FRIENDLINESS, HELPFULNESS AND RESPECTFULNESS:
THE EFFECT OF EMPLOYEE ATTRIBUTES ON CUSTOMER SATISFACTION

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Friendliness, Helpfulness and Respectfulness: The Effect of Employee Attributes on Customer Satisfaction

ABSTRACT

This study investigates the main and interactive effects of 3 employee attributes, namely friendliness, helpfulness and respectfulness in the Chinese banking industry. It offers a new perspective of integrating the Chinese cultural artifacts into the interpretation of employee attributes effect at a service encounter, which initiate the topic of communication of respect or the effect of culture specific elements in service marketing. A 2 x 2 x 2 between-subjects experimental design was performed to test 5 hypotheses. It is found that the effect of respectfulness has the strongest impact on customer satisfaction. The effect of friendliness is also contingent to the level of helpfulness and the effect of helpfulness is significantly higher when respectfulness is high. It shows evidence that it is important to establish customer-orientation standards and policies as well as employee training programs design, especially considering the culture influence in service relations.

Keywords Customer satisfaction, Service encounter, Respect, Politeness, Friendliness, Service industry, Chinese culture
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1. RESEARCH BACKGROUND

The prominent role of frontline employee at service encounters is widely acknowledged by both practitioners and marketing scholars (e.g. Bettencourt and Brown 1997; Kennedy, Lassk, and Goolsby 2002; Yi and Gong 2008). It is well-recognized that service quality is profoundly affected by service provider and the frontline employees play an important role in creating customer satisfaction.

Human factor has a positive impact on service quality and customer satisfaction (e.g. Choi and Kim 2013; Dutta and Dutta 2009; Lenka, Suar, and Mohapatra 2009; Sureshchandar, Rajendran, and Kamalanabham 2001). There is no doubt that positive employee behaviors increase customer service encounter satisfaction (Lemmink and Mattsson 2002). For example, Johnston (1997) found that the intangible nature of the service, such as friendliness and courtesy are critical determinants to create satisfaction. Winsted (2000) examined the relationship between service provider behaviors and encounter satisfaction. Coulter and Coulter (2002) illustrated the impact of human related factors such as empathy and politeness on trust-building.

Little research has been done, however, to investigate the relative strengths of different attributes of the service provider on customer response. Among these few studies, Keh and his colleagues (2013) delineated the simultaneous and interactive effects of physical attractiveness, helpfulness and displayed emotion on customer satisfaction, and calls further research to investigate the culture effect on this relationships. Following this stream, this study further investigates the contribution and interactive effect of different attributes on customer satisfaction by introducing the culture related variable-respectfulness.
In addition, respect is well discussed by education scholars (e.g. Martinez-Egger and Powers 2007) and healthcare practitioners (e.g. Gremigni, Sommaruga, and Peltenburg 2008). It is found that communicating respect is among the most important factors that patients will take into contestation in service evaluation of satisfaction with the provider (e.g. Weissmann et al. 2010). However, in other service industry, such topic has been mentioned but not fully studied. What is more, respect is culturally defined and the important of respect in Chinese culture is hardly studied in service industry background. Therefore, this study initiates the direction of testing culture influence on customer satisfaction in service industry. To date, empirical research into the collective effects of employee attributes by considering culture effect remains scant.

The three employee attributes selected for this study are: employee friendliness, helpfulness and respectfulness. Theoretically, these attributes are chosen due to following reasons: First, friendliness, helpfulness and respectfulness represent the emotional, motivational and moral aspects of the employee separately. Second, these attributes cover the four human factors of SERVQUAL model (Parasuraman, Zeithaml, and Berry 1991). Third, three attributes matches customers’ considerations during service evaluation: the emotional affect, functional outcome and social or ethical expectation. In particular, the employee respectfulness demonstrates the social norms in a business manner, which has significant influence on service encounter satisfaction (Butcher, Sparks, and O’Callaghan 2003). Even though the communication of respect has been established as a significant dimension of cross-cultural communication competence (Arasaratnam and Doerfel 2005), culture has a profound influence on perceptions of respect. The importance of respect in Chinese culture with its idiosyncrasies is hardly studied in the service industry. Therefore, this study attempts to close this gap.
2. THEORETICAL UNDERPINNINGS AND HYPOTHESES

DEVELOPMENT

2.1 Employee Friendliness

Friendliness refers to “the warmth and personal approachability (rather than physical approachability) of the contact staff, including cheerful attitude, the ability to make the customer feel welcome” (Johnston 1997). Friendliness is considered as one of the key characteristics that distinguish services from goods (Ostrom and Iacobucci 1995). Friendliness such as a smiling is contagious (Pugh 2001). The effect of employee friendliness on customer emotion is based on the effect of employee displayed emotion and explained through primitive emotional contagion theory.

Employee displayed emotion is defined as the actions which are expressing socially desired emotions during service transitions (Ashforth and Humphrey 1993; Tsai 2001). It has been widely studied by organizational and marketing scholars (e.g. Palmer and Koenig-Lewis 2010; Sutton and Rafaeli 1988; Wang et al. 2012). Even though displayed emotion was distinguished between positive emotion display and negative emotion display (Rafaeli and Sutton 1987), the former is more widely researched. Most of service occupations require positive emotion such as friendliness and happiness to help affect the perception of overall service quality (Parasuraman et al. 1991; Pugh 2001) and create higher customer satisfaction (Palmer and Koenig-Lewis 2010; Söderlund and Rosengren 2008; White 2010).

Prior studies exemplify the positive display behavior typically through smile behavior, either
“display a smile” or “no smile” (e.g. Barger and Grandey 2006; Söderlund and Rosengren, 2008). However, such approach was criticized due to neglecting other ways of emotion display such as eye contact and nodding. Hence, this study examines the display of positive emotions based on friendliness which can be expressed through more emotional clues than just smiles.

Employees’ displayed emotions affect customers’ emotions through “emotional contagion” effect (Hatfield and Cacioppo 1994), which continues influencing the evaluation judgments of the customer through process of “affect infusion” (Forgas and George 2001). The positive emotion displayed by employees generates positive affect on customers and influence their evaluations of service quality (Pugh 2001). When making evaluative judgments, customers often use their current affective states as evaluative information (Schwarz and Clore 1983). That’s why Hennig-Thurau and his colleagues (2006) have made the statement that the smiling employee can result in positive customer reactions. Therefore, when employee shows friendliness to customers, customer will feel warmth and they evaluate the service based on such induced emotion. Consequently, they will give higher score on customer satisfaction. Hence, it can be proposed that:

\[ H_1: \text{Employee friendliness demonstrated through displayed positive emotion is positively related to customer satisfaction.} \]

### 2.2 Employee Helpfulness

Employee helpfulness refers to the extent to which frontline staff either provides help to the customer or gives the impression of being interested in the customer, and shows a willingness to
help (Anderson, Pearo, and Widener 2008; Johnston 1997). It reflects the motivational aspect of employee behavior (Keh et al. 2013) and is closely related to the employee’s intrinsic motivation (Thomas, Batson, and Coke 1981). The affective and cognitive motivations behind interpersonal helping behaviors were illustrated by Ashforth, Harrison, and Corley (2008).

