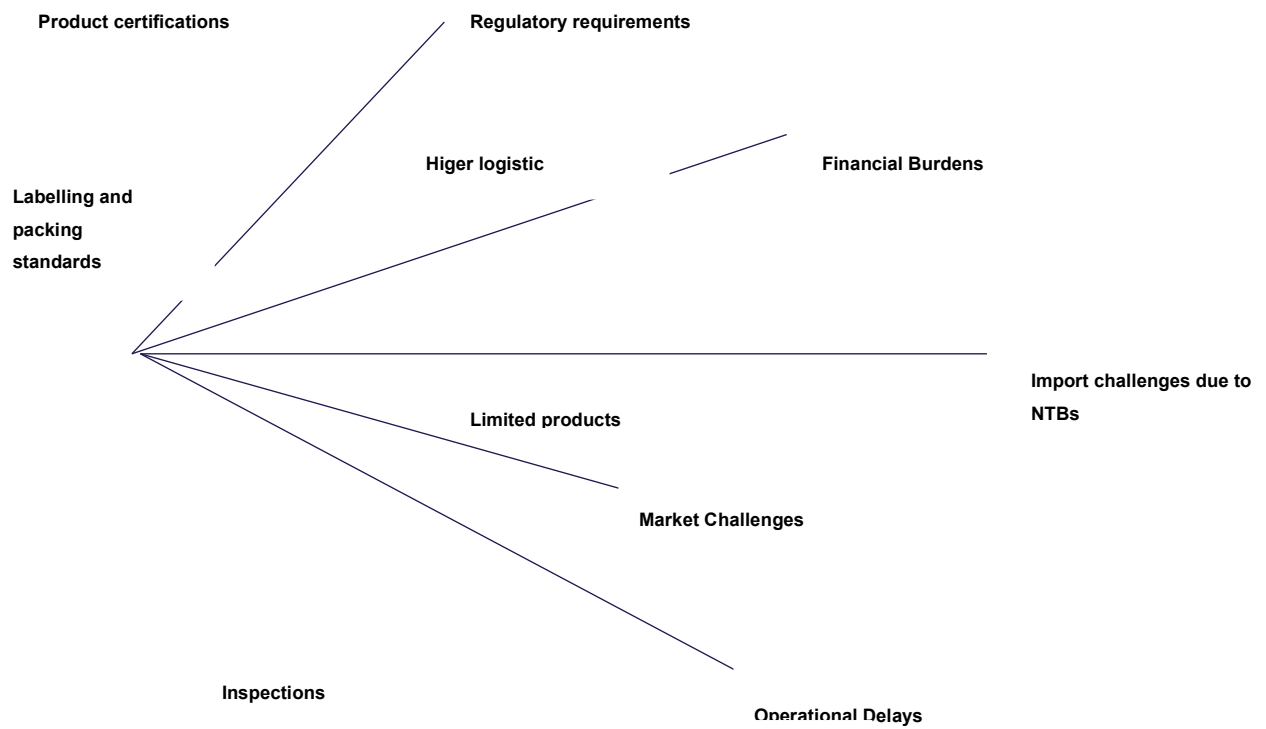


Figure 1. Fishbone Diagram, Problems of the study.

1.3 Objectives, Significances of Study, and Its Limitations

The thesis aims to analyse the economic consequences of NTBs in the Finnish SME sector (Grocery shop). The author will investigate recent non-tariff barriers the EU and Asian countries have imposed on SME grocery-related goods to study how these barriers influence the sector's operation, and market access. In addition, adaptation strategies, such as how these stores handle these consequences and maintain client pressure and business operations smoothly, will be examined. Moreover, the author also seeks to explore the implications of EU-Asia relations for the strategies of Finnish SMEs.

The author believes the study is significant to business, academics, and policymakers. Few studies related to EU NTBs are available. Secondly, it also provides a snapshot of the influence of trade policies on Finland's SME sectors. The surveyor uses details about the current situation to make better decisions for developing suitable policies. Finally, the study will also become a reference for future researchers.

Given the topic's complexity, the author focuses on narrowing down aspects. Firstly, Trade policies considered for the thesis are mainly non-tariff barriers. Further references to other policies and tariff barriers will not be made. However, the theoretical chapter will discuss tariffs in a few words.

Secondly, the study only concerns the impact of tariff barriers on the small and medium-sized Asian market in Tampere. The author will not examine the consequences of all SMEs in the Finnish market, which might offer detailed insights into the study. In keeping with the previous point, food products, besides other categories, were the focus of NTBs.

Secondly, the author tries to extract data from interviews, observations, dependence on secondary sources, and Google Forms for quantitative surveys to understand how to affect non-tariff barriers on customers' views and interests. Considering these breadth and instrument restrictions, the goal of this study is to make a significant contribution to the body of knowledge on small business management and international commerce.

Figure 2 Fishbone diagram illustrates the key objectives of the study. The image outlines the major objectives such as Explore regulatory requirements, identify types of NTBs, identify adaptive solution, evaluation operation, and understand trade.

