Market Research Towards Determination of Business Plan Feasibility

Case: Big Lix Food Concessions

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ABSTRACT


The case company in this Thesis is Big Lix Food Concessions which is a family owned and run multi-faceted restaurant business, located in Woodstock, Ontario, Canada. The objectives of this thesis are to identify satisfaction levels, behaviours and desires of restaurant customers in Tornio and to gain an understanding of Tornio as a business region and the entrepreneurial process in Finland.

The methods of the work were a quantitative survey paired with a qualitative interview. Questionnaires were formulated and distributed to five restaurants in Tornio. An interview was conducted with the local business advisor aimed towards gaining perspective on the Tornio area as a business region and the processes of establishing a business in Finland. The theoretical background was sourced to support the data collected.

The survey revealed that customers in Tornio are generally satisfied with the variety of restaurant offerings in Tornio however, are expressing a desire for the development of a steak house style restaurant in the area. The collection and analysis of the quantitative data yielded the result that Tornio is a favourable region for establishing a new business.

As a conclusion, developing a business plan for Big Lix in Tornio is feasible and further research should be conducted towards developing a concrete business plan.

Keywords: Restaurant, market research, purchasing behavior, customer survey, situational analysis
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INTRODUCTION

This chapter begins with a description of the motivation and background of this work. Following this description is an overview of the case company around which this Thesis is structured. The research objectives and questions are then defined and lastly, the stages of the work are narrowed down.

1.1 Motivation and Background

When establishing a research focus for this thesis work, the aim was to conduct research in which the findings could be utilized practically by myself, in the Tornio region. My father established a business in Canada called Big Lix Food Concessions where I have worked for many years. The aim of this work is to determine the feasibility for the Big Lix business idea in Tornio. I also completed my practical training period at Big Lix, and during this time, I developed an interest not only in carrying on the family business and in the food industry, but in entrepreneurial activity in general.

Further motivation for this work stems from my own desire to have a career in the Tornio area after my studies. If my research in this work shows that the Big Lix Food Concessions business could be feasible and potentially profitable in Tornio, it would fulfil two personal goals. The first goal is to carry on the family business. My second goal is to have a career as a self-employed entrepreneur.

From the company’s perspective, this work will provide a possible opportunity of entering a new market and continuing the family business into a second generation. Mr. Chwieniuk highly values entrepreneurial activity and hopes that this work will inspire entrepreneurial activity, especially in the form of small, family based ventures.
1.2 Case Company Overview

The case company involved in this research project is Big Lix Food Concessions. Big Lix Food Concessions (hereinafter Big Lix) is located in Woodstock, Ontario, Canada, and was established in 1991 by Jim Chwieniuk and a silent partner Rick Seymour. Their mission was to offer the public high quality and tasty food items while generating profit. The initial venture was a small ice cream parlour located in the city centre area that served several schools, downtown offices and business, as well as shoppers and tourists. It offered a wide variety of hard ice cream, frozen yogurt, blended ice creams, specialty coffees and drinks. As the business expanded, the demand for mealtime foods, particularly from office workers and high school students increased. A lunch menu was then introduced serving soups, fresh sandwiches and salads. Business continued to thrive, and by 1993, the original venue was no longer efficient. A location was required that offered a larger kitchen and a dining area suited for far more customers. At this time, Mr. Chwieniuk bought out the silent partner, Mr. Seymour.

In 1994, Mr. Chwieniuk relocated the business to the shopping mall in Woodstock. The new location offered a large industrial kitchen and a large dining area. The original products were still offered while the menu expanded including various a la carte items, hot foods and a dinner menu. With the increased kitchen space, catering services were made possible, and Big Lix began to offer catering for weddings, parties and company functions. The shopping mall closed in 1995, as it was relocating to a newly developed area of the town therefore, the restaurant closed as well at this point.

While running the Big Lix restaurant in the shopping mall, Mr. Chwieniuk looked for a business opportunity that would allow him to offer a mobile food service in a high traffic shopping district. It would offer quick and delicious fast food including hamburgers, sausage on a bun and hot dogs. He proposed the idea to the local Canadian Tire owner and in 1994 the Big Lix sausage cart was established. To set this cart apart from the others, Mr. Chwieniuk developed a condiment buffet that far surpassed others and offered fried onions and warm sauerkraut. He also had the sausages made with a personal recipe he developed, to ensure the cart was offering an original and unique product. Word spread and an almost
cult-like fan base developed for the sausages in particular. The cart is still in operation today being one of the most profitable and consistent branches of the Big Lix business. The products offered have varied slightly over the years but the main changes have been physical upgrades to the cart itself allowing for year-round operation.

Another business opportunity presented itself in 2000. Within Southside Park, Woodstock, a food concession stand lay vacant for many years. It required renovation and included no equipment. However, throughout the years, Mr. Chwieniuk acquired a wealth of commercial food equipment and saw the potential of this food booth to be operational for service in the summer months as well as serve as a prep kitchen for catering orders. As the building is owned by the city of Woodstock, a series of proposals were made and by the summer season of 2002, the Big Lix food booth was opened. Due to a decrease in the number of park visitors, Mr. Chwieniuk closed this branch in the fall of 2011.

In June 2009, I began my practical training at Big Lix, where I acted as operational manager. All tasks involved in the operation of the business became my responsibility, from employee management, inventory and supply orders to event coordination and accounting. During this time, Mr. Chwieniuk took a backseat supervisory role and passed the leadership role onto myself.

Currently, the catering branch is expanding, particularly for weddings, and the Canadian Tire sausage cart continues to prove to be a successful venture.

1.3 Research Objectives and Questions

The objective of this thesis is to conduct a market research towards building an opinion on the feasibility of the business idea of a Big Lix in Tornio. This Thesis will focus on assessing the current restaurant market in Tornio, determining the entrepreneurial process of a foreign restaurant owner in Finland, and analyze the results to determine whether a feasible business plan for Big Lix Food Concessions can be developed in Tornio.
To gather data relevant for the analysis, three research questions have been developed. In order to determine the current condition of the restaurant market in Tornio, the satisfaction, desires, needs and behaviours of customers must be examined. Customers’ satisfaction regarding variety of offerings, price and opinion of quality will be examined for the purpose of analysing the business idea feasibility and potential profitability.

What are the satisfaction levels among restaurant customers, with regards to the variety of restaurant offerings in Tornio?