Theoretically, helpfulness encompasses the responsiveness and reliability dimensions of SERVQUAL in that it not only reflects the willingness to help but also the ability to help with attentiveness. Helpfulness is thus distinguished from responsiveness with the former pertaining to competency of completing the task (Dabholkar, Thorpe, and Rentz 1996; Keh et al. 2013). The customer feels that staff knows what they are doing and they are competent in doing their job (Lemke, Clark, and Wilson 2011) inspiring confidence in customers that employees in-service know what they are doing and are able to do their job.

Employee helpfulness is one of the most important determinants of selection decision-making (e.g. Sayani and Miniaoui 2013; Zineldin 1996), and one of the key elements of interaction quality (Choi and Kim 2013; Yi and Gong 2008). Frontline employees’ helpfulness or willingness to spend extra time and effort helping the customer are causes of delight (Anderson, Pearo, and Widener, 2008; Arnold, Reynolds, Ponds and Lueg, 2005; Barnes, Ponder, and Dugar, 2011). This arises from the positive emotion of customers (Barnes, Collier, Ponder and Williams, 2013), and forms the basis of frontline employees’ performance evaluation for customers (Brady and Cronin 2001; Dabholkar, Thorpe, and Rentz 1996). Consequently, helpfulness is one of the four most critical attributes that influence and predict customer
satisfaction (Al-Eisa and Alhemoud 2009) since it positively influences customer satisfaction (Podsakoff, Mackenzie, Paine and Bachrach, 2000). Building on the preceding discussion, it can be hypothesized that:

H2: Employee helpfulness demonstrated though competence and helping behaviors is positively related to customer satisfaction.

2.3 Employee Respectfulness

The importance of respect and social regard has been extensively researched in various contexts (e.g. Langdon 2007; Singh and Kaur 2011; Van Quaquebeke and Eckloff 2010; Van Quaquebeke, Zenker, and Eckloff 2009). Customers might feel insulted if they are not respected (Goodwin and Smith 1990) and consequently they turn to other companies for the business (Dubinsky 1994). What is more, some researchers considers whether showing respect as equal as service-quality evaluations (Bitran and Hoech 1990), and not showing respect will cause dissatisfaction (Dubinsky 1994).

Bitran and Hoech (1990) defined respect as “the special consideration of customer needs”. Similarly, Tyler and Blader (2000) showed that respect heightens individual’s self-esteem when received. As such, the social regard perceived through employee respectful behavior would satisfy the customer’s self-esteem need. According to Spears, Ellemers, and Doosje (2005), respect entails an appreciation for the other person communicated through one’s behavior.
Based on these definitions, respect can therefore be described as a process that is aimed at recognizing, appreciating, and communicating the importance and value of the customer so as to satisfy customer’s need of self-esteem or social regard in employee-customer relationship.

Social regard is a specific relational outcome derived from human civilization and social activities (Butcher, Sparks, and O’Callaghan 2003). It is embodied in respectful behaviors that make customers feel appreciated in their importance and worth (Van Quaquebeke and Eckloff 2010). Such valued feelings eventually become an important factor in service evaluation (Dotson and Patton 1992), since respect was instrumental in generating interpersonal trust (Mishra and Spreitzer 1998).

Research shows that courtesy/politeness is considered as one of the critical success factors in service industries such as banking (Chen 1999; Johnston 1997) and the airline industry (Babbar and Koufteros 2008); influencing the service quality (Avkiran 1999), trust building (Gill, Flaschner, and Shachar 2006), and customer satisfaction (Kaura 2013; Nepomuceno and Porto 2010). Courtesy/politeness is considered as an important criterion for personal service evaluation (Brown and Swartz 1989), reflecting the assurance dimension of SERVQUAL. Building on the preceding discussion, it can be hypothesized that:

$$H_3: \text{Respectfulness demonstrated through employee polite behaviors is positively related to the customer satisfaction.}$$
2.4 Chinese Cultural Matters Employee Attributes

While it can be argued that employee friendliness, helpfulness and respectfulness are all positively related to customer satisfaction, these attributes are not created equal in Chinese culture. In particular, respectfulness is the dominant social norm in Chinese culture and daily interactions, and its effect should not be underestimated, considering it would most likely override the friendliness and helpfulness.

To begin with, courtesy has cultural and moral implications in Chinese culture. Courtesy or politeness means Keqi or Limao which is derived from the old Chinese character Li (禮). Li is a classical notion formulated by Confucius (Kongzi 孔子 or KongQiu 孔丘, 551–478BC), originally referring to social hierarchy and order. In the book of Li Ji <<禮記>> (Book of Rites), it is documented that speaking of Li [i.e. politeness/courtesy], is to humble yourself and show respect to others (Gu 1990). Another famous Confucian scholar, Mengzi (Mencius, 孟子), has specified the practice of Li (politeness) to show respect (恭敬之心，禮也). Therefore, the core concept of courtesy in Chinese culture is to show respect towards others through polite behaviors.

According to Chan (2006), “Jing (Respect) is the central element of Li (politeness)” and “Jing (respect) is the gem of Li (politeness)”. Their relationship was also illustrated in Zuo Zhuan as “Li (politeness) is the trunk of a state, Jing (respect) is the handlebar of Li. Without Jing (Respect), Li (Politeness) cannot be practiced.” (左傳：禮，國之幹也，敬，禮之舆也，不敬則禮不行). Therefore, in the Chinese culture, Jing (Respect) relates to the perceived worth of
the person and it is draws parallels with words like honor and esteem. Jing (Respect) prompts one to treat others according to Li (politeness), which includes cultural norms such as those pertaining to etiquette, morality, and ritual propriety. The key aspect of politeness is to show respect in interactions. In the employee-customer relationships, by showing respect, it is considered that you are demonstrating the behaviors of politeness to your customers whom in return feel valued.

Further, respectfulness reflects the moral norms desirable in Chinese society. The importance of Li (politeness), illustrated by various philosophers in Analects (Lun Yu, <<論語>>, the Book of Rites (Li Ji, <<禮記>>) and Zuo Zhuan (<<左傳>>), indicates that “without an acquaintance with Li, it is impossible for the character (the person) to be established”(不知禮，無以立也). Li is considered not only “the trunk of the state” (禮，國之幹也) but also the trunk of being human. Without demonstrating Li, you would not be successful. (禮，人之幹也，無禮，無以立). The Book of Rites, (Li Ji) also specifies the consequence of complying with Li: “if a person observes Li, he or she is in a condition of security; if not, he or she is in danger” (人有禮則安，無禮則危).

In present Chinese context, Li (politeness) is still considered as a basic norm of Chinese conduct in social interaction and is closely related to many indigenous Chinese terms such as keeping “Mianzǐ” (face) and “Keqi” (being humble and respect others). These two terms are critical for keeping good “Guanxi” (personal connection) both in daily life and the business world. The two indigenous Chinese words Guanxi and MianZi are considered as the most prominent
cultural characteristics with strong implications for interpersonal and inter-organizational dynamics (e.g., Tung and Worm 2001).

Guanxi is integral to Chinese business dealings, and is fundamental to establish good and harmonious relationships with others in China (Buckley, Clegg, and Tan 2006). Mianzi (face) relates to one’s dignity and prestige, and is characterized as a ‘public self-image’ (Mao 1994), indicating reputation and respectable images (Ho 1976). Mao (1994) has specified the respect as “a social sanction for moral standards and an internalized sanction”. In this sense, employing showing respect to customer will encourage the feeling of importance through boosting their self-esteem. Failing to treat others with respect is considered as a sinful behavior in Chinese society (Wei and Li 2013) in that the lack of respect may be interpreted as threatening (Chan 2006).