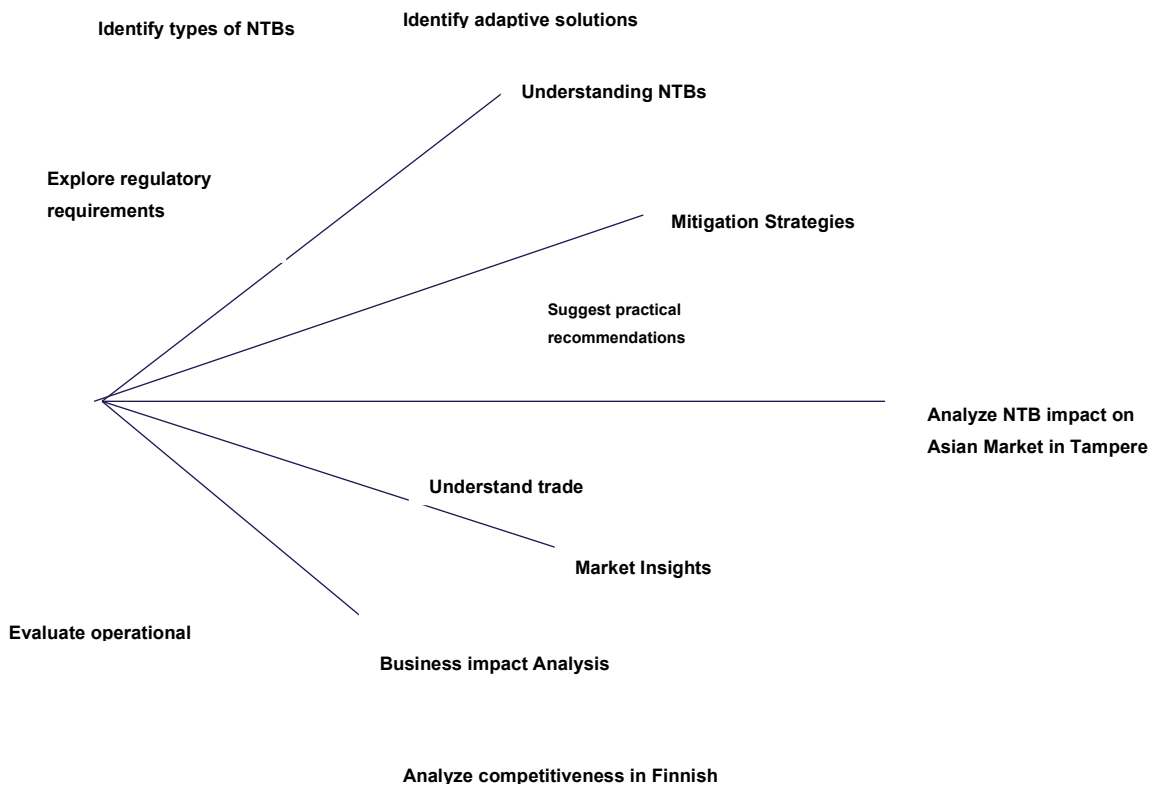


Figure 2. Fishbone diagram, Objective of the study.

1.4 Research Questions for Qualitative Survey

To accomplish this objective, the surveyor defined the following questions to address the objectives.

1. Which significant NTBs prevent SMEs in Finland from importing items from Asia?
2. How do these barriers affect the chosen Tampere grocery store's daily activities?
3. Which strategies have the store used to get over these obstacles?
4. What business or policy solutions may reduce NTB costs for small importers?

1.5 Structure of Thesis

The thesis report is divided into five chapters. The introduction is the first chapter; in this chapter, the author provides a brief background related to the topic. In addition, this section provides an in-depth explanation of the problem statement, objectives, research questions, significance of the study, and limitations. The second chapter is the theoretical framework discussion section. This section includes an overview of NTBs, types of NTBs in international trade, trade relations between Finland and Asia, the influence of NTBs on SMEs, and finally, a full case study of NTB's effects on the Asian market will be examined. Research methodology is in the next chapter, and the author discusses opportunities and challenges based on a case study. Finally, the last two chapters will conclude the thesis by summarizing the key findings under regulations and case studies.

2 LITERATURE REVIEW

2.1 Overview of Non-Tariff Barriers (NTBs)

Due to several procedural and regulatory requirements, non-tariff barriers (NTBs) have the potential to significantly impact international trade while excluding tariffs. According to Beghin et al. (2002, pp. 1–6) identified several NTB-related initiatives, such as certification, standards, licensing requirements, and quotas. This type of obstacle typically results from national policies aimed at safeguarding domestic sectors or public safety, which unknowingly create trade barriers.

Non-tariff barriers (NTBs) are becoming the primary challenges to international trade, especially for small businesses, as they increase costs, create delays, and complicate market access. Due to their limited resources, barriers such as import licensing, quotas, and stringent regulations excessively affect small and medium-sized enterprises (SMEs) (USITC, 2014). According to terms-of-trade theory, governments employ non-tariff barriers (NTBs) to affect trade balances. In contrast, the commitment theory suggests that these barriers are employed to protect domestic industries (Staiger, 2012). This study indicates that non-tariff barriers (NTBs) significantly hinder trade, making problems for small and medium-sized enterprises in global markets (UNCTAD, n.d.). As non-tariff barriers (NTBs) become more prevalent, understanding their effects is essential for policy makers and businesses to navigate international trade successfully.

2.2 Categories of non-tariff Barriers in International Trade.

These can be divided into administrative measures, quotas, and technical obstacles. According to Jouanjean (2012), product standards and regulations regarding labelling are technical barriers that are particularly relevant to groceries. Although these steps guarantee

customers' safety, they are frequently uneven by location, which causes issues for companies that import goods into various markets.

Another typical NTB is import licenses and quotas. According to Hoekman and Nicita (2011), these tools control the number of goods that can enter a particular market. Protecting their domestic counterparts from competitors. The World Bank Group (2015) claims that a few other policies generate administrative trade bottlenecks by requiring documentation and customs clearance, which affects small businesses' ability to conduct international business.

2.2.1 Customs and Administrative Procedures

Customs and administrative processes are the main non-tariff trade barriers, which include the difficulty and duration of importing commodities. These processes include classification and value, documentation, licensing, inspection, and health and safety requirements, all of which can affect the success of a customs clearance.

Complicated Documentation: The most significant barrier to customs clearance processes is the documentation different countries request. Inadequate documentation may lead to delays and, in rare cases, the products' inability to be cleared. These delays can be important for perishable items like food and live animals and could cause significant losses. Items with incomplete documentation are processed more slowly, making the process challenging for companies that are not prepared for it (Onkvisit, and Shaw, 2004, pp. 399–410).

Time-consuming Customs Clearance: This process may take a lengthy time because of the numerous regulations and the need for goods inspections (Onkvisit, and Shaw, 2004, pp. 400–405). Product classifications and value determine customer clearance time and tariff rates. For instance, misclassifying products and using different methods to determine their value may cause stakeholders to experience delays and disputes.

Customs Inconsistencies: The uneven implementation of customs laws in various nations presents a related difficulty. It causes a certain amount of irregularity in how the regulations are applied, creating uncertainty for traders. According to Onkvisit and Shaw (2004, pp. 400–405), because the regulations are not consistently interpreted and applied, commodities may be priced or classed differently depending on the customs officer's perception now of entry, which causes changes in their tariff rates.

Therefore, one of the biggest commercial obstacles is customs and administrative processes. One complexity component is the time required for clearances and the paperwork needed. However, another is that rules and regulations are handled differently across borders, adding to the complexity. Such obstacles could severely delay trade activities, and businesses attempting to enter the contemporary global market may find it challenging.

2.2.2 Quantitative Restrictions

Countries impose quantitative constraints, mostly non-tariff barriers, to regulate the quantity and kinds of goods that enter their markets. Because this restricts the supply of certain products, it can significantly impact international trade. While outright bans entirely prohibit some products from entering the market, quotas are restrictions in which nations place precise limits on the amount of a product that can be imported (Finnish Customs, n.d.-e).