Which restaurant genre is desired most by restaurant customers for development in Tornio?

What is the potential feasibility of the Big Lix business idea in Tornio?

The first question deals with the opinions and satisfaction levels of restaurant patrons in Tornio. By answering this question, the current condition of the restaurant market in Tornio can be established. The second question is aimed at determining any gaps in the current restaurant offerings as well as identifying the desires of the customer with regards to restaurant offering genre or style. Lastly, through an analysis of the interviews and customer surveys, the results will be used to answer the question of whether a feasible business plan could be developed for the business market of Tornio.

This work will not develop a tangible business plan suited to the chosen market of Tornio. The objective of this work is to form an opinion of the feasibility of the business idea of developing a Big Lix in Tornio. Suggestions will be made to the case company Big Lix, with regards to developing a business plan, based on the conclusions of this work.

1.4 Project Stages

This work begins with the formulation and distribution of customer surveys. The aim of these surveys is to determine the current market situation in terms of customer demographics, average customer spending and purchasing behaviour of customers. It is
also geared towards identifying a possible niche market within Tornio as well as to observe customer satisfaction levels. In addition, an interview will be conducted with Kimmo Nurmos, a local business advisor. The aim of this interview is to gain perspectives on legal and financial issues when starting a business in Tornio and to develop and understanding of Tornio as a business region.

This work utilizes the data yielded from the customer surveys and interview, triangulated with literature to complete a situational analysis. This goal of analysis is to understand the current restaurant industry market in Tornio, the functions of an entrepreneur, and the operations necessary in starting a business in Tornio. The results can be applied to forming conclusions about the overall feasibility of a business idea for a Big Lix in Tornio.
2 RESEARCH METHODOLOGY

This chapter begins by describing the research methods utilized in this Thesis, followed by descriptions of the data collection methods. First, the formulation of questionnaires is described followed by a summary of the survey developed for this work. Lastly, quantitative data, and interviews as a data collection technique, are discussed.

2.1 Methods

The research in this Thesis is exploratory in nature. Exploratory research is generally used when the aim of the type of study is to gain understanding, familiarity and insight into a particular subject (Greener 2008).

As the aim of this work is to gain an understanding of customer behaviour in a particular market, the functions of the market, as well as to appreciate operational, legal, and financial feasibility, this method was the most logical choice. Exploratory research also allows for a more flexible and dynamic experimental design than other research methods. Exploratory research does rely however, on secondary resources in the form of field study such as questionnaires, interviews and observations as well as secondary literature. (DJS Research Ltd. 2011.)

The method of this work is both quantitative and qualitative as research methods commonly used in exploratory data such as case study, survey, interview, observation and historical analysis, often yield both types of data. The outcome of this research is a situational analysis that will be considered for developing opinions toward business development.

This work is limited by time. This topic could be increased in scope to potentially lead to the establishment of a new business. For the purpose of this Thesis, only the first step in evaluation the business idea is conducted. Exploratory research is aimed at gaining an understanding, into a particular subject, so the research method also is a limitation. In order
to take this work’s idea of entrepreneurship through to fulfilment, other research methods would need to be implemented.

2.2 Surveys

The quantitative research for this Thesis will be conducted through customer questionnaire surveys. In order to gather relevant data, the researcher must develop the questionnaire to ask the right questions to the right audience. Each questionnaire should be designed with the specific research objectives in mind. According to Aaker, Day, Kumar and Leone (2011), a set of logical guidelines can be followed to develop a good questionnaire. The first step is to plan what to measure. This step can be the most difficult as the researcher needs to use his/her own foresight to ask questions that will yield relevant data. Poor judgment in this step can result in collecting results not relevant to the work. By anticipating the analysis that will be conducted in the work, the researcher can formulate questions with an understanding of how the information will be used. (Aaker et al. 2011.)

When formulating the questions, the degree of freedom given to respondents when answering questions must be decided on. This decision will forecast the type of questions used, either open-ended or close-ended. Close-ended questions have two basic formats; the first asks the respondent to choose an answer from a list of options, and the second uses a rating scale where the respondent is provided with a series of labelled categories which represent a range of responses. (Aaker et al. 2011.) There are several advantages to close-ended questions. They are easier for respondents to answer, which in turn increases motivation for questionnaire completion, and have less potential for error. In comparison with open-ended questions, they require less effort from the interviewer and provide for easier analysis. The largest advantage is the ability for responses to be directly comparable from respondent to respondent. (Aaker et al. 2011.) For these reasons, in the surveys developed for this work, the questions are primarily close-ended.

When designing the questionnaire, the order and wording of the questions as well as the overall layout should be considered. The wording of questions can have a large influence on the respondents’ answers. (Aaker et al. 2011.) The researcher should use simple,
familiar vocabulary and avoid using any words that may have vague meanings. Double-barrelled questions are questions that contain two parts where it is possible for the respondent to agree with one part of the question, however, disagree with the other. These types of questions should be avoided. In addition, the researcher’s opinions should not be expressed in any of the questions as this will result in leading the respondent towards an answer. (Aaker et al. 2011.) The questionnaire should be straight-forward and easily understood by the respondent.

I have utilized the guidelines suggested by Aaker et al. (2011, 275) when designing my questionnaire. The questionnaire consists of close-ended questions. There are five questions where the respondents are asked to choose an answer from a list of options and five questions where respondents are asked to rate their satisfaction of variety of restaurant offerings, quality of food and pricing of offerings using a five point Likert scale. After compiling the questionnaire, I used a small pilot sample of 5 people to test the survey questions for omissions and ambiguity. The survey draft was also sent to Mr. Esa Jauhola for approval. Once I was satisfied with the survey’s design and had made sure the questions would yield relevant results, it was distributed to five restaurants in Tornio with varying offerings. Once the questionnaires were completed, answers were translated into readable tables suitable for analysis.