In cross-cultural communication, it is evident that relational success is often dependent on being able to communicate respect (DeLellis 2000). Similarly, in employee-customer relationship, respectful behavior is not only considered as a business norm but also implies the consideration of customer’s psychological integrity and entailment of a message of worth and importance. Disrespect, however, conveys a message of inequality and lesser worth. Thus, experiencing disrespectfulness is associated with feelings of injustice, anger, and aggression (Van Quaquebeke and Eckloff 2010), and can create strong negative feelings. In this sense, showing respect and social regard demonstrates value to the customer. Therefore, putting on these factors in context of the Chinese culture, it can be hypothesized that:
H₄: Respectfulness demonstrated through employee polite behaviors has the strongest effect on the customer satisfaction as compared to employee friendliness and helpfulness.

2.5 Interactive Effects of Friendliness, Helpfulness and Respectfulness

2.5.1 Employee Friendliness (EF) and Employee Helpfulness (EH)

Even though friendliness has direct effect on customer satisfaction through generating positive customer affect, this effect is contingent on employee helpfulness. The logic is that while friendliness of employees can help build rapport with the customer, their expectations of contact staff are mostly linked to functional quality (Pieters, Bottschen, and Thelen 1998). The outcome valence is a critical determinant of overall customer satisfaction and has stronger effects on customer satisfaction regardless of their evaluation of any other aspect of the experience (Brady and Cronin 2001). In this sense, it can be argued that employees’ friendliness enhances the service experience, but is not essential to the core-service outcome (Keh et al. 2013). Consider a customer applying for a mortgage loan at a bank being served by a very friendly employee. The customer will still be left frustrated and dissatisfied with the service if the employee is unhelpful and the loan is rejected.

As such, customer satisfaction is not dependent on positive emotion through friendliness, but rather, the level of service personnel’s expertise and competency to deliver outcome. The fulfillment of the core service delivered through employee helpfulness is the most salient
concern for the business itself. The low helpfulness may offset or weaken the effect of displayed emotion (Keh et al. 2013). As such, it can be hypothesized that:

H$_{5a}$: Customer Satisfaction generated by friendliness would be higher when the employee demonstrates high helpfulness rather than low helpfulness.

### 2.5.2. Employee Helpfulness (EH) and Employee Respectfulness (ER)

In Chinese culture, the importance of establishing a strong interpersonal relationship or Guanxi with business partners overrides the importance of engaging in the business deal itself (Chen 1997; Huang, Andrulis, and Chen 1994; Liu, Furrer, and Sudharshan 2001). Consequently, establishing a good Guanxi (personal connections) is extremely important in Chinese society for both business and long-term personal success. Three basic ethical principles guiding social interactions indicated by the philosophy of Confucius are Ren (benevolence), Yi (righteousness) and Li (politeness), and they form the makings of a Jun Zi (君子) - a decent and superior man (Chen and Lee 2008; Herr 2003). More importantly, Li is a key tenant in Confucianism for establishing harmonious relationships; a point echoed in Analects where achieving harmonious relations of the reason for practicing Li (《論語學而》禮之用，和為貴). One important way to maintain harmonious relationships in social interaction is to respect the other’s need to maintain his or her Mianzi (face). Saving customers’ face relates to respect and value of the customer’s reputation and importance, which can avoid incurring shame, disgrace or embarrassment for both parties (Mao 1994). The underlying philosophy is that “Jing (respect) is the handlebar of Li,
without *Jing* (Respect), *Li* (Politeness) can’t be practiced”. Showing respect to others is instrumental to achieving *Li*. Therefore, customers are expected to be treated as “superior” through the frontline employees’ respectful behaviors, as it not only indicates the customers’ importance, but is also a moral expectation in Chinese culture.

In this sense, one’s incapability can be offset by good attitudes and decent manners. However, if one is considered as immoral, no concessions can be made despite one’s capability. This concept is illustrated in *Zuo Zhuan*, where “*Li* is the trunk of the character, [and] without *Li*, the character can’t be established.” (禮，人之幹也。無禮，無以立). In addition, without showing proper behaviors of *Li*, the business will not succeed (人無禮則不生，事無禮則不成). Therefore, moral competence is more important than technical competence in Chinese society.

Moreover, according to Alford (1996), for highly professional services generally characterized by high credence properties (credence quality), consumers may not be able to evaluate the technical quality of the service due to the knowledge required to understand it. Without necessary expertise and knowledge, customers rely on the information conveyed through the service employee as the basis of quality evaluation. They would thus focus on how the service employee delivers the service; and intuitively judge the service. This is evident in the healthcare industry, and communicating respect was found to be the most important factor in patients’ service evaluation in terms of customer satisfaction (e.g. Weissmann et al. 2010).

As indicated by Aaker (1991), that the aim of any business is treating the customers with respect.
Hence, it is reasonable to argue that employee respectfulness demonstrated through courteous or polite behaviors is something beyond the core service (Butcher, Sparks, and O’Callaghan 2003) and would have greater predictive power than employee helpfulness on satisfaction. Alternatively, we argue that the higher the respectfulness the employee demonstrates, the greater the satisfaction generated, regardless of the level of friendliness. The effect of employee helpfulness is contingent on the level of respectfulness. As such, the following hypothesis is proposed:

\[ H_{5b}: \text{Customer satisfaction generated by helpfulness would be higher when the employee demonstrates high respectfulness rather than low respectfulness.} \]
3. RESEARCH METHODOLOGY

3.1 Experimental Design

To examine these hypotheses, this study employed a 2 (employee friendliness: high/low) x 2 (helpfulness: high/low) x 2 (respectfulness: high/low) between-subjects factorial design. For each scenario, the participant plays the role as a customer in the bank applying for a credit card. It begins with “Imagine that you are in a big bank applying for a credit card”. Then the frontline employee friendliness was indicated by four kinds of behaviors as proposed by Sutton and Rafaeli (1988): Greetings, thanks, smiling and establishing eye contacts. In the high friendly condition: “The bank teller says “hello” to you within three seconds upon your arrival at the window. She is greeting you with a welcoming smile. ‘What can I do for you?’ She asks, looking into your eyes. In a low friendly condition, “She is still busy with her work on hand. It is 5 seconds later that she utters ‘Wait a minute’. There is neither a smile nor any eye contact. A minute later, she asks: “what are you here for?”. (Please see example Scenario in Appendix)

The employee helpfulness is manipulated by the willingness to help and capability to help. In the high helpfulness condition: “she notices you at your arrival at the window. And she explains to you the conditions and documents required for credit card application and introduce to you the types of credit cards available. When problems happened (one-latest monthly income record missing), She gives you recommendations and help you solve the problem”. While in low helpfulness condition, “the bank teller doesn’t notice you until you are seated in front of the window for 2 seconds. She gives no explanation on the applied business. When problems
happened (one-latest monthly income record missing), She told you that you have to fetch a new proof and return to the bank again”. The second dimension description is based on the ability to handle the transaction independently, and if the employee answered all questions or not.

Employee respectfulness is manipulated by four elements: (1) Being taken seriously and politely such as privacy protection and concentrated on business during the transaction etc.; (2) face saving behaviors such as point the mistake in a tactical way instead of criticizing; (3) Being involved in the decision, through being Keqi (courteous), such as asking for the customer’s opinion on options; (4) Being treated as not wasting the customer’s time.