Import quotas: Import quotas restrict the items imported into a nation within a given time. The quotas aim to safeguard domestic sectors against outside rivals, maintain trade equilibrium, and ensure that goods are available at fair prices. To ensure that domestic businesses compete (Finnish Customs, n.d.-e).

Product bans: Conversely, product bans are categorical limitations on importing particular products. These may be realized due to environmental, safety, or public health issues. For example, a nation may reject entrance to goods that do not adhere to local health and safety regulations or ban the importation of a particular chemical due to its apparent threat (Finnish Customs, n.d.-e).

Although these actions might align with domestic policy goals, they also hinder exporters and may result in inefficiencies in the global supply chain. Businesses may struggle with these limitations since product bans might suddenly cut prospects in particular areas, and quotas restrict market access. Ultimately, these obstacles may impact international trade relations by raising consumer costs and interfering with the free movement of goods between nations (Finnish Customs, n.d.-e).

In essence, quantitative constraints implemented to regulate commerce include import quotas and product bans. However, this can also make it difficult to access markets, which can be a barrier for consumers and exporters.

2.2.3 TBTs – Technical Barriers to Trade

Technical trade barriers, which are regulations controlling the manufacture, certification, labelling, packaging, and compliance of commodities, may hamper international trade. These rules control consumers by guaranteeing quality, product safety, and compliance, but they can also present thoughtful hindrances for companies that expand the international market.

Technical specifications and manufacturing standards: When a product is marketed, we must consider product condition requirements such as technical specifications and manufacturing standards. Further, when we consider manufacturing processes, materials, or quality assurance standards are important, because they depend on the nation and the weight of quality and safety of consumers. Requirements vary from country to country for

the same product. This makes international trade more challenging. The business usually must change its production processes to achieve this specific standard, which will increase costs and delays (Onkvisit, and Shaw, 2004, pp. 410–412).

Requirements for Certification and Compliance: Two further important aspects of TBTs are the standards for certification and compliance. Before permitting the sale of imported goods, several countries ensure they meet their technical criteria. This usually necessitates extensive testing, documentation, and inspection procedures, which are costly and time-consuming. Getting the necessary certifications is costly and time-consuming from a business perspective; this is usually an issue for many organizations, especially when different countries have different standards (Onkvisit, and Shaw, 2004, pp. 398–410).

Labelling and Packaging Rules: The great significance of TBTs is labelling and packaging regulations. Most nations have laws governing the ingredient listing, warnings, and recyclability information that must be on product labels and packaging. Due to the frequently complex standards, it may be difficult for businesses to create packaging that satisfies the needs of diverse customers in different nations. Furthermore, packaging or branding laws may force companies to redesign more frequently, which, according to this study, leads to higher costs and worse operational efficiency (Onkvisit, and Shaw, 2004, pp. 393–400).

To sum up, guaranteeing quality and safety, certification criteria, production standards, and labelling standards are crucial. However, they provide a significant obstacle for companies engaged in international trade. Businesses must learn to work around restrictions to comply with several standards, which makes international trade more difficult and expensive.

2.2.4 SPS - Sanitary and Phytosanitary

Regulations known as "sanitary and phytosanitary measures" are designed to shield the health and well-being of people, animals, and plants against the dangers associated with importing commodities. Due to the strict criteria imposed on imported goods, these regulations function as non-tariff barriers even if they serve important safety and health goals. SPS procedures typically follow the guidelines for quarantine, health and safety, and the control of specific substances or product additives.

Health and Safety Regulation for Humans, Animals, and Plants: SPS measures are guaranteed by human, animal, plant health, and safety. These consumer regulations are crucial in keeping dangerous goods off the market. Food products must follow strict safety laws on pollutants, additives, and sanitation to defend the public's health. Plant-derived goods and animal feeds must meet similar health requirements to prevent the spread of pests or illnesses. Furthermore, as Onkvisit and Shaw (2004, pp. 402–407) have pointed out, even if these rules are essential, they will become problematic in trade affairs if they are complex and/or very different from those in other nations for exporters to follow.

The other most important SPS measures are quarantine requirements, particularly concerning plants, animals, and agricultural goods: The regulations will stop illnesses, alien animals, and pests from entering the area and harming natural ecosystems (Onkvisit & Shaw, 2004, pp. 328–331). Before entering the nation, goods that may pose these risks, such as fruits, vegetables, or livestock, are typically inspected under quarantine. The process can take a long time, even if the product is certified or the processes that prove it is free of disease. Firms thus need to spend time and resources to attain these standards, which can result in higher costs and longer shipment delays.

Limitations on Specific Chemicals or Additives: Sanitary and Phytosanitary (SPS) regulations limit certain chemicals and additives in food products, cosmetics, and medicine that are in use in most countries (Onkvisit & Shaw, 2004, pp. 313–315). While many of the laws protect customers from harmful drugs, international vendors may have difficulty complying with them. A product that contains approved ingredients and is even encouraged in one

country may be strictly regulated or outright banned in another, compelling exporters to modify their goods or risk exclusion from the market. Discrepancies in chemical regulations can significantly restrict market access and impede international trade.

While SPS regulations are crucial for public health and environmental protection, they have also created significant trade barriers. Companies must navigate this complex and dynamic regulatory environment, which raises business costs and slows down product distribution to customers. As more nations enact distinctive laws to safeguard their citizens, it becomes increasingly important for businesses to be aware of and adjust to these developments to maintain market access.

2.3 Trade Relations Between Finland and Asia

Over the past decade, trade between Finland and Asia has enhanced steadily, and Asian countries have provided a considerable proportion of the products imported into Finland. For example, in 2022, the Finnish Customs Authority discovered that the main imports from China, India, and Thailand are spices, packaged meals, and other consumables. However, importers face several challenges due to regulatory gaps between Finland and Asian nations.

Finnish importers are heavily affected by the demanding food safety (SPS) and packaging laws (TBTs) of the European Union, such as the General Food Law (Regulation (EC) No 178/2002) (European Parliament and Council of the European Union, n.d.). For startups, keeping with these regulations frequently necessitates changing items to satisfy European standards, which can be expensive and time-consuming (ASEAN, 2022).

2.4 Influence of NTBs on SMEs

Most firms are small and, therefore, significantly affected because they lack the resources to manage the complexity of the trade requirements. According to Baldwin and Wyplosz (2022), NTBs enhance operating expenses, reduce profit margins, and restrict the range of goods customers can choose from.