2.3 Sampling

Sampling is a survey methodology process where a sub-set of individuals is selected in order to study with the purpose of developing inferences of an entire population. Often in research a sample is selected for study, as distributing the survey to an entire population would neither be time nor cost effective. (Israel 2009.) The first step in the sampling process is to determine the target population (Aaker et al. 2011). In this work, we will be using the population of Tornio and Haparanda, as these populations most directly make up the target market. The population of Tornio is 22,525 (Statistic Finland 2012) and Haparanda is approximately 4,855 (Statistiska Centralbyrån 2010). Assuming that children under 15 years of age and adults 65 years of age and older are not acting as paying restaurant patrons, these groups are excluded from the target population. According to
Statistics Finland (2012) the resulting age group makes up 66% of the population, and for the purpose of this research, the same will be assumed for Haparanda. To determine the total target population, the total populations were added together and multiplied by 0.66 as displayed below:

\[ 22,525 + 4,855 = 27,380 \]

For age group 15-64 years of age,
\[ 27,380 \times 0.66 = 18,070.8 \]

It is also assumed that only 65% of this population will be regular restaurant customers. The target population is multiplied by 0.65 as displayed below:

\[ 18,070.8 \times 0.65 = 11,746.02 \]

Therefore, the total target population is approximately 11,746.

The next step in the sampling process is to determine the sample frame. The sample frame includes members from the total target population used to make up the sample. In this work, five restaurants in Tornio each with different genres, i.e. types, and offerings were selected where the questionnaires would be distributed. Included in this group of restaurants was one restaurant offering deli style foods, one offering pizza, one offering Indian food, one offering hamburgers and one offering kebab meals and pizzas. These restaurants were chosen with the aim of developing an un-biased sample frame. By choosing several restaurants all with different food offerings, a wide distribution of the target population can be represented. The sampling method selected for this Thesis was simple random sampling, probabilistic in nature. The reason for this choice was to ensure an un-biased sample and to ensure that each member of the target population had an equal opportunity of participating in the study.

Finally, the sample size was calculated. Often in large target populations, the overall population is not taken into consideration when completing calculations. The sample size rather relies on the confidence level, and the level of precision. (Israel 2009.) The level
precision is the range in which the true value of the population is estimated to occur. It is often expressed in a positive/negative percentage form (ex. ±4%) used to measure the margin of error. In other words, if it was found to be that 60% of respondents responded in the same way to a question, the researcher can be confident that between 56% and 64% of the population would have respond in that same way. The confidence level dictates how certain the researcher can be that the sample accurately represents the population. Most commonly a confidence level of 95% is accepted. (Israel 2009.)

To determine the sample size for this Thesis, a sample size calculator was utilized. It considers the level of confidence, target population size and the level of precision. The target population was determined to be 11,746 and the confidence level of 95% and level of precision of ±5% were accepted. Given these criterion, the sample size was determined to be 372. Due to the proximity to the Swedish border, including Haparanda in the target population and the residence of foreigners in Tornio region, 40 Swedish language and 20 English language questionnaires were also included in the sample.

2.4 Interviews

There exist several qualitative methods used for exploratory purposes. Qualitative data is collected towards understanding of aspects that cannot be directly measured or observed. Past behaviours, feelings and thoughts are examples of such aspects. Qualitative data are used to clarify issues and to increase understanding of issues and phenomena under analysis. The qualitative data collection technique being utilized by this work is individual in-depth interviews with a semi-structured form. The questions were developed prior to the interview to ensure that the interview followed the relevant themes of the work however, still allowing the interviewee possibilities to yield un-expected data. (Aaker et al. 2011.) The quality of interviews is affected by the interviewer’s ability to establish a relaxed atmosphere and relationship with interviewees, to clarify and elaborate on interesting responses and to direct the conversation onto the focus themes. (Aaker et al. 2011.)
This work includes an interview with a local business advisor, to establish legal and financial feasibility of starting a business in Tornio as a foreigner, and to develop an overall understanding of the entrepreneurial process in Tornio.
3 THE CUSTOMER

This beginning of this chapter discusses why the understanding of customer behavior when formulating a marketing strategy is essential. Following the steps of customer decision making process, customer value proposition is discussed. Lastly, measuring customer satisfaction is outlined.

3.1 Understanding Customer Behavior

When developing a marketing strategy, thorough understanding of the customer/potential customer or target population’s behaviours and preferences is essential. Customer buying behaviour can be complicated. It involves how customers make decisions and spend available resources such as money on the consumption of offerings. (Glowa 2001)

Utility is a term used in economics, which refers to the satisfaction a customer receives from consuming an offering. The general rule for customer decision making is that the customer desires to extract the highest level of utility possible, using their available resources. (Glowa 2001) The decision making process can vary largely depending on the purchasing behaviour. Customers often approach small routine purchases such as toilet paper or kitchen foil differently than they would a large purchase such a home appliances or a car. Often these large purchases cause the customer to increase involvement with the offering as external research can be required, in order to minimize purchasing risk. (Glowa 2001.) It can be said that customers will weigh comparisons in any purchase however; the error cost is much lower in small purchases, enabling the decision to be made more freely than it would be when making a large purchase.

As this work is focused on the restaurant industry, this work will elaborate only on the buying behaviour of low-involvement, or small purchases. In a low involvement purchase, customers put a lower level of importance on the decision making process and often make purchasing decisions quickly. Factors such as packaging, branding and price can influence the process of an impulsive decision. If product/service offerings are found to be similar in attributes, the largest motivator for purchase of a low involvement purchase is price.
(Glowa 2001.) This can be further supported in the specified market of Tornio, as according to Mr. Kimmo Nurmos (2012.), customers in Tornio are not willing to pay highly for restaurant offerings. Nurmos explains that when customers are deciding where to eat in Tornio, they know that they can go to any of the “Pizza/Kebab” restaurants and purchase large volumes of food for relatively low prices. Customers in Tornio have been conditioned to pay low prices when eating at a restaurant by the marketing strategies of these businesses.

The following table summarizes the process of customer decision making. As customers will have slightly varying thought process and buying behaviours some or all of the following steps may be used in the decision making process. The type of purchase will also affect the decision making process.

**Table 1. Customer decision making process (Glowa 2001)**
To summarize, when making low-involvement purchases, factors that affect decision making are packaging or delivery, branding and price. In Tornio it has been found that price is a key driver in the decision making process for restaurant customers. When making a purchase based decision, customers engage in a process of identifying need, searching for information, evaluating the comparisons, forming preferences, the decision and finally a post purchase evaluation.

3.2 Customer Value Proposition

"The hardest part about starting a new business in Tornio, is finding the customer.” (Nurmos 2012.) Having a good business plan or product is not simply enough to ensure a successful business venture. (Attard 2011.) A good starting point in any business venture is the customer. By realizing the customers’ wants and needs and matching them with the offering, the customer value proposition can be increased. Customer value proposition refers to the total sum of benefits which the business offers to the customer in return for payment. In other words, what a customer is willing to sacrifice, usually money, in return for the product or service. If a business develops a good value proposition, it will provide to the customer convincing reasons why they should purchase the products and/or services. The value proposition can all serve to differentiate the business from competitors. (Anderson et al. 2006.)