The eight scenarios were originally prepared in English and then translated into Mandarin using back-translation (McGorry 2000). It was reviewed by three professionals with master’s degree in linguistics or PhD degree in management (2 Chinese/1 Australian). Besides, the credibility of the scenarios was pretested among 48 university students and 48 Chinese employees from a bilingual-based international company before the main data collection.

3.2 Experimental Procedure

The experiment was conducted in a large Fortune 500 company in Beijing, China. All the employees are active customers of at least one of the four major banks in China\(^1\). Employees were informed by the department assistant about the survey in the regular department meetings.

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\(^1\) The four major banks in China are: Bank of China (BOC), Agricultural Bank of China (ABC), Industrial and Commercial Bank of China (ICBC), China Construction Bank (CCB)
and those who were willing to participate are recruited as experimental samples on a voluntary basis. The data were collected during the 1-hour lunch break of working days in Jan, 2014.

The department assistants arranged for each batch of the recruited participants to meet the facilitators in the meeting rooms for the experiment. During the experiment, the facilitators introduce the purpose and the requirements of the experiment, and then participants were assigned to one of the 8 scenarios randomly. After role-playing the credit application experience, participants were instructed to fill in the forms. A total of 242 valid samples were collected for the 8 scenarios.

3.3 Survey Instrument

The instrument comprised of two parts. Part A opens with a description of the scenario. The participant is next required to rate on a 4 likert scale 7-point measures based on the scenario. To assess the attributes for employee friendliness, seven items adopted from Sutton and Rafaeli (1988), Keh et al. (2013), Gremler and Gwinner (2000) were used; for employee helpfulness, five items from Dabholkar, Thorpe, and Rentz (1996) and Sureshchandar, Rajendran, and Kamalanabhan (2001) were adapted, while for employee respectfulness, seven items were adopted from Butcher, Sparks, and O’Callaghan (2003) and Karatepe, Yavas, and Babakus (2005). Customer satisfaction is measured by four items adopted from Seiders et al. (2005) and Voss, Parasuraman, and Grewal (1998). Table 1 presents all the scale items. Part B gathers demographic information for analysis purposes.
Table 1 Constructs and Items with Reliabilities

<table>
<thead>
<tr>
<th>Constructs and Items</th>
<th>Source</th>
</tr>
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<tbody>
<tr>
<td><strong>Employee Friendliness (α = 0.943)</strong></td>
<td></td>
</tr>
<tr>
<td>EF 1: The teller said “Hello,” or other greetings to me.</td>
<td>Sutton and Rafaeli (1988)</td>
</tr>
<tr>
<td>EF 2: The teller said “Thank you” to me.</td>
<td>Keh et al. (2013)</td>
</tr>
<tr>
<td>EF 3: The teller made eye contact with me.</td>
<td>Gremler and Gwinner (2000)</td>
</tr>
<tr>
<td>EF 4: The teller smiled at me.</td>
<td></td>
</tr>
<tr>
<td>EF 5: The teller created a feeling of “warmth”.</td>
<td></td>
</tr>
<tr>
<td>EF 6: The teller was pleasant.</td>
<td></td>
</tr>
<tr>
<td>EF 7: I was comfortable interacting with the teller.</td>
<td></td>
</tr>
<tr>
<td><strong>Employee Helpfulness (α = 0.939)</strong></td>
<td></td>
</tr>
<tr>
<td>EH1: The teller gave prompt service to me.</td>
<td>Dabholkar, Thorpe, and Rentz (1996)</td>
</tr>
<tr>
<td>EH2: The teller told me exactly when services will be performed.</td>
<td>Sureshchandar, Rajendran, and Kamalanabhan (2001)</td>
</tr>
<tr>
<td>EH3: The teller was never too busy to respond to my requests.</td>
<td></td>
</tr>
<tr>
<td>EH4: The teller gives me individual attention and care by having my best interest at heart.</td>
<td></td>
</tr>
<tr>
<td>EH5: The teller has the knowledge and competence to answer my specific queries and requests.</td>
<td></td>
</tr>
<tr>
<td><strong>Employee Respectfulness (α = 0.972)</strong></td>
<td></td>
</tr>
<tr>
<td>EC1: The employee was most courteous and polite to me.</td>
<td>Butcher, Sparks, and O’Callaghan (2003)</td>
</tr>
<tr>
<td>EC2: I felt as I was well regarded by this employee.</td>
<td>Karatepe, Yavas, and Babakus (2005)</td>
</tr>
<tr>
<td>EC3: The employee made me feel important.</td>
<td></td>
</tr>
<tr>
<td>EC4: The employee treated me with respect.</td>
<td></td>
</tr>
<tr>
<td>EC5: The employee showed interest in me, as a customer.</td>
<td></td>
</tr>
<tr>
<td>EC6: The employee carried out my transactions confidentially.</td>
<td></td>
</tr>
<tr>
<td>EC7: The employee served me in a good manner.</td>
<td></td>
</tr>
<tr>
<td><strong>Customer Satisfaction (α = 0.975)</strong></td>
<td></td>
</tr>
<tr>
<td>CS1: I am pleased with the overall service provided by the employee.</td>
<td>Seiders et al. (2005) and Voss, Parasuraman, and Grewal (1998)</td>
</tr>
<tr>
<td>CS2: I feel delighted with the overall service provided by the employee.</td>
<td></td>
</tr>
<tr>
<td>CS3: I am completely satisfied with the service experience.</td>
<td></td>
</tr>
<tr>
<td>CS4: I am happy with the overall service provided by the employee.</td>
<td></td>
</tr>
</tbody>
</table>
4. RESULTS

4.1 Sample Characteristics

Table 2 presents the demographic characteristics of the sample. There is a fairly equal spread of male and female respondents. In terms of education, 68.2% were bachelor degree and 27.7% were postgraduate degrees. The majority of respondents ranges from 21 to 30 years old (57.4%) and from 31 to 40 years old (31.4%). The monthly income was mainly ranging from 5,000 to 9,999 RMB (48.3%) and from 10,000 to 14,999 RMB (36%). The sample was generally young, highly educated working professionals, all of whom are consistent with the literature relating to the general profile of credit card holders specified by Liu and Brock (2010).