For example, product testing or certification could delay shipments and enhance storage expenses. According to Beghin & Bureau (2002), smaller importers find it more challenging to adhere to disparate standards when comparing nations because they cannot understand them.

2.5 Case Studies on NTBs and Import Challenges

The most effective way to see how businesses cope with NTBs is through case studies. For example, Gereffi et al. (2005) reported research in which a small importer of Asian spices could get around regulatory barriers by working closely with the appropriate local authorities and investing in improved testing equipment. Even if successful, these solutions can be much out of the price range of most small businesses.

Another example is Jouanjean's (2011, pp. 18–21) research on standards and imports of horticultural products to the European Union. This study found that many small-scale manufacturers relied on outside vendors or trade groups to help them cope with regulations. While earnings may decrease, the partnerships ensure cost reductions and enhance compliance.

3 RESEARCH METHODOLOGY

3.1 Research Approach and Design

The study will use a mixed-methods approach with quantitative and qualitative analysis. In the case study, the impact of non-tariff barriers on sales, operations strategies and customer satisfaction of Asian SMEs in Finland has been explicitly considered through the lens of an Asian supermarket in Tampere. The study investigates the strategy followed by such SMEs, trade patterns, and their adaptive mechanisms. The outcome delivers evidence concerning how NTB barriers affect the conduct of SMEs.

Moreover, qualitative analysis poses non-tariff barrier challenges for grocery store operations and sales behaviour, while quantitative analysis aids in understanding buyer behaviour and is easier to grasp. The author's approach guarantees quantifiable results rich in context, offering actionable information for the thesis and making valuable suggestions for SMEs.

In addition, a quantitative study can provide deeper insights into customer behaviours and perceptions of shopping activities, especially their feedback on product availability, pricing, and quality. This approach helps us understand how non-tariff barriers (NTBs) influence customer reactions and shopping patterns. This study seeks to reveal practical and nuanced insights into non-tariff barriers (NTBs) challenges. It aims to thoroughly understand customer sentiments and behaviours often overlooked by examining detailed customer feedback.

Finally, this design makes exploring the deeper patterns, motivations, and meanings behind the observed events easier while offering flexibility to adjust to the research situation and participants. The fact that a real-life occurrence is being examined in-depth and context-specifically highlights the suitability of the case study method used in this study. Its objective is to investigate a single supermarket in Tampere and consider several contextual factors that affect its operations, customers, and business strategies. The case study design creates a thorough picture of the business environment by documenting interactions and situations that are not visible using other approaches.

3.2 Case Study Selection: The Grocery Shop in Tampere

Selecting a specific Tampere grocery store significantly impacts the analysis's depth. In southern Finland, Tampere is the most dynamic city, with a diverse population, which has paved the way for a study on the grocery store environment.

The study is being conducted in Tampere based on several grounds. It is a blooming city with a mix of residential and commercial crowds and high tourist attractions. This has opened avenues for creating versatile purchase habits since they cater to different people with a wide range of lifestyles, specifically people with diverse demographics. In the decision-making process, key elements considered were the business strategy or the vision of the business, customer service, and community collaborations. The store has been taken as a case study to explore independent small businesses operating in comparable markets. Finally, it is a microcosm for studying broader patterns in the Finnish retail sector.

3.3 Data Collection Methods

3.3.1 Interviews

Interviews are the primary technique for collecting data in this study (Bryman, 2016, p.10). They are the leading way to explore further the unique experiences, opinions, and perspectives of those who interact with the store. Interview subjects will include store owner and two procurement staff members.

According to appendix A: semi-structured interviews allow the participants to freely express their ideas while allowing the surveyor to extract more detailed responses regarding facts about the grocery store's operations.

The interview questionnaire was developed to cover five main areas.

- **General Information:** understanding the nature of imported products, main supplier countries, and supply volume.
- **Import operations obstacles:** Identifying obstacles in the import process, customer delays, and certification requirement.
- **Non- Tariff barriers (NTBs):** Examining the impact of NTBs, such as supply chain disruptions, labelling requirements, and additional cost.
- **Mitigation Strategies:** Identifying how businesses navigate NTB-related challenges and compliance measures.
- **Future Outlook:** Evaluating expectations regarding NTB impacts and chosen policy changes to improve trade conditions.

Interview Questionnaire:

General Information:

- a. Which main products do you import from Asian Countries?
- b. Which countries do you usually import from?
- c. What is the frequency and volume of imported goods?

Import operations obstacles:

- a. What are the main obstacles you face when importing?
- b. Have you noticed the delays in customer procedure? If you said yes, what are the common delays and problems?
- c. Are any specific regulations and certification requirements directly impacting the import process? (Eg- standards of labelling process, food safety procedure, etc..)
- d. Have you met any portions (quotas) or licensing restrictions for specific product ranges? If yes, how do those problems affect your operations?

Non- Tariff barriers (NTBs):

- a. Which non-tariff barriers (NTBs) have you determined to be significant problems in your import operations?
- b. How do NTBs, such as additional costs, delays, and sales, affect your financial performance?
- c. How have these NTBs affected your supply chain's operations? They include food spoilage, the re-labelling process requirement, etc.

Mitigation Strategies:

- a. How do you overcome NTB-related challenges?
- b. How do you handle connections with suppliers to reduce the effects of NTBs?
- c. During the customer compliance process, what is the impact of technology?
- d. Have you practiced or follow-up any sustainability practices to comply with Finnish law?

Future Outlook:

- a. What impact do you anticipate NTB will have on the company?
- b. What changes would you like to see in government policies concerning the regulation of imports?

3.3.2 Customer evaluation online survey

Under the quantitative survey, customer feedback was gathered through a structured online survey distributed to the Asian community in Tampere via online flat forms like WhatsApp groups and Facebook social media groups. Survey Monkey offers user-friendly accessibility

for researchers and participants alike. The survey started on January 12, 2025, and there were 121 respondents. According to appendix C: the survey comprises

- General information
- Customer satisfaction with product quality, variety, and price.
- Preference and suggestions

Using open-ended questions and a combination of rating scales enables detailed insights into customer preferences and behaviour among NTB restriction outcomes.

3.3.3 Observation

Observation is one of the most valuable ways to extract correct and pure information. It allows the surveyor to gather real-life interactions and behaviours. Observational data can uncover personnel interactions and reveal customer behaviour. The study will observe consumers' buying behaviours, store layout, customer services, and stock availability in several time frames.