A thorough knowledge of potential customers and the market is the most effective way to develop a good value proposition. Market research can identify the needs and wants of the customer, which can be translated into tangible offerings. (Anderson et al. 2006.) By providing high customer value, a business can benefit from high customer satisfaction resulting in repeated sales and high reputation due to favorable word of mouth.

3.3 Measuring Satisfaction

A customer is satisfied with a product or service if the expectations of the customer are met, or exceeded by the offering. The process of measuring satisfaction involves data collection relevant to determining how satisfied or dissatisfied a customer is with a product
or service. (HM Government 2007.) In this work, a questionnaire based approach to data collection was utilized. Measuring customer satisfaction allows a business to identify key factors or issues which cause the satisfaction, or on the other hand, the dissatisfaction of the customer with the product or service. When satisfaction is understood by the business, resources can be more effectively utilized to improve the customer value proposition. Understanding customer satisfaction can also shed light on external factors which are affecting the business from the perspective of the customer.

By identifying customer dissatisfaction and the reasons behind it, the researcher can uncover unmet customer needs and/or wants. An unmet customer need is also an opportunity for new business development.
4 TORNIO AS A BUSINESS REGION

The purpose of this chapter is to provide familiarity of the Tornio area. It begins with a review of the municipalities of Tornio and Haparanda, moving onto a description of the main industries. The chapter provides an overview of the process that entrepreneurs face when establishing a business in Tornio.

4.1 Description of Tornio and its Industries

Tornio is a town located in northern Finland. The population of Tornio is 22,525. It borders the Swedish town of Haparanda, which has a population of 4,855. Tornio and Haparanda enjoy a “borderless” relationship which results in a very unique region. For the most part, both currencies, Euros and Swedish Kronas, are accepted on both sides of the border. Also, both Swedish, and Finnish languages are spoken. The two municipalities, although separated by a national border, come together acting as one cohesive city.

Tornio is in an industrial region, especially known for its steel and textile production. (Tornion Kaupunki 2011.) Major business development has also recently occurred in the border area the construction of Ikea in Haparanda and Rajalla/På Gränsen shopping center in Tornio. The development of these commercial businesses is beginning to incorporate commercial tourism into Tornio’s overall industry profile. Tornio is experiencing an influx of both Swedish and Finnish tourists, visiting the area for shopping. The occurrence of Russian tourists has also dramatically increased.

In the 1990’s, Tornio, along with much of Lapland felt a drastic drop in population due to the economic recession. Young people moved south seeking employment. According to Mr. Kimmo Nurmos (2012), this trend can still be seen in northern Sweden as well as Kemi. Tornio however, due to commercial development, appears to be maintaining a steady population. The development of the mining industry further to the north provides employment and possibility for growth in the area. Overall the outlook is positive for Tornio as a business region. (Nurmos 2012.)
5 ESTABLISHING A NEW BUSINESS IN TORNIO

This chapter discusses the motivational factors for entrepreneurship, the barriers to the entrepreneurial process and the influences on the process. Furthermore, it describes the stages of establishing a new business in Tornio.

5.1 Entrepreneurial Start-up

Starting a business involves undertaking risk and hard work with no guarantee of profitability or success (Burns 2001). From an economist’s point of view, new entrants into an industry do so when there is an expectation for profitably. In other words, entrepreneurs start new businesses when they expect profits are obtainable. The potential for profit is not the only motivating factor however, as most individuals require more than monetary incentive to undertake personal risks. (Burns 2001.)

Many people often form ideas that can be developed into the basis for a possible business. However, the actual percentage of implementation of the business idea into an actual business is quite low. (Burns 2001.) Motivational triggers are needed to provide a boost to the idea, in order to get it off the ground. There are ‘push’ and ‘pull’ factors. Factors that can ‘push’ a person into starting a business can include unemployment, disagreement or dissatisfaction with current employment or the fact that one has no other options for employment, other than self-employment. Factors that ‘pull’ a person into starting a business can include a want for independence, personal achievement or recognition, personal development and finally potential for profitability. (Burns 2001.)

The idea for a new business can spark from personal skills, hobbies and activities, experiences, and finally, previous employment. The idea for a business can also come about when one identifies a gap in the market. (Burns 2001.) For this Thesis, the idea for a restaurant based on the Big Lix business idea, was born from personally identifying a gap in the restaurant market in Tornio. Motivational triggers including a desire to carry on a family business, to develop a self-employed entrepreneurial career option, dissatisfaction
with current employment and a desire for personal growth and achievement are driving the work.

One requires a plethora of personal skills and qualities when starting a business as an idea and trigger factors are not enough to ensure the success of the new business. In a small business environment, where the entrepreneur acts as management and also carries out the functions of the business, the entrepreneur must have managerial skills paired with operational skills necessary in providing the customer with the product or service. Apart from business skills, salesmanship skills and operational skills related to the business, the entrepreneur must also possess personal qualities to support business function. (Burns 2001.) When a business is starting, it requires long hours of attention and work. Stamina is a quality that will allow the entrepreneur to persevere through the hard work. Commitment and dedication to the business is essential for success. This level of commitment can put a strain on relationships and other aspects of the entrepreneur’s life. The willingness to make sacrifices in these areas will provide stability to the new business. An entrepreneur must also be an opportunist, not allowing opportunities to pass by. Finally, as new businesses experience highs and lows, the entrepreneur must be flexible and resilient. (Burns 2001.)

There are many barriers to entry into a market which make it more difficult for an entrepreneur to establish their business. Barriers that can be experienced in developing a small restaurant business in Tornio can include government regulation, licensing and registration issues, lack of financing, differing business culture, language and communication issues as well as competitor’s strategic behaviors. (Burns 2001.) A plan must be developed to overcome possible barriers of entry to ensure that the barriers will not affect the business at a critical stage.

5.2 Stages of Establishing a Business

Starting a business is a good way for foreigners living in Finland to find work. Currently, there are over 6500 businesses operating in Finland which have been established by residents who have come from abroad. Finland is a particularly good country for the entrepreneur, as there are many assistance outlets designed to allow for new business
development. The following table illustrates the stages of establishing a business in Finland.