Table 2 Demographic Information (N=242)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>120</td>
<td>49.6%</td>
</tr>
<tr>
<td>Male</td>
<td>122</td>
<td>50.4%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 years and below</td>
<td>1</td>
<td>0.4%</td>
</tr>
<tr>
<td>21–30 years</td>
<td>139</td>
<td>57.4%</td>
</tr>
<tr>
<td>31–40 years</td>
<td>76</td>
<td>31.4%</td>
</tr>
<tr>
<td>41–50 years</td>
<td>19</td>
<td>7.9%</td>
</tr>
<tr>
<td>51–60 years</td>
<td>7</td>
<td>2.9%</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College school or below</td>
<td>8</td>
<td>3.3%</td>
</tr>
<tr>
<td>Bachelor</td>
<td>165</td>
<td>68.2%</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>69</td>
<td>28.5%</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>less than RMB 5,000</td>
<td>20</td>
<td>8.3%</td>
</tr>
<tr>
<td>RMB 5,000–9,999</td>
<td>117</td>
<td>48.3%</td>
</tr>
<tr>
<td>RMB 10,000–14,999</td>
<td>87</td>
<td>36.0%</td>
</tr>
<tr>
<td>RMB 15,000 and above</td>
<td>18</td>
<td>7.4%</td>
</tr>
</tbody>
</table>
4.2 Manipulation Results

SPSS Ver. 20 was used to conduct the analysis. I first conduct the Analysis of variance (ANOVA) to determine if the manipulations of employee friendliness, helpfulness and respectfulness were successful. Results showed that the score in high friendly condition (n = 123, M = 5.27, SD = 1.33) is significantly higher than the score in low friendly condition (n = 119, M = 2.72, SD = 1.70), F (1, 240) = 169.9, p < 0.001). The high helpfulness condition (n = 120, M=5.17, SD=1.59) was significantly different with the low helpfulness condition (n = 122, M = 3.28, SD = 1.73), F (1, 240) = 79.174, p < 0.001). In addition, the high respectful scenario (n = 123, M = 5.27, SD = 1.15) also indicates a significant difference compared with low respectful condition (n = 119, M = 2.70, SD = 1.47, F (1, 240) = 229.38, p < 0.001). These results all showed that employee friendliness, helpfulness and respectfulness were all successfully manipulated.

4.3 Main Effect

For H1-H3 hypotheses testing, ANOVA was conducted while controlling the variables such as employee gender, age, income and education. Table 3 below showed that participants’ gender (F(1, 240) = 0.836, p > 0.10), age (F (4, 237) = 1.013, p > 0.10), education (F(3, 238) = 1.68, p > 0.10) and income (F (4, 237) = 1.811, p >0.10) did not significantly influence the rating of customer satisfaction; but friendliness (F(1, 240) = 11.52, p<0.01), helpfulness (F(1, 240)=23.45, p<0.001), and respectfulness (F(1, 240) = 221.234, p<0.001) were exerting a significant effects on customer satisfaction.
Table 3 ANOVA Analysis of Each Variable on Customer Satisfaction

<table>
<thead>
<tr>
<th>Variables</th>
<th>Customer Satisfaction</th>
<th>F</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td>0.836</td>
<td>0.361</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td>1.013</td>
<td>0.402</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td>1.68</td>
<td>0.172</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td>1.811</td>
<td>0.127</td>
</tr>
<tr>
<td>Employee Friendliness</td>
<td></td>
<td>11.518</td>
<td>0.001***</td>
</tr>
<tr>
<td>Employee Helpfulness</td>
<td></td>
<td>23.449</td>
<td>0.000***</td>
</tr>
<tr>
<td>Employee Respectfulness</td>
<td></td>
<td>221.234</td>
<td>0.000***</td>
</tr>
</tbody>
</table>

Note: ***p ≤ 0.001.

Table 4 Variable Correlation Matrix

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. EF</td>
<td>4.02</td>
<td>1.99</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. EH</td>
<td>4.22</td>
<td>1.91</td>
<td>.681**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. ER</td>
<td>4.01</td>
<td>1.84</td>
<td>.706**</td>
<td>.817**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. CS</td>
<td>4.02</td>
<td>1.90</td>
<td>.693**</td>
<td>.816**</td>
<td>.921**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Gender</td>
<td>0.50</td>
<td>0.50</td>
<td>.083</td>
<td>.105</td>
<td>.102</td>
<td>.059</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Age</td>
<td>2.55</td>
<td>0.77</td>
<td>.097</td>
<td>.046</td>
<td>.078</td>
<td>.011</td>
<td>.091</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Edu</td>
<td>2.26</td>
<td>0.53</td>
<td>-.166**</td>
<td>-.023</td>
<td>-.155**</td>
<td>-.110</td>
<td>-.075</td>
<td>-.277**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Income</td>
<td>2.44</td>
<td>0.78</td>
<td>-.106</td>
<td>-.080</td>
<td>-.082</td>
<td>-.113</td>
<td>.133*</td>
<td>.189**</td>
<td>.095</td>
<td></td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).
EF=Employee Friendliness, EH=Employee Helpfulness, ER=Employee Respectfulness, CS=Customer Satisfaction

Then the means of different conditions were further examined, it showed that participants were
more satisfied with the service employee in high friendliness (n = 123, M = 4.42, SD = 1.82) than with the employee in low friendliness (n = 119, M = 3.61, SD = 1.89), F (1, 240) = 11.52, p < 0.01). Also higher satisfaction was showed towards the service employee in high helpfulness condition (n = 120, M=4.58, SD=1.80) than in low condition (n = 122, M = 3.46, SD = 1.82), F (1, 240) = 23.45, p < 0.001). As predicted, the service employee demonstrating high respectfulness results in higher satisfaction (n = 123, M = 5.31, SD = 1.25) than employee demonstrating low respectfulness (n = 119, M = 2.69, SD = 1.49, F (1, 240) = 221.23, p <
Meanwhile, the correlation table (Table 4) also indicates the positive relationship between three attributes and customer satisfaction. Therefore, H₁, H₂ and H₃ hypothesis were all supported.

### 4.4 Interactive Effect

Univariate analysis was conducted to test the relative effects of three attributes. As shown in Table 5, the interaction effect of employee friendliness and helpfulness is not significant (F= .207, p>0.01, η² = .001). However, employee helpfulness demonstrates stronger effect (p < 0.001, η² = .093) than friendliness (p < 0.001, η² = .050). On the other hand, the interaction effect of employee helpfulness and respectfulness is significant (F= 2.637, p<0.001, η² = 0.252). More specifically, employee respectfulness (p<0.001, η² = 0.631) has stronger effect than helpfulness (p<0.01, η²=0.069). Consequently, the eta-squared results showed respectfulness has the strongest effect on customer satisfaction, which supports the H₄.

#### Table 5 Univariate Results between Interactive Attributes

<table>
<thead>
<tr>
<th>Variables</th>
<th>Customer Satisfaction</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>η²</td>
<td></td>
</tr>
<tr>
<td>Friendliness (EF)</td>
<td>12.629***</td>
<td>.050</td>
<td></td>
</tr>
<tr>
<td>Helpfulness(EH)</td>
<td>24.419***</td>
<td>.093</td>
<td></td>
</tr>
<tr>
<td>EF x EH</td>
<td>.207</td>
<td>.001</td>
<td></td>
</tr>
</tbody>
</table>

*Note: **p ≤ 0.01; ***p ≤ 0.001.*

<table>
<thead>
<tr>
<th>Variables</th>
<th>Customer Satisfaction</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>η²</td>
<td></td>
</tr>
<tr>
<td>Helpfulness(EH)</td>
<td>2.460**</td>
<td>0.069</td>
<td></td>
</tr>
<tr>
<td>Respectfulness(ER)</td>
<td>13.706***</td>
<td>0.631</td>
<td></td>
</tr>
<tr>
<td>ER x EH</td>
<td>2.637***</td>
<td>0.252</td>
<td></td>
</tr>
</tbody>
</table>

*Note: **p ≤ 0.01; ***p ≤ 0.001.*
To understand how these variables interact with each other, the means of customer satisfaction were further analyzed. As showed in Figure 1, the customer satisfaction generated by friendliness is higher when the employee helpfulness is high rather than low regardless of the level of respectfulness. When friendliness is low, employee helpfulness can generate a stronger effect to improve the customer satisfaction with mean of 5.6 (in high respectfulness condition) and 2.59 (in low respectfulness condition), which is higher than the condition when friendliness is high while helpfulness is low (5.23 and 2.28 respectively). The interaction effect between friendliness and helpfulness in high respectfulness condition is significant ($F= 4.33, p < 0.05$) compared with low respectfulness condition. Therefore, the friendliness exerts a stronger effect on customer satisfaction when helpfulness is high rather than low, thus supporting $H_{5a}$.