3.3.4 Secondary Data

Secondary data will supplement the primary data from observations, interviews, and Google forms. Secondary data include government trade regulations reports, Sales details, customer reviews, and market research reports from the grocery store or associated industry sources. In addition to providing background information about the broader retail industry in Tampere and Finland, the secondary data will be utilized to validate or compare findings from the primary data.

Secondary data will help us recognize the competitive dynamics, economic considerations, and overall market trends that could affect the grocery store's operations. This data will be examined with the original data to develop a thorough sketch of the store's operations, tactics, and difficulties.

3.4 Data Analysis Techniques

The data analysis will involve a mixed method. It will include qualitative and quantitative methods, depending on the data. Interviews and observations go with qualitative analysis. Thematic analysis will be employed for it. Thematic analysis identifies, analyses, and reports themes in qualitative data. The process involves transcribing the interviews, reading through the data, and coding in recurring themes, concepts, and patterns. These ideas will be examined in the context of the study questions (Creswell & Creswell, 2018).

Comparatively, descriptive statistics will be employed for quantitative data that emerge (e.g., customer feedback) to provide a quantitative backdrop to the qualitative findings.

The combination of these methods (Mixed method) will help create a multifaceted understanding of the research topic.

4 FINDINGS AND ANALYSIS

4.1 Overview of the Grocery Shop's Import Operations

According to the study details, the grocery shop under research in Tampere operates as a medium-sized retail outlet that imports products from international suppliers, which makes up 90% of the Asian market.

The import operations mainly focus on Asian products, including spices, packaged foods, beverages, perishable foods, seafood, and household items. Products are mainly sourced from non-EU countries.

The grocery shop import process is managed through partnerships with local distributors, partnerships with international distributors, and direct imports from suppliers. Typically, the shop imports products from Germany via international partnerships and direct import countries like Sri Lanka, India, Uganda, Thailand, and Vietnam. Moreover, the shop imports products in bulk, which are stocked for sale. The shops also utilize a mixed approach, such as sea freight for long-distance imports, air freight for emergencies, and short-distance imports. Likewise, they use road transport for local deliveries (European Commission, n.d.-c).

Procurement plays a vital role in terms of business operation, this handles the regulatory frameworks which include documentation, obtaining and renewing import licenses, certifications relating to products, labelling, adhering to EU standards, managing supplier relationships, negotiation with suppliers, and timely delivery of goods. Further, they are responsible for adhering to the Finnish food authority's quality standards before the product is delivered to the customer (Finnish Food Authority, n.d.-a).

4.2 Identification of Non-Tariff Barriers Encountered

In an interview with the Asian grocery shop's management and procurement staff, the surveyor identified several NTBs that critically challenge their operations, import activities, and customer behaviours.

4.2.1 Customer procedures and documentation administration

One of the next significant barriers is the complexity of customs regulation procedures. Despite Finland being a member of the European Union, grocery stores import most of the products from non-EU countries directly. This necessitates adherence to additional documentation and regulations (European Commission, n.d.-a,-c,-d; Finnish Customs, n.d.-b & World Trade Organization, n.d.-c). Outline special guidelines, such as certificates of origin, health and safety certificates, and compliance with EU regulations for food products. In most cases, delays in processing paperwork disrupt the importation process, mainly when the customs document is either incomplete or necessitates further verification.

4.2.2 Technical Barriers to Trade (TBT)

Technical regulations and standards for imported goods, mainly foods and beverages, were recognized as significant NTBs. The grocery store faced challenges ensuring that products were according to EU standards for labelling, packaging, and food safety. For instance, under local regulations, each product must be relabelled with all ingredients' names, expiration dates, and manufacturing dates in Finnish. This adds to the cost and time involved and creates problems when importing goods. Because most items, the relabelling process is not easy process. They struggle to enter varsity ingredients into the Finnish language.

4.2.3 Sanitary and Phytosanitary Measures (SPS)

Products, including perishable foods like fresh products and spices, are subject to strict food safety inspections, which lead to rejection or delay (Finnish Food Authority, n.d.-d).

4.2.4 Regulations of Environmental and Sustainability

Non-tariff barriers related to environmental and sustainability issues are becoming increasingly significant within the food-related sector. The Finnish government is enforcing strict regulations regarding the carbon footprint of imported goods and the sustainable practices associated with the products (European Commission, n.d-b). Complying with these standards has made non-EU supplies struggle with their import shipments, causing massive delays and cancellations, resulting in huge losses.

4.2.5 Quotas and Licensing Requirements.

Certain product categories, like specific food items, are subject to import quotas and different licensing requirements. These quotas restrict the quantity of specific products that may be imported into Finland. Annually, this results in supply shortages or enhanced prices. The grocery shop states that quotas and extra licensing requirements miss opportunities in demanding products, and many lose prominent customers (Finnish Customs, n.d.-d; Finnish Food Authority, n.d.-b; International Trade Administration, n.d.).

4.3 Impacts of NTBs on Business

According to the qualitative interview and quantitative analysis, the study identified that non-tariff barriers significantly impact grocery shops' day-to-day business operations, finances, supply chain processes, and even customer satisfaction and buying patterns. The researcher explored the various dimensions of these impacts.

4.3.1 Impact of Finance

According to their financial statistics, the study identified that the grocery shop has experienced multiple financial challenges due to NTBs. An increase in cost is the most prominent financial impact. Meeting customer requirements, labelling technical standards, repacking regulations, sample checking regulations according to stock, and stock clearance issues due to documents or testing reports often result in high operation costs. The delayed shipment may also need to be repacked due to the holdup, which increases the extra burden on the business. Moreover, additional hold-ups will lead to spoiling perishable foods and the loss.

Secondly, in some instances, they must bear extra transportation costs due to the inefficiency of the importing procedure. In some instances, the importer must bear financial losses due to temperature control issues, safety issues, packaging issues, such as inadequate or improper packaging, and regulatory issues. Due to the above-mentioned reasons, the consignments would have to be returned, repacked or disposed of. If a product is stuck in customs clearance, the perishable items in the consignments will not be tradable due to spoiling or expiring. This would lead the customer to bear the freight charges without receiving a tradable consignment.

Additionally, the imposing threshold on import quantities of different products influences the company from different perspectives. Inadequate stock in a bestselling, demanding product leads to loss of loyal customers, and sometimes, this could cause them to spend much on freight due to the higher number of shipments to be made to obtain the required stock.

Noncompliance with sustainability and environmental regulations leads to monetary penalties and financial burdens on businesses.

4.3.2 Impact of Operations

From an operational viewpoint, the non-tariff barrier resulted in sensitive complexity in the shops' supply chain management

The control obstacle related to customs, essential for supplementary and frequent regulation alteration and modifications, requires allocating additional resources to effectively manage the import process (Finnish Customs, n.d.-f).