**Table 2.** Stages of establishing a business in Finland (Suomen Uusyrityskeukset ry 2012.)

- **Business Idea**
  - What? For whom? How?

- **Business Plan, Cash-Flow Statements, Profitability Calculations**

- **Selection of the Business Form**

- **Resolve licensing issues for the business**

- **Arranging of Finance**

- **Registration of a new business**

- **Insurance**

- **Organisation of Accounting**

Based on the business idea, a tactile business plan is developed. In Finland, the business plan should be a written plan for the business. It describes how the business idea will be
implemented in practice. The business plan describes the operating environment, working practices and the objectives of the business. The plan should be detailed and define the timeline of the business establishment activities. Quantitative targets in the form of budget and cash flow statements are included. The following table is an example of a cash flow statement calculating potential profitability. (Suomen Uusritouskekuukset ry 2012.)
Table 3. Example of a profitability calculation (Suomen Uusyrityskeukset ry 2012)

<table>
<thead>
<tr>
<th>Monthly EUR</th>
<th>Annually EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>= Target Profit (incl. Entrepreneur’s target salary)</td>
<td>1500</td>
</tr>
<tr>
<td>+ Loan repayments</td>
<td>100</td>
</tr>
<tr>
<td><strong>INCOME AFTER TAXES</strong></td>
<td><strong>1600</strong></td>
</tr>
<tr>
<td>Taxes 18%</td>
<td>329</td>
</tr>
<tr>
<td>= Funding requirement</td>
<td>1929</td>
</tr>
<tr>
<td>+ Loan interest</td>
<td>27</td>
</tr>
<tr>
<td><strong>A. OPERATING MARGIN (required)</strong></td>
<td><strong>1956</strong></td>
</tr>
</tbody>
</table>

**Fixed costs**

| | Monthly EUR | Annually EUR |
| Self-employed persons’ pension insurance 15.9% (annual work-related income EUR 12,000) | 159 | 1908 |
| **Wages and salaries** | | |
| **Indirect remuneration costs** | | |
| Costs relating to premises | 545 | 6537 |
| Repairs and maintenance | 30 | 360 |
| **Leasing payments** | | |
| Communication costs (phone, internet, etc.) | 80 | 960 |
| Office expenses | 20 | 240 |
| **Travel and car expenses, daily expense allowance** | 50 | 600 |
| Marketing expenses | 200 | 2400 |
| **Bookkeeping, auditing, tax returns, etc.** | | |
| Unemployment fund, trade association, etc. | 30 | 360 |
| **Other costs** | | |
| | 100 | 1200 |
| **B. TOTAL FIXED COSTS** | **1314** | **15768** |

| | Monthly EUR | Annually EUR |
| **SALES MARGIN REQUIRED (A+B)** | 3270 | 39240 |
| **Purchases + materials and supplies (net of VAT)** | 915 | 10980 |
| **NET SALES REQUIRED** | **4185** | **50220** |
| VAT 23% | 963 | 11550 |
| **TOTAL SALES/INVOICED SALES REQUIRED** | **5148** | **61770** |
In order to carry out business operations, the business must be registered in one of the following forms: sole trader, general partnership, limited company, co-operative and branch of a foreign enterprise. To operate as a sole-trader the entrepreneur must be an individual with permanent domicile in the European Economic Area (EEA). If the entrepreneur is coming from the outside of the EEA, as in the case of this work, they must obtain a license from the National Board of Patents and Registration in order to establish a business. In a sole trader business, the business is registered to one name, and that person is liable for risks undertaken by the business. (Suomen Uusyrityskekukset ry 2012.)

If the entrepreneur is coming from outside the EEA, it is recommended to register the business as a general partnership with a Finnish citizen. When forming the partnership there must be a high level of trust among the partners. In a partnership, both parties are responsible for the decisions made regarding the business and both parties are also equally liable for the business operations. (Suomen Uusyrityskekukset ry 2012.) Typically, partnerships are suitable for family businesses such as Big Lix.

It is important to determine the forms of insurance needed by the new business before the business is established. In Finland, the only type of insurance required for an entrepreneur is personal pension insurance (specified in the Self Employed Person’s Act). This form of insurance provides an old-age pension, sickness benefits and maternity/paternity benefits paid from the Social Insurance Institution of Finland (KELA). The amount of the payments is determined by the entrepreneurs work income. The estimated income from work must be at least 6896.69 EUR per year. The payment is 21.6% of the entrepreneur’s work income and increases to 22.9% for persons over the age of 53. For the first 48 months after the establishment of the new business, the entrepreneur pays a 25% discounted rate. (Suomen Uusyrityskekukset ry 2012.)

Monetary investment is required when starting up a business. The amount depends on the business idea as well as the industry in which the business operates. Equity capital can be invested into the business from the entrepreneurs own assets and is referred to as self-financing. Friends, family and acquaintances of the entrepreneur can also invest equity capital, becoming a shareholder of the business. Lenders in Finland, for instance banks,
often require 20% of the total investment in the business come from equity capital. In addition to equity capital, external capital is often required. This can be procured from commercial banks as well as special financing companies such as Finvera. (Suomen Uusyritysskekuukset ry 2012.) Often special financing companies absorb part of the risk in the case that the business fails (Nurmos 2012.)
6 FEASIBILITY DETERMINATION

This chapter includes a review of the questionnaires distributed to customers. In addition, the data collected are translated for analysis and results are represented by readable tables. Finally, a description of the overall situation with regards to market, competition and the business climate of the area is provided to allow for feasibility determination of a Big Lix business idea for Tornio.

6.1 Analysis of Questionnaires

The questionnaire was distributed to five restaurants in Tornio with varying offerings. A total of 370 questionnaires were given out, 74 in each restaurant. An additional 40 questionnaires were distributed in Swedish, 8 to each restaurant and finally an additional 20 questionnaires were distributed in English, 5 to each restaurant. Of the total 430 questionnaires that were distributed a total of 97 useable, completed questionnaires resulted, 10 of which were completed in Swedish and 8 of which were completed in English. This resulted in a 22.5% response rate. Factors which could have increased the response rate would have been increasing the timeframe in which the questionnaires were made available and providing an incentive to the staff of the restaurant for distributing the questionnaires.