![Figure 1. The Interactive Effect of Helpfulness and Friendliness](image-url)
Likewise, as showed in Figure 2, the customer satisfaction generated by helpfulness is higher when the employee respectfulness is high rather than low. When respectfulness is low, the high helpfulness can only reach the mean of 4.11 (in high friendliness condition) and 2.59 (in low friendliness condition) which are lower than the condition when respectfulness is high and helpfulness is low, separately with the mean of 5.23 (in high friendliness condition) and 4.44 (in low friendliness condition). The interaction effect between helpfulness and respectfulness is significant (F=6.19, p < 0.05) in high employee friendliness condition compared with in low friendliness condition. Hence employee helpfulness exerts a stronger effect when respectfulness is high rather than low, thus supporting H₅b.

*Figure 2. The Interactive Effect of Helpfulness and Respectfulness*
However, Scholars (e.g. Soofi, Retzer, and Yasai-Ardekani 2000) have criticized that using statistical significance to compare the relative importance of predictors was problematic and inappropriate due to missing significance tests between two regression weights or effect sizes and ignoring the indications of each predictor’s relative contribution. As such, ANIMP analysis (the analysis of importance) methodology proposed by Soofi, Retzer, and Yasai-Ardekani (2000) was conducted to evaluate the relative importance of the three factors (i.e., employee friendliness, helpfulness and respectfulness) on customer satisfaction with the employee.

As shown in Table 6, the three factors have a joint contribution of 4.32 on customer satisfaction by considering all possible orderings or in the different ordering conditions. The joint contribution is calculated based on the difference between the score when each factor is in high condition (5.99) and the score when each factor is in low condition (1.67). The ANIMP results (see Table 7) show the different ordering possibilities and partial contribution of each factor in the corresponding ordering. Specifically, the first column shows all six possible orderings of these factors, and then the corresponding row shows the partial importance of each factor in the joint contribution of 4.32 on customer satisfaction. The last row indicates the average share of each factor in total contribution of 4.32. Based on the last row in Table 7, the ratios between different factors were calculated. Specifically, the overall average importance of employee respectfulness is 3.53 (2.54/0.72) times of friendliness, while the ratio between employee helpfulness and friendliness was 1.47 (1.06/0.72) and the ratio of employee respectfulness to helpfulness is 2.4(2.54/1.06), so the ANIMP results also support the $H_4$ and $H_{5a-b}$. 
Table 6 Means on Customer Satisfaction in Different Scenarios

<table>
<thead>
<tr>
<th>Employee</th>
<th>Low(0)</th>
<th>High(1)</th>
<th>Low(0)</th>
<th>High(1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Respectfulness</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Low(0)</th>
<th>High(1)</th>
<th>Low(0)</th>
<th>High(1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helpfulness</td>
<td>1.67</td>
<td>2.59</td>
<td>2.28</td>
<td>4.11</td>
</tr>
<tr>
<td>Respectfulness</td>
<td>4.44</td>
<td>5.60</td>
<td>5.23</td>
<td>5.99</td>
</tr>
</tbody>
</table>

Table 7 ANIMP Analysis of Three Employee Attributes on Customer Satisfaction

<table>
<thead>
<tr>
<th>Ordering</th>
<th>Friendliness(F)</th>
<th>Helpfulness(H)</th>
<th>Respectfulness(R)</th>
<th>Composite</th>
</tr>
</thead>
<tbody>
<tr>
<td>O1= F H R</td>
<td>0.61</td>
<td>1.83</td>
<td>1.88</td>
<td>4.32</td>
</tr>
<tr>
<td>O2= F R H</td>
<td>0.61</td>
<td>0.76</td>
<td>2.96</td>
<td>4.32</td>
</tr>
<tr>
<td>O3= H F R</td>
<td>1.52</td>
<td>0.92</td>
<td>1.88</td>
<td>4.32</td>
</tr>
<tr>
<td>O4= H R F</td>
<td>0.39</td>
<td>0.92</td>
<td>3.01</td>
<td>4.32</td>
</tr>
<tr>
<td>O5= R F H</td>
<td>0.80</td>
<td>0.76</td>
<td>2.76</td>
<td>4.32</td>
</tr>
<tr>
<td>O6= R H F</td>
<td>0.39</td>
<td>1.16</td>
<td>2.76</td>
<td>4.32</td>
</tr>
<tr>
<td>Each contribution</td>
<td>0.72</td>
<td>1.06</td>
<td>2.54</td>
<td>4.32</td>
</tr>
</tbody>
</table>
5. DISCUSSION AND IMPLICATIONS

5.1 General Discussion

This study revealed that while employee friendliness, helpfulness and respectfulness were all positively related to customer satisfaction, consistent with the previous studies, the relative strength on customer satisfaction resulting from the three attributes is different. The importance of respectfulness demonstrated by service provider implies that communication of respectfulness may override the effects of employees’ friendliness and helpfulness. This has great implications for strategic directions for improving customer satisfaction in Chinese customer relations.

It is also found that friendliness is contingent on the effect of helpfulness. The effect of helpfulness is significantly higher when respectfulness is high than when it is low. This indicates that employee training should be prioritized in service industry to serve the customers with politeness and communicate the respect during the interaction so as to enhance customer satisfaction, together with improving employees’ personal skills for higher competence and showing positive emotion such as friendliness and cheerfulness.

As courtesy/politeness is interpreted as showing respectfulness to others in the rooted Chinese culture of *Li* in Confucianism, the results proved that even though friendliness and respectfulness are both non-core service variables, respectfulness is not the “icing on the cake”. The predominant effect of respectfulness, confirms the findings of Butcher, Sparks, and
O’Callaghan (2003)’s study that social regard, as a relational outcome, not only has a positive influence on service-encounter satisfaction, but also has a stronger influence on service encounter satisfaction than either perceived core service quality.

The results also confirm our expectation from empirical evidence which showed that respect is something related to self-esteem (Ellemers, Doosje, and Spears 2004) and relationship satisfaction (Frei and Shaver 2002). Even though some cross-cultural studies (Chua 2004; Garcia 2010) showed that communication of respect is a significant dimension of cross-cultural communication competence and it is closely linked to the success of social interaction, very few studies have explored this impact in service encounters in the Chinese context. This study fills this void and has indicated that considering the culture influence in service encounters tends to be critical for international business success, providing a significant indication for further study in cross-cultural communication of respect in service industries.

5.2 Theoretical Contribution

First, this study provides further evidence to support the effects of human factors on customer response in employee-customer relationships of service industry in the Chinese context. In fact, it is one of the pioneers in introducing the effect of respect in a service context in China. Based on the results, employee respectfulness exerts the strongest effect on customer satisfaction, that is, respectfulness is the key factor in generating customer satisfaction. This is in line with the research findings in the healthcare industry (eg. Weissmann et al. 2010). Besides, it implies that
non-core services such as human factors (interactive quality) could go beyond the core service (functional outcome) (Butcher, Sparks, and O’Callaghan 2003), and are more important than technical and tangible aspects of service quality that influence customer satisfaction (Lenka, Suar, and Mohapatra 2009). It confirms Iacobucci and Ostrom (1993)’s finding that human related factors or the relational factors be a remedy of core service quality such that the poor core service quality could be compensated by relational factors.