The shop's responsible staff always ensure that all documents are accurate and up to Finnish EU standards.

“Yes, Delays can happen quite often, particularly when goods come from outside the EU. Some unusual culprits for these delays are incomplete documentation, product mislabelling, or just having to wait in a busy customs line. Plus if products need food safety inspections, they might be held up for a longer than usual.” “Absolutely, it's important for us to meet the EU food safety standards, which include essential certifications like the Health Certificate for imported food products. Also, our products should follow specific labelling standards, particularly regarding allergen warnings and nutritional information, as these can differ on the country of origin.”

Additionally, the business experiences operational delays when merchandise is delayed due to delayed customs procedures or technical difficulties with importation. For example, perishables may approach their expiration dates if delivery is delayed before being placed on store shelves. They must renegotiate with suppliers and account for this level of product loss.

Finally, the re-labelling procedure will also be affected. Sales will be lost, and merchants' and marketers' reputations will be severely damaged.

4.3.3 Impact of Customer Satisfaction

The study highlights several important trends regarding customer satisfaction among SMEs

Figure 03:

According to Figure 3, approximately 50% of respondents visit the Asian market monthly, while 40% do so weekly. Additionally, 7% of fewer people visit rarely. Nearly 90% of individuals visit Asian markets. Frequent visits may also indicate the importance of Asian markets in meeting consumers' demands for unique and cultural experiences and products.

02- How frequently do you visit the Asian markets

121 responses

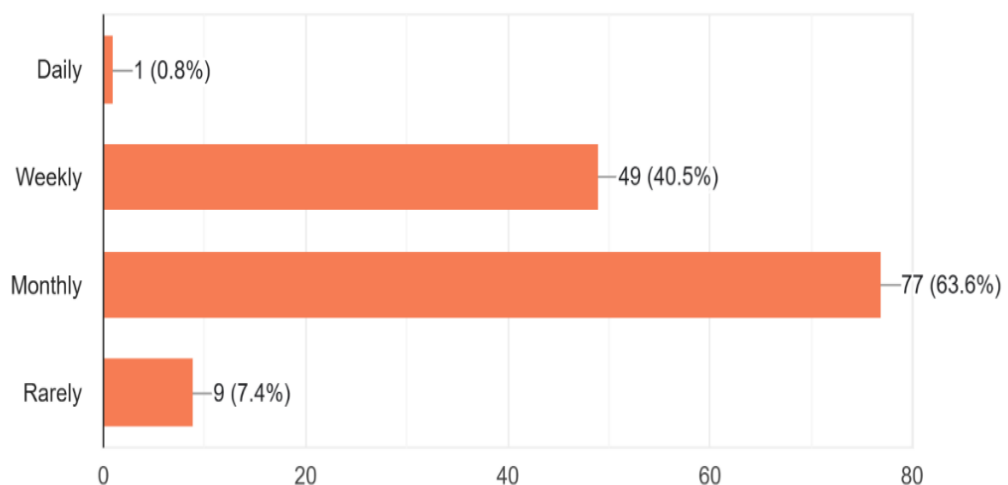


Figure 3. How frequently do you visit the Asian markets (n=121).

Figure 04:

According to Figure 4, While shoppers buy spices and groceries at Asian markets,95% mainly go there for unique Asian food products. Studies indicate that ethnic food markets appeal to consumers looking for authenticity and distinct ingredients absent in typical super-markets.

03- What is your purpose for visiting the Asian markets ?

121 responses

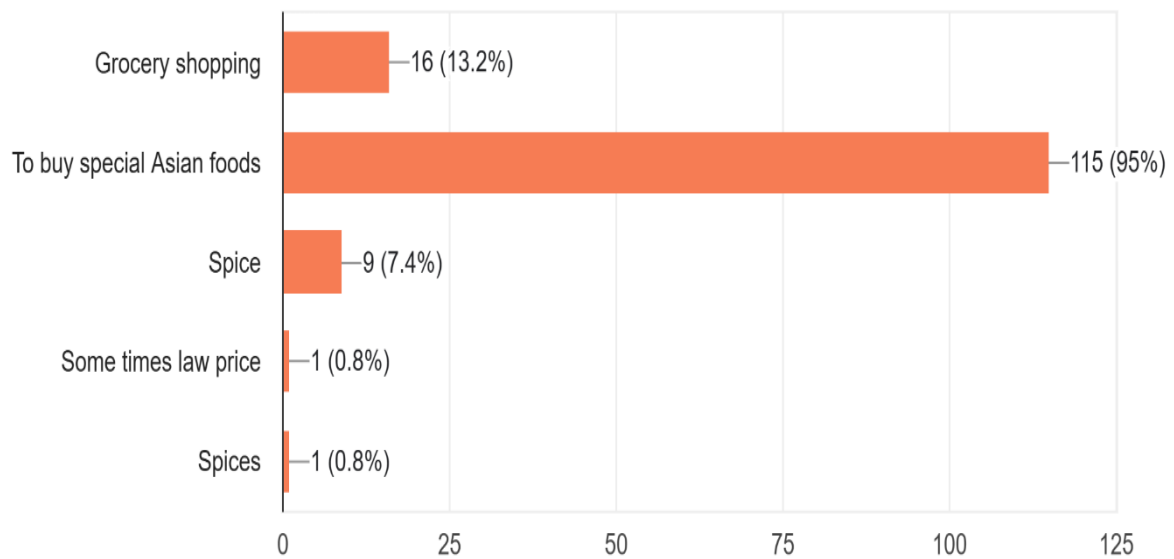


Figure 4. What is your purpose for visiting the Asian markets? (n=121).

Figure 05 & Table 01:

Figures 5 and Table 1 illustrate customer satisfaction levels with product quality, pricing, and variety at an Asian grocery store in Tampere. 53% of respondents were dissatisfied with the quality and price, while 8% were very satisfied. The Expectation-Disconfirmation Theory (EDT) explains customer satisfaction, suggesting that satisfaction arises when customer expectations are met or surpassed (Oliver,1980). Concerns about price and quality indicate a notable difference between expectations and experience.

In the perceived value Theory (Zeithaml, 1998), customers assess a product's value by comparing its perceived quality to its cost. The high dissatisfaction with pricing in Figure 5 and Table 01 may indicate that customers do not believe the product quality justifies the cost, leading to dissatisfaction.

Table 1. Satisfaction factor Under Product variety, quality, and price (n=121).