The data collected in the questionnaires was translated into percentage forms for the purpose of analysis and depicted in Tables 3 through 5. Of the 97 respondents, 61% were male and 39% were female. The majority of respondents are represented in the group aged 19-29 with a frequency of 47.4%. The next most represented age group is the 30-39 year age group with a respondent frequency of 17.5%. The respondents 60 years of age and older were least represented with a respondent frequency of 4%. The remaining specified age groups of <18, 40-49 and 50-59 were represented with the respective frequencies of 7.2%, 13.4% and 10.3%. The low frequency of respondents in the over 60 age group further validates the exclusion of resident over 65 in the target population in this work.
The average amounts spent by respondents when eating in restaurants was calculated and the frequencies of these amounts were translated into the following table.

**Table 4. Customer Spending**

This table shows over 60% of respondents spend between 6 and 10 Euros when eating at a restaurant. According to Mr. Kimmo Nurmos (2012), this spending comfort level can be attributed to the influx of foreign owned pizza and kebab restaurants in Finland that offer large low priced meals. As the offerings of pizza and kebab have relatively low production costs and fast-food type venues have low overhead costs, the price to customers is relatively low (Nurmos 2012). Based on these results, it is concluded that the 60.1% of restaurant customers in Tornio are willing to spend between 6 and 10 Euros when eating at a restaurant followed by 27.8% of customers willing to spend between 11 and 15 Euros. This information can be utilized when developing offerings to ensure reasonable profit margins are achieved.

The questionnaire was formulated towards answering the first research question, what are the customer satisfaction levels with regards to the variety of restaurant offerings in
Tornio? One particular question on the survey asked respondents to rate their agreement with the statement “I am satisfied with the variety of restaurant offerings in Tornio”, using a five-point Likert scale. The following table represents the frequency of responses by respondents.

**Table 5.** Customer satisfaction opinions towards restaurant offering variety in Tornio

The table shows that 26.8% of respondents strongly agree with the statement and 44.33% of respondents somewhat agree. Of the 87 respondents, 22.68% of respondent neither agreed nor disagreed with the statement and finally 6.19% of respondents somewhat disagree with the statement. No respondents were found to strongly disagree with the statement. In other words, slightly over 71% of respondents feel that they are somewhat satisfied or satisfied with the variety of restaurant offerings in Tornio and approximately 6% are somewhat dissatisfied with the variety of restaurant offerings.
Finally, a list of possible new restaurant offerings was provided to the respondents on the questionnaire, with the instruction to choose which type of offering they would want to see developed in Tornio. The following table illustrates the frequency of responses by the respondent according to their offering choices.

Table 6. Customer choice for new restaurant in Tornio

This question yielded 117 responses, as some respondents selected more than one option. This was compensated for as it was accepted that more than one response was suitable in this work, assuming the respondent would be equally satisfied with each offering that they chose. The frequencies of responses were translated into a percentage of the sample. As can be seen from the table, the most desired potential offering is the Steak House option with 28.21% of respondent selection. The choice with the next highest frequency is American-style sports bar with a frequency of 21.37%. The response option of Other,
yielded a frequency of 17.95%. When the responses were specified, Italian restaurant had 5 requests, Finnish home-style food received 4 requests, and two requests of a Sushi restaurant occurred. The choice of Finnish home-style food noticed a frequency of 12.82%. As 4 respondents specified Finnish home-style food in the other option, it can be noted when added to the existing frequency of 12.82%, the frequency increases to 15.7%. As mentioned above, these percentages have been calculated used the quantitative data yielded from the customer survey. Analysis of the percentages depicted in the tables will be used to for conclusions based on the research.

6.2 Situation Analysis

This analysis consists of three parts. First, the market is summarized followed by an analysis of the competition. Finally, the business climate of the area is forecasted.

The profile for the restaurant customer market in Tornio consists of the following demographic, geographic, and behavioural factors. The target market is 61% male and 39% female. Ages 19-39 make up 65% of the target market according to the customer survey. The remaining 31% of the market is spread between the age groups of under 18 and 40-59 with the remaining 4% of the market being ages 60-64. When customers eat in a restaurant in Tornio, spending on average is between 6 and 10 Euros. Of the target customer market 38% frequents restaurants 1-2 times per month and 35% of the customer market frequents restaurants between 3-4 times per month. The geographical target are the municipalities of Tornio and Haparanda. The location of the city centre of Tornio or the immediate area around the shopping centre have been suggested by Mr. Kimmo Nurmos (2012) to be the most potentially profitable locations for a new business. The total targeted population is estimated at 11,746. Target market customers participate in low-involvement buying behaviour and price is an influencing factor on the customer’s decision making process.

Through customer survey, 28.21% of the market shows a desire for a steak house style restaurant. 21.37% show a desire for an American-style sports bar and finally 17.95% of the market shows a desire for other, not specified by the survey style of restaurant offering.
A competition assessment revealed that in Tornio, there are 49 businesses registered in the restaurant and hospitality sector. For the purpose of this work, only the restaurants located in the preferred possible location of the city centre, with similar business offerings as Big Lix, will be considered direct competition. By including businesses with restaurant type offerings in the centre of Tornio, the number of competitors is reduced to 22. (Team Botnia Oy 2012.)

Tornio maintains a steady population. Development in the commercial industry has caused commercial tourism to increase in the area. The mining industry is being developed north of Tornio also attracting people to the region. (Nurmos 2012.)
7 DISCUSSIONS AND CONCLUSIONS

This final chapter is comprised of the conclusions formed through the research work under the title of market research towards business plan feasibility. It will start by discussing the findings and then will provide an answer for each of the three research question. The chapter comes to an end by acknowledging opportunities for the future.

7.1 Conclusions

Within the objectives of this work, the condition of the restaurant industry market was examined and analyzed. Customer behaviour and opinions were explored. Research was done into the entrepreneurship processes in Finland as well as the condition of Tornio as a business region.

The first research question was aimed at determining the satisfaction levels of the variety of restaurant offerings in Tornio. The purpose of this question was to determine whether there was a need for a new restaurant offering in Tornio.

What are the satisfaction levels among restaurant customers, with regards to the variety of restaurant offerings in Tornio?

The second question was aimed at providing guidance towards the genre, or in other words, type of restaurant customers in Tornio would want to see, if a new restaurant was developed.

Which restaurant genre is desired most by restaurant customers for development in Tornio?