Second, beyond showing that employee respectfulness has a stronger effect than either friendliness or helpfulness due to cultural influences on the interpretation of courtesy, the results also reveal that the three employee attributes interact with each other and make a multiplicative effect jointly influencing the customer satisfaction. These findings are new to the literature, and make a useful contribution to the employee–customer interaction literature by providing a more complete understanding of how these attributes work together to drive customer satisfaction in the Chinese cultural context.

Such interactive effects demonstrated a significant contribution to previous studies. For example, the contingency effect between employee helpfulness and friendliness concluded by Keh et al. (2013) is further confirmed and supported through generalization in a different service. However, this study is innovative as it goes beyond their theoretical framework. Echoing the call that, “prior research suggests that culture could influence customer perceptions of risk and satisfaction (Keh and Sun 2008)”, this study extends the research that culture could also influence customer perceptions of employee attributes. By distinguishing the employee
friendliness from courtesy, the paper constructed a new attribute – employee respectfulness based on the Chinese culture. The new attribute reflects the cultural influence on the customer’s perception of employee attributes. The result proved that respectfulness is the right measure on behalf of Li (politeness) to demonstrate the core value of Chinese culture in service interaction and customer relations.

Furthermore, the relative effects between the three attributes are another breakthrough extending many previous studies. While Goodwin and Smith (1990) pointed out that distinguishing friendliness from courtesy can help service providers meet customer expectations and enhance perceptions of service quality, they did not specify which one is more important. This is the first study to compare these two attributes and specify the relative importance in a specific culture. Similarly, while the result confirms some of the findings by Hocutt, Bowers, and Donavan (2006) in that the interaction of helpfulness and courtesy can dramatically influence customer’s perception of service evaluations, and there is a major cultural difference. Hocutt and his colleagues (2006) revealed a multiplicative relationship between responsiveness (helpfulness) and courtesy and claimed that neither of them is individually sufficient enough to create customer satisfaction. While in this study, respectfulness is sufficient alone to make customer satisfied in established customer relations. The respectfulness demonstrated through courtesy/politeness could significantly improve low helpfulness and satisfy customers in a long-term customer relationship in Chinese culture.

Finally, the research on the influence of culture on service perceptions is scant (Malhotra et al.
1994) and very limited (Winsted 1997). In this regard, by consolidating the Chinese culture in the model, this study is a more country-specific or perhaps culture-specific approach to test the employee attributes on customer satisfaction.

5.3 Managerial Implications

Enhancing customer satisfaction to ensure the success of retention strategies is highly dependent on the effectiveness of frontline employees. The frontline employee conveys the service concept of the company as well as the image of brand positioning. Company can improve their image through cultivating pleasant frontline employees equipped with desirable attributes.

The findings indicate that respect is importance in service encounters. The negative outcome could be inhibited and avoided if you could communicate the respect successfully (Van Quaquebeke, Zenker, and Eckloff 2009). Communication of respect can result in a successful interaction and can even improve or reverse the perceptions of previously unhappy experiences (Simon 2007). Most importantly, according to the reciprocity principle of Confucius, if customers feel respected by the service employee, they may be motivated to reciprocate the positive relational experience (De Cremer 2002), such as giving positive evaluation, higher satisfaction, increased patronage and positive word of mouth. Hence, the effect of communicating respect is imperative for the acquaintance and retention of customers. Consequently, frontline employees need to be continuously reflective whilst rendering service; paying particular attention to their respectful behaviors and attitudes towards customers.
In practice, polite behavior is not an end in itself, but rather occurs “as part of a larger aim of creating customer satisfaction and projecting a positive corporate image” (Dunn 2013). The healthcare industry has provided enough evidence to show the importance of respect or politeness in creating customer satisfaction (Hei, David, and Kia 2013).

It is clear that respect would be the critical element for relational success in service encounters, but the communication of respect is a complicated process and it is a concept beyond simply talking about the politeness or courtesy by surface meaning of itself (Garcia 2010). Consequently, instituting appropriate interaction orientation is very important. Addressing the importance of demonstrating respectfulness to customers according to customer culture-based norms can effectively improve service interaction management, which potentially could become a competitive advantage in such a fiercely competitive business world. Besides, it would improve the customer relations by establishing stronger customer relationship through differentiation or tailoring services to match the culture expectation or cultural norms of target customers.

5.4 Limitation and Future Research

Though the main effects and interactive effects of 3 employee characteristics on customer satisfaction are supported, additional research is recommended to verify the findings. First, the service categories could be expanded into more areas such as the Group 3 service according to
the taxonomy of Bowen (1990) to increase the generalization of this model in future studies.

Second, the experimental process is designed with scenarios which may not have sufficient ecological validity. Even though the scenario was designed as much as possible to real world and the feedback from participants regarding the realistic of the scenarios is quiet promising. The scenario design may cause response carryover effect as mentioned by Liu and Brock (2011). Different consumers will have different criteria or different understanding in their definition of different levels of employee attributes, so that they might assign different weights on these attributes presumably. Therefore, replicating the study with a survey method to confirm the results could be complementary future direction. Finally, respect is related to self-esteem. Hence it would be more interesting to test the mediating effect of self-esteem in this model from psychological aspect, which would serve a better understanding of how respectfulness exert an effect on customer satisfaction.


Butcher, Ken, Beverley Sparks, and Frances O’Callaghan (2003), “Beyond Core Service,” *Psychology*


Customer Satisfaction Survey for over the Counter Bank Services

Dear Valued Customer,

You are kindly invited to participate in a survey regarding customer satisfaction for over the counter bank services. Specifically, you are going to experience a credit card application process over the bank counter through scenario description. Afterwards, you are supposed to evaluate the bank tellers’ performance and respond to each statement or question by ticking the appropriate numbers or options. Please note that there is no right or wrong answers and you just have to provide answers that best reflect your opinions. We assure you that all the info collected is for research purposes only and will not be disclosed to any other person or organizations. Thank you very much for your support.

尊贵的客户，

您好！诚邀您参与一项有关银行柜台服务客户满意度的调查。具体而言，您将通过情景描述体验在银行柜台申请信用卡业务的过程。阅读之后，请您对银行柜台人员的服务表现进行评估，并在随后的调查问卷上圈出代表您意见的相应数字或选项。请注意，问题的答案没有对错之分，您只需给出最能反映您意见的答案。我们确保所有收集的信息仅供研究使用，不会透露给其他任何人或组织。非常感谢您的大力支持。

Part I- Scenario Experience and Performance Evaluation

第一部分：情景体验及评估

At the Bank Counter

Imagine that you are in a big bank applying for a credit card. The bank teller says “hello” to you within three seconds upon your arrival at the window. She is greeting you with a welcoming smile. “What can I do for you?” She asks softly and politely, looking into your eyes. You tell her that you want to apply for a credit card. She then explains to you the conditions and documents required for credit card application and introduces to you the types of credit cards available. Her manner makes you feel at home. After you submit the filled documents to her, she begins to check.
Imagine you are now at a large bank applying for a credit card. The bank teller greets you within 3 seconds upon reaching the window, “How do you do!”, she warmly and politely greets you. “Please tell me what business you want to do?” She asks you softly while looking at your eyes. You tell her you want to apply for a credit card, and she explains the conditions and required documents in detail, as well as introduces the existing credit card types. Her actions make you feel very warm, and you feel at ease sitting at the counter. Then, you submit the already filled documents, and she starts checking all the documents.