Satisfaction factor	1= Very dissatisfied	2= Dissatisfied	3= Natural	4=Satisfied	5= Very satisfied	Total Responses (n)
Product Variety	3%	52%	18%	17%	9%	121
Product Quality	3%	53%	18%	17%	8%	120
Product Price	53%	17%	18%	8%	3%	120

Figure 05:

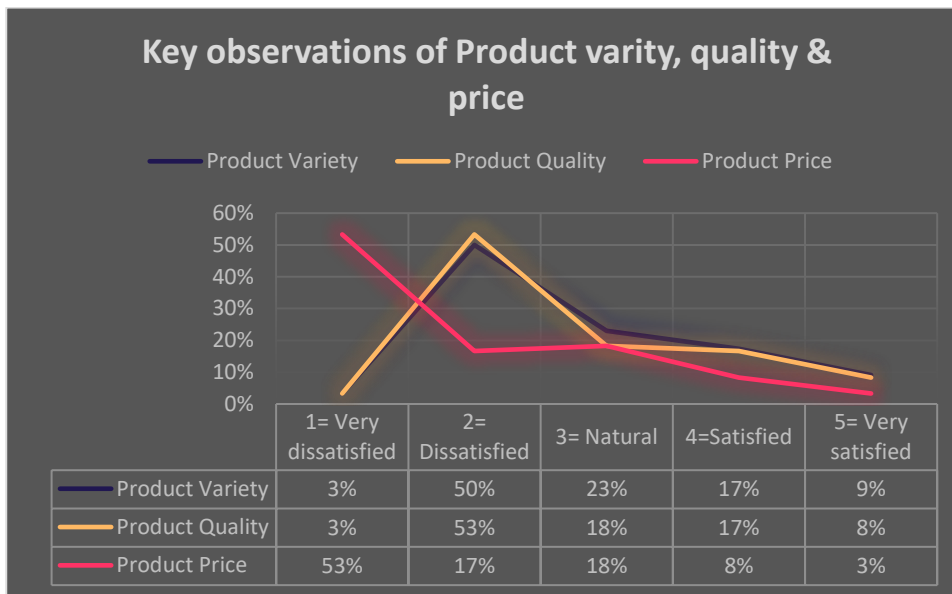


Figure 5. Key observations of product variety, quality, and price (n=121).

Figure 06:

Figure 6 illustrates availability of preferred products. 72.7% of respondents indicated that preferred products were sometimes available. While 23.1% reported that such products were often available. Other 5% of respondents indicated that rarely available and always available. This suggests a significantly present customer dissatisfaction and missed sales opportunities.

05- How would you rate the availability of your preferred products?

121 responses

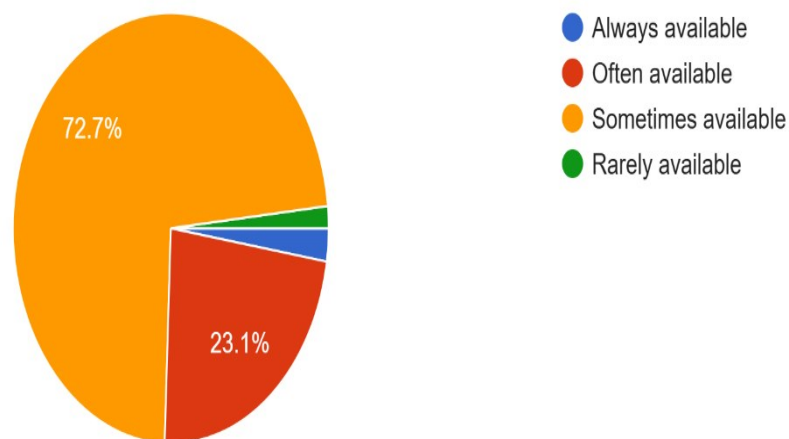


Figure 6. How would you rate the availability of your preferred products? (n=121).

Figure 7:

Figure 7 presents customers' perceptions regarding store pricing compared to other markets. 72% of respondents indicated that prices are expensive. While only 20% find them at an average level, 10% consider them competitive.

06- How do you feel about the Asian market's price compared to other markets

121 responses

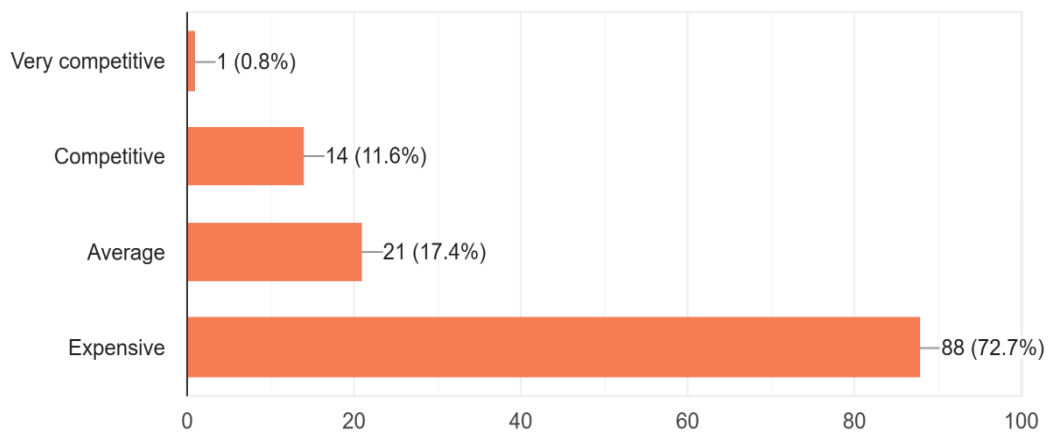


Figure 7. How do you feel about the Asian market's price compared to other markets (n=121).

4.4 Strategies Used to Mitigate NTB Challenges

- **Focusing on new inventory during importing:** When purchasing stock, focus on the manufacture date of the products. This would help immensely in reducing the waste caused by spoiling and help deliver high-quality products to the customers, which would help the business in long-term survival.
- **To reduce risk, import via trusted partners:** Importing via trusted partners helps mitigate the risk associated with import in many ways. It ensures the timely delivery of products with high quality standards. Further, it helps to be in line with regulatory requirements, which would help the business eliminate unnecessary penalties and reasoning. Thus, this helps enhance efficiency while reducing the associated risks.