In order to answer these questions, a set of 372 customer questionnaires were formulated and distributed. The questionnaires were distributed to five different restaurants in Tornio each offering varying offerings. This was done to ensure that an even, un-biased, target population was represented. The questionnaire consisted of close-ended questions. There were five questions where the respondents were asked to choose an answer from a list of
options and five questions where respondents were asked to rate their satisfaction with the variety of restaurant offerings, quality of food and pricing of offerings, using a five point Likert scale. After the data was collected, Table 4 and Table 5 were constructed depicting satisfaction levels and opinions of the customers. Analysis of these tables leads to the following conclusions:

- Satisfaction levels are high among customers in Tornio with regards to restaurant offering variety.
- Customers would be most satisfied a steak house style restaurant opened followed closely by an American-style sports bar, if a new restaurant was developed in the Tornio region.

The third research question is aimed at developing an opinion towards the overall possible feasibility of developing the Big Lix business idea in Tornio.

What is the potential feasibility of the Big Lix business idea in Tornio?

In order to answer this question, several aspects had to be examined. First, market research was conducted to determine the condition of the market from the perspective of the customer. It was necessary to determine if customers were satisfied with the current offerings or if a niche in the market of un-met customer need could be identified. It was also necessary to determine which genre of restaurant would be most desired by customers to identify if that genre would fit into the existing abilities of Big Lix. Research was done into understanding customer behaviour and the customer decision-making process. In addition, background knowledge on the topic of value proposition was acquired. These topics were studied to ascertain whether the current offerings of Big Lix could be modified to suit the desires and behaviours of customers in Tornio. The Tornio region was also examined. Through investigation into the industries of the area, and the processes of establishing businesses in Finland, analysis of the business climate and competitor assessments could be conducted.
Based on the situational analysis of the exploratory research, it has been concluded that the business idea of developing a Big Lix in Tornio is a feasible one. Further research into actual development of a concrete business plan is suggested. In spite of an overall high level of satisfaction with restaurant offering variety, a strong desire for a steak house or American style sports bar was expressed by the market. This business genre fits within the abilities of Big Lix. Restaurant customers in Tornio were found to value price when making low-involvement purchasing decisions, having a purchasing comfort level of 6 to 10 Euros when eating at a restaurant. This can pose a challenge when developing a value proposition for a steak house type restaurant. Feasibility of a business plan relies heavily on profitably.

It has also been concluded that the Tornio region would be suitable for the suggested business idea. The current forecast of the Tornio area in terms of population and industry is stable at the moment. In addition, there are many resources available to the foreign entrepreneurs to aid in the establishment of new businesses in Finland.

7.2 Suggestions for Future Research

In order to take the next steps in actually developing a business plan for Big Lix in Tornio, further market research should be conducted. In addition, further research into competitor assessment should be conducted, as the volume of similar businesses in the area is quite high. On the basis of the assessment, the development of complete competitor profiles can be utilized in a risk analysis. Further background knowledge of funding options as well as registration issues would be useful. Finally, potential profitability calculations would be essential to realizing the business idea’s true potential.
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APPENDICES

INTERVIEW FRAMEWORK

Interviewee: Kimmo Nurmos, Business advisor and managing director for Meri-Lapin Startti Oy.

1. Describe the Tornio area as a business region.
   -“In the 90’s, Tornio, well most of Lapland lost a lot of people because of the recession. Young people especially moved south to find work. The same thing happened in northern Sweden. Kemi is going down but Tornio is staying steady with population now because to kauppakeskus and Ikea. Tourism for shopping is going up. The development of the mining things further to the north is also going to make the area grow. Overall the situation is positive for Tornio as a business region.”

2. What is the process of starting a business in Tornio?
   -“Most of the information you need is in this book. I would say that for you, because you are not Finnish, you would need to have a partnership. It’s the easiest way.”

3. Which permits are needed for establishing a restaurant business in Tornio?
   -“It depends on the business but I think that is in the book. There are not so strict rules for that in Finland. You need a hygiene passi to work with food in Finland, but that is the only mandatory permit.”

4. Describe the sources of funding available when establishing a business.
   -“Well you can get a loan from a bank. The bank will require you to have 20% of the money from your own saving. Then there are other companies like Finnvera that loan money for start-up. These companies are good because they accept some risk. The only give between 60-80% of the money you need.”

5. Can you explain how the risk is absorbed?
   -“The loan is given normally, and you pay it back, most of the time it has lower interest rates than the banks. If the business does not succeed and you have no income, you do not
have to make payments and they won’t take your house. When you find another job and have income, then you can start making payments again.”

6. What competitors would a new restaurant business face?
-“Go to the Team Botnia webpage. There you can see all the businesses registered in Tornio.”

7. Where is start up equipment acquired from?
-“There are different retail outlets in Finland.”

8. Where are supplies sourced from? Are there any regulations on where a business can purchase supplies?
-“There are two main supply markets in Finland, Kesko and Metrotukku. Restaurants usually get supplies from Kesko but there are no rules. If you can buy supplies from somewhere the seller is liable for quality.”

9. What are businesses liable for in Finland? What commercial insurances are needed?
- “There is only one kind of insurance you need and it is the personal pension insurance. You pay it for yourself to get a pension and access to social benefits like sick holiday and if you get pregnant. You can get other insurances but it is not the law.”

10. How is the business taxed? How is the entrepreneur taxed?
- “You charge VAT to the customers so they are paying the VAT. You add the 23% onto of the price of your products then, you can decide how often you pay out the VAT. So the business is responsible to pay VAT. The balance sheet shows after costs and expenses and the pension insurance how much is the salary of the entrepreneur. The income tax is based on that and a percentage amount is calculated in the Verotoimisto. You can read from the book I gave you maybe more clearly how it works.”

11. Describe any challenges a foreign entrepreneur may face when starting a business in Tornio.
-“I can say that the hardest part of starting any business is always finding the customers. You have to do much research to find out if there are customers. I would say that the
registration issues can be a challenge if you cannot find a partner with Finnish citizenship. Also, it is a must to have some kind of Finnish language skills.”
CUSTOMER QUESTIONNAIRE: ENGLISH

Dear Valued Customer,

The purpose of this survey is to determine the condition of the food service market in Tornio. By participating in this survey, you will be helping us to determine satisfaction levels with the current restaurant offerings as well as making known what can be improved upon. This survey is anonymous and answers dealt with confidentially.