A minute later, she tells you your income proof is not qualified because you miss the latest monthly record. Hearing that, you worry that you have to fetch a new proof and visit the bank again. However, she seems to understand your concern and suggests that you can have your renewed proof faxed to the bank right now or later, and the current application can be continued without any disturbance - no need to revisit the bank. You appreciate her kindness and decide to fax the updated proof later. She continues to check. During this period, you notice that her desk is tidy. She keeps all the clients’ personal documents in good order and she handles your personal data confidentially. Suddenly, her mobile phone rings. She apologizes for the interruption and turns off her mobile. Later, she confirms your personal info with you in a soft but clear voice. Although you have made some spelling mistakes, she points them out in a very courteous way and help you refill a new form at the counter. Her attitude won’t cause you any embarrassment at all.

It is approaching the end of the transaction. You enquire about other issues such as the credit limit upgrade and house mortgage. She answers your questions patiently and clearly and offers you additional info on the redemption of bonus points. Finally the transaction is done. She informs you that you will receive the card in around two weeks and asks your preference for receiving your card - by phone or by mail. Before you leave the counter, she smiles at you again and says “thank you”.

Throughout the whole transaction, the bank teller takes her time and does not make you feel, at any moment, that you are wasting her time.

业务接近尾声了，你向她咨询了一些其他问题，诸如信用卡额度升级以及房贷事宜。她仔细耐心地回答了你的问题，还额外告知你信用卡积分兑换的信息。业务终于办理完毕，她告知你信用卡办理好的时间是2周左右，并征求你的意见喜欢那种取卡方式-电话通知领取还是信件直接邮寄。在你离开柜台之际，她再次向你微笑并道谢。

整个过程中，柜台工作人员从容地处理你的业务，丝毫没有让你感觉你在浪费她的时间。
Below are some questions about your experience with this bank employee. Based on your experience in Part I, please evaluate the service performance of the bank teller and answer the following questions with score ranging from 1 to 7: 1=strongly disagree, 2=disagree, 3=slightly disagree, 4=No comments/Neutral, 5=slightly agree, 6=Agree, 7=strongly agree.

以下是关于该柜台工作人员工作表现的一些问题。请根据第一部分情景描述的体验，对该员工工作表现通过以下问题进行评估，并圈出相应的分数。1至7分别表示：1=非常不同意，2=不同意，3=稍微不同意，4=中立，既没有同意也没有不同意，5=稍微同意，6=同意，7=非常同意。

<table>
<thead>
<tr>
<th>Question</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>The employee said “Hello,” or other greetings to me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee said “Thank you” to me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee made eye contact with me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee smiled at me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>This employee created a feeling of “warmth”.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee was pleasant.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>I was comfortable interacting with the employee.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>Overall, the employee is friendly to me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee gave prompt service to me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee told me exactly how services will be performed.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee was never too busy to respond to my requests.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>The employee gave me individual attention and care by having</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>my best interest at heart.</td>
<td></td>
</tr>
<tr>
<td>The employee had the knowledge and competence to answer</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>my specific queries and requests.</td>
<td></td>
</tr>
<tr>
<td>Overall, the employee is helpful to me.</td>
<td>1 2 3 4 5 6 7</td>
</tr>
</tbody>
</table>
1. The employee was most courteous and polite to me.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员对我彬彬有礼。

2. I felt as I was well regarded by this employee.
   相当不同意 1 2 3 4 5 6 7
   我感觉这名工作人员对我很重视。

3. The employee made me feel important.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员让我感觉自己很重要。

4. The employee treated me with respect.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员对我很尊重。

5. The employee showed interest in me, as a customer.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员把我做为顾客,对我有兴趣。

6. The employee carried out my transactions confidentially.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员机密地处理我的业务。

7. The employee served me in a good manner.
   相当不同意 1 2 3 4 5 6 7
   柜台工作人员行为举止很得体。

8. Overall, the employee is respectful to me.
   相当不同意 1 2 3 4 5 6 7
   整体来说,柜台工作人员对我很恭敬有礼。

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1. I am pleased with the overall service provided by the employee.
   相当不同意 1 2 3 4 5 6 7
   对于该员工提供的服务,整体来说,我很满意。

2. I feel delighted with the overall service provided by the employee.
   相当不同意 1 2 3 4 5 6 7
   对于该员工提供的服务,整体来说,我很欣喜。

3. I am completely satisfied with the service experience.
   相当不同意 1 2 3 4 5 6 7
   对于整个服务过程,我非常满意。

4. I am happy with the overall service provided by the employee.
   相当不同意 1 2 3 4 5 6 7
   对于该员工提供的服务,整体来说,我很高兴。

---

2) Based on the Scenario you have experienced, please kindly evaluate the following questions with score ranging from 1 to 7: 1=very poor 2= poor, 3= slightly poor, 4=Neutral, 5=slightly good, 6= good, 7= very good

根据情景体验，请评估以下问题，并圈出你的分数。1-7分别表示：1=非常差，2=差，3=有点差，4=不好也不差，5=稍微有点好，6=好，7=非常好。

<table>
<thead>
<tr>
<th>非常差</th>
<th>非常好</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How realistic do you think the customer experience was?</td>
<td>相当不同意 1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>你认为该情景描述的客户体验经历真实程度如何？</td>
<td></td>
</tr>
</tbody>
</table>

2. How easy was it to imagine you as the customer? | 相当不同意 1 2 3 4 5 6 7 |
| 想象自己作为客户融入到场景中的容易程度如何？ |
Part II: Personal Data
第二部分：个人资料

Please kindly indicate your personal Info by ticking the relevant option.
请在相应的个人信息选项前划勾。

1. Location 您所在的地点
   - □ Beijing 北京
   - □ Guangzhou 广州

2. Gender 性别
   - □ Male 男
   - □ Female 女

3. Age 年龄
   - □ 20 or less than 20 years old 20岁或以下
   - □ 21–30 years old 21岁-30岁
   - □ 31–40 years old 31岁-40岁
   - □ 41–50 years old 41岁至50岁
   - □ 51–60 years old 51岁-60岁
   - □ more than 60 years old 60岁以上

4. Education (highest level) 教育程度（最高学历）
   - □ Colleague Degree or below 高中或以下
   - □ Bachelor Degree 大学本科
   - □ Master Degree 研究生
   - □ Doctorate Degree 博士

5. Monthly Income (RMB before tax) 平均月收入（税前收入，包括加班费和津贴等）。
   - □ less than RMB 5,000 低于5,000元
   - □ RMB 5,000–9,999 人民币5,000-9,999元
   - □ RMB 10,000–14,999 人民币10,000-14,999元
   - □ RMB 15,000–19,999 人民币15,000-19,999元
   - □ RMB 20,000 or above 人民币20,000或以上

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THE END 结束

Thank you very much for your participation!
非常感谢您的参与！