5 CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

The study's findings highlight that non-tariff barriers (NTBs) significantly impact the grocery shops' import operations, financial stability, and customer satisfaction of Finnish SMEs operating Asian grocery shops in Tampere. Using a mixed methods approach that integrated qualitative analysis, interviews with thematic analysis, quantitative surveys, and secondary data, we identified key NTB challenges, including customs procedures, technical trade barriers (TBTs), sanitary and phytosanitary (SPS) measures, and environmental regulations. These barriers increase operational costs, supply chain inefficiencies, and customer dissatisfaction.

One primary concern regarding importing goods from non-EU countries into EU countries is the difficulty complying with EU regulations. This includes immense paperwork, which would lead to higher labour costs, delays in consignments resulting in stock shortages, dissatisfied customers, an impact on the business's working capital requirement, and a delay in the cash flow cycle, which would finally hurt the business's profit.

Findings clearly show that non-tariff barriers have a greater impact on customer perception and purchasing habits. As the expectation-disconfirmation Theory (Oliver, 1980) outlines, customer satisfaction relies on the correspondence between expectations and real experiences.

Additionally, the result of this study not only aligns with but also enhances the existing literature on the effects of NTBs on import operations. Various studies have pointed out that NTBs, like customs procedures, technical barriers, and regulatory standards, pose considerable challenges for business, especially within the businesses and food and retail industries (Bandwin & Evenett, 2009; Gruszczynski, 2015). Also, the study results show that non-tariff Barriers (NTBs) cause higher operational costs, delays, and supply chain disruptions,

aligning with existing literature. That describes businesses' elaborate regulatory challenges when importing goods from non-EU countries (Meunier, 2013).

5.2 Practical Recommendations for Policy and Business

For Policy:

- **Streamlined customs procedure:** Switching to digital documentation and customs procedures can minimize delays and simplify administrative tasks (World Bank, 2022.)
- **Uniform Labelling Requirements:** Aligning labelling standards between the EU and Asian markets would reduce re-labelling requirements and decrease compliance costs. It would also introduce easy methods for the re-labelling process, especially in SME sectors.
- **Adaptable Import quotas:** Modifying import quotas in response to changes in market demand can help prevent supply shortages and increase prices (Finnish Customs, 2023).
- **Supporting small and Medium Enterprises (SME) Trade Facilitation:** Tailored trade facilitation programs for SMEs can, after technical aid and financial backing, tackle NTB-related challenges (OECD,2021).

For Business:

- **The supplier is responsible for the labelling process:** The grocery store ensures that its suppliers adhere to labelling requirements to comply with Finnish and EU regulations. This strategy lowers or eliminates the re-labelling process when suppliers arrive in Finland, lowering delays, cost, and compliance risks.
- **Handing Over Sub-Burdened Experiences to Customers:** When unexpected import delays and extra costs occur because of NTBs, notify customers by the company. This strategy helps keep customer trust.

- **Focus on investing in compliance Tools:** The digitalization in the business world has made it easy for all businesses, ranging from small individual businesses to large corporations, to monitor and handle all the customs-related matters, more importantly, the customs documentation and handling payments regarding customs clearance. This helps reduce the risks associated with compliance and delays, leading to higher demurrage charges and penalties. Hence, small businesses should also take measures to invest in technology.

- **Eco-Friendly Packaging Practices:** The suppliers are being asked to implement a methodology in line with the EU sustainability regulations. This mainly pays attention to eco-friendly packaging, which attracts environmentally friendly customers to buy the products and also helps comply with the regulatory requirements.

- **Develop Robust Supplier Relationships:** Building solid and transparent supplier relationships is essential. Companies must prioritize suppliers knowledgeable about Finnish regulations, which will aid in compliance with all required standards.

- **Diversification of supply chains:** Supply chains embedded with different suppliers from various regions can reduce risks (Gereffi et al., 2005).

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APPENDICES

Appendix A: Interview Questionnaire

02-General Information:

- a. Which main products do you import from Asian Countries?
- b. Which countries do you usually import from?
- c. What is the frequency and volume of imported goods?

03-Import operations obstacles:

- a. What are the main obstacles you face when importing?
- b. Have you noticed the delays in customer procedure? If you said yes, what are the common delays and problems?
- c. Are any specific regulations and certification requirements directly impacting the import process? (Eg- standards of labelling process, food safety procedure, etc..)
- d. Have you met any portions (quotas) or licensing restrictions for specific product ranges? If yes, how do those problems affect your operations?

04-Non- Tariff barriers (NTBs):

- a. Which non-tariff barriers (NTBs) have you determined to be significant problems in your import operations?
- b. How do NTBs, such as additional costs, delays, and sales, affect your financial performance?
- c. How have these NTBs affected your supply chain's operations? They include food spoilage, the re-labelling process requirement, etc.

05-Mitigation Strategies:

- a. How do you overcome NTB-related challenges?
- b. How do you handle connections with suppliers to reduce the effects of NTBs?
- c. During the customer compliance process, what is the impact of technology?

- d. Have you practiced or follow-up any sustainability practices to comply with Finnish law?

06-Future Outlook:

- a. What impact do you anticipate NTB will have on the company?
- b. What changes would you like to see in government policies concerning the regulation of imports?

Appendix B: Declaration of Research

Participant's Name: _____

Signature: _____

Date: _____

Declaration of Research:

I verify that I have explained the study's aim and the terms of participation to the interviewee, and I will ensure their confidentiality throughout the research process.

Researcher's Name: _____

Signature: _____

Date: _____

Appendix C: Customer Satisfaction Survey questionnaire

Customer satisfaction survey among Asian food shop

Section 01- General Information

01-What is your age group

- a. Below 18
- b. 19 – 24
- c. 25 – 34
- d. 35 – 44
- e. 45 – 54
- f. 55 above

02-How frequently do you visit the Asian market?

- a. Daily
- b. Weekly
- c. Monthly
- d. Rarely

03-What is your purpose for visiting the Asian market?

- a. Grocery shopping
- b. To buy special Asian foods
- c. Other

Section 02- Customer satisfaction

04-How satisfied are you with the following aspects of the Asian market

- Rate 1 to 5
- 1= Very dissatisfied
- 2= Dissatisfied
- 3= Natural
- 4=Satisfied
- 5= Very satisfied

- a. Product variety of the Asian market 1,2,3,4,5,
- b. Product Quality of the Asian market 1,2,3,4,5
- c. Product price of the Asian market 1,2,3,4,5

05-How would you rate the availability of your preferred products?

- a. Always available
- b. Often available
- c. Sometimes available
- d. Rarely available

Section 03- Preferences and Suggestions

06-How do you feel about the Asian market's price compared to other markets

- a. Very competitive
- b. Competitive
- c. Average
- d. Expensive