1. Gender
   - Male
   - Female

2. Age
   - <18
   - 19-29
   - 30-39
   - 40-49
   - 50-59
   - 60+

3. Approximate number of times you eat out per month
   - 0
   - 1-2
   - 3-4
   - 5+

4. When you go out to eat, you usually eat at
   - a. Hamburger Restaurant
   - b. Chinese Restaurant
   - c. Pizza and Kebab Restaurant
   - d. Home-style Food Restaurant
   - e. Other _________________________

5. When you go out to eat, you usually spend between
   - 0e-5e
   - 6e-10e
   - 11e-15e
   - 16e-20e
   - +20e

For the following statements about food service in Tornio, please indicate whether you: Strongly Agree (5); Somewhat Agree (4), Neither Agree nor Disagree (3); Somewhat Disagree (2); Strongly Disagree (1).

6. I am satisfied with the variety of restaurant offerings in Tornio
   - 5
   - 4
   - 3
   - 2
   - 1

7. I am satisfied with the quality of food being served
   - 5
   - 4
   - 3
   - 2
   - 1

8. I am satisfied with the prices of food being served
   - 5
   - 4
   - 3
   - 2
   - 1
9. If a new restaurant was established in Tornio, which type of restaurant would you like to see?
   a  Hamburger/Sausage Kiosk
   b  Home-style Food
   c  American Style Sports Bar
   d  Steak House
   e  Chinese/Asian Style Food
   f  Kebab and Pizza
   g  Other __________________________

Comments:

_______________________________________________________________________________
_______________________________________________________________________________

Thank you for your time! We appreciate your answers!

Marisha Chwieniuk       Kemi-Tornion Ammattikorkeakoulu
Arvoisa asiakas,

Tämän kyselyn tarkoituksena on kartoittaa ravitsemisalan tarjonnan taso Torniossa. Ottamalla osaa autat meitä selvittämään tyytyväisyyden tason tämänhetkiseen ravintolatarjontaan, sekä tuomaan esille mahdolliset kehityskohteet. Tutkimus suoritetaan anonyymisti ja tulokset käsitellään luottamuksellisesti.

1. Sukupuoli
   - Mies
   - Nainen

2. Ikä
   - <18
   - 19-29
   - 30-39
   - 40-49
   - 50-59
   - 60<

3. Kuinka usein syöt ravintolassa kuukaudessa?
   - 0
   - 1-2
   - 3-4
   - 5+

4. Millaisen ravintolan yleensä valitset?
   - a) Hampurilaisravintola
   - b) Kiinalainen ravintola
   - c) Pizza & Kebab ravintola
   - d) Kotiruokaa tarjoava ravintola
   - e) Muu ______________________________________

5. Mikä on keskimääräinen kulutuksesi syödessäsi ravintolassa (€/kerta)?
   - 0e-5e
   - 6e-10e
   - 11e-15e
   - 16e-20e
   - +20e

Alta löydät väittämiä Tornion ravintolatarjonnasta. Ympyröi itsellesi sopivin vaihtoehto: Täysin samaa mieltä (5); Jokseenkin samaa mieltä (4), Ei samaa, eikä eri mieltä (3); Jokseenkin eri mieltä (2); Täysin eri mieltä (1).

6. Olen tyytyväinen ravintolatarjontaan Torniossa
   - 5
   - 4
   - 3
   - 2
   - 1

7. Olen tyytyväinen tarjottavan ruuan laatun
   - 5
   - 4
   - 3
   - 2
   - 1

8. Olen tyytyväinen tarjottavan ruuan hintaan
   - 5
   - 4
   - 3
   - 2
   - 1
9. Jos Tornioon avattaisiin uusi ravintola, mieluisin vaihtoehto sinulle olisi
   a  Hampurilaisravintola/Nakkikioski
   b  Kotiruokaa tarjoava ravintola
   c  Amerikkalaistylinen urheilubaari
   d  Pihviravintola
   e  Kiinalainen/Aasialainen ravintola
   f  Pizza & Kebab ravintola
   g  Muu __________________________________________________

Muutasanottavaa:
_______________________________________________________________________________
_______________________________________________________________________________

Kiitos osallistumisestasi! Arvostamme vastauksiasi!

Marisha Chwieniuk  Kemi-Tornion Ammattikorkeakoulu
CUSTOMER QUESTIONNAIRE: SWEDISH

Bästa kunden,

Avsikten med denna undersökning är att determinera tillståndet av matservice marknaden i Torneå. Genom att delta i den här gallupen hjälper Du oss att fastställa tillfredställelse med det nuvarande restaurang utbud och lyfta fram utvecklingsbehov. Undersökningen avlades anonymt och konfidentiellt.

1. Kön
   Man
   Kvinna

2. Ålder
   <18
   19-29
   30-39
   40-49
   50-59
   60<

3. Ungefärligt antal gånger du äter ute per månad
   0
   1-2
   3-4
   5+

4. När du går ut, äter du oftast vid
   a Hamburger Restaurang
   b Kinesisk Restaurang
   c Pizza & Kebab Restaurang
   d Hem-stil Mat Restaurang
   e Annan ______________________________

5. När du äter på en restaurang tillbringar du vanligen mellan
   0e-5e
   6e-10e
   11e-15e
   16e-20e
   +20e

   Nedan finns satser om matservice i Torneå. Ringa in numret Du tanker passar bäst: Helt överens (5); Något överens (4), inte överens eller avstånd (3); Något avstånd (2); helt avstånd (1).

6. Jag är nöjd med restaurang erbjudanden i Torneå
   5
   4
   3
   2
   1

7. Jag är nöjd med kvaliteten på maten som erbjuds
   5
   4
   3
   2
   1

8. Jag är nöjd med priserna på mat som erbjuds
   5
   4
   3
   2
   1
9. Om en ny restaurang rundades i Torneå, vilken typ skulle du vilja se?
   a  Hamburger/Korv Kiosk
   b  Home-style Mat
   c  Amerikansk Stil Sports Bar
   d  Biff restaurang
   e  Kinesisk/Asiatisk Restaurang
   f  Kebab och Pizza
   g  Annan ____________________________________________

Övrigt:
_______________________________________________________________________________
_______________________________________________________________________________

Tack för din medverkan, vi uppskattar dina svar!
Marisha Chwieniuk          Kemi-Tornion Ammattikorkeakoulu