Integrating Chinese cultural philosophies on the effects of employee friendliness, helpfulness and respectfulness on customer satisfaction

Matthew Tingchi Liu and Li Yan
University of Macau, Macau, Macau
Ian Phau
School of Marketing, Curtin University of Technology, Perth, Australia
Andrea Perez
University of Cantabria, Santander, Spain, and
Min Teah
Curtin University, Perth, Australia

Abstract

Purpose – This study aims to investigate the main and interactive effects of three employee attributes, namely, employee friendliness, helpfulness and respectfulness, on customer satisfaction in Mainland China.

Design/methodology/approach – A $2 \times 2 \times 2$ between-subjects experimental design enabled an eight-scenario study depicting a service experience manipulated by employee friendliness (high/low), helpfulness (high/low) and respectfulness (high/low).

Findings – It is found that the effect of respectfulness has the strongest impact on customer satisfaction. Customer satisfaction generated by helpfulness is higher when respectfulness is high rather than low, while the interaction between helpfulness and friendliness is not found, even though helpfulness exerts a stronger effect than friendliness on customer satisfaction. Customer satisfaction is also maximized when all three positive interpersonal attributes all jointly presented. Interestingly, the absence of respectfulness tends to trigger a negative effect, while the display of friendliness results in a positive effect.

Research limitations/implications – Beyond the joint positive effects on service outcomes, different interaction patterns reveal that the display of friendliness is desirable and beneficial to enhance interpersonal outcome. However, the communication of respect is crucial, and, as such, managers and employees need to strive for a good balance on how to demonstrate these behaviours in critical moments such as service recovery. The findings from relative and interactive effects of three employee attributes are new in the literature and provide significant theoretical and managerial contributions for both researchers and managers.

Originality/value – This study takes the first step in decoding the cultural meaning of employee attributes through integrating Chinese traditional philosophy, Li (i.e. politeness), into a specific service setting by examining its comparative effects with other attributes.

Keywords China, Customer orientation, Services marketing, Consumer satisfaction

Paper type Research paper

Introduction

It is widely acknowledged that service quality is profoundly affected by service providers, with front-line employees playing a critical role in providing customer satisfaction (Dagger *et al.*, 2013). Service providers strive to achieve customer satisfaction by offering a superior service experience. Given the inseparability of the service experience from the service employee, there is an increasing call for research to examine the role of employees in customer-employee interactions (Grewal and Levy, 2009). The extant literature has focused on identifying the individual effect of employee characteristics from different perspectives, such as the intangible nature of services or interpersonal skills (Dagger *et al.*, 2013), person-related service characteristics (Danaher *et al.*, 2008) and human factors (Evanschitzky *et al.*, 2011).

Overall, these concepts essentially reflect the interpersonal characteristics of front-line employees based on the assumption that customers link the interpersonal cues to the service evaluation during service encounters. Until recently, research has indicated that employee attributes are context-specific and may interact with each other, producing synthetic effects on customer satisfaction (Wan *et al.*, 2012). Among the few exceptions, Keh *et al.* (2013) demonstrated that employees' physical attractiveness and display of positive emotion and helpfulness not only influence customer satisfaction independently but also drive customer satisfaction collectively through interaction effects. However, researchers have also suggested the need to integrate more factors, such as customer value and cultural elements, into the service model (Grayson, 2007), as the relative importance and interactive effects of different employee attributes in different physical and cultural service settings are still highly under-explored (Dagger *et al.*, 2013).

In particular, some new and emerging attributes deserve consideration for being integrated into the current service models. For example, friendliness is considered as a new value in customer-employee relationships based on role theory (Jones *et al.*, 2008). Creating a commercial friendship tie in the service interaction can enhance consumer commitment and trigger positive consumer behaviours (Grayson, 2007). Meanwhile, the culture within which a front-line employee works and lives might also affect the service models (Di Mascio, 2010). Prior research has also suggested that culture could influence customer perceptions of risk and satisfaction (Keh and Sun, 2008); in particular, politeness is proposed as a culture-specific concept. Empirical research on culture-specific politeness (Marti, 2006) has shown that the conception of politeness and the degree of politeness are not the same among different cultures; therefore, the different perceptions of politeness may lead to misunderstandings and conflicts in intercultural interactions. In the Chinese culture, politeness means "*Keqi*" (being humble and respecting others) or "*Limao*" (politeness), which is derived from the ancient Confucian concept of *Li* (禮). *Li* is rooted in the Chinese culture as essential social norms in daily interaction and is worthy of study in relation to culture.

Hence, we propose a theoretical model incorporating three interpersonal behaviours, namely, employee friendliness, helpfulness and respectfulness, into the employee attributes theory model to address the aforementioned concerns and new trends. The three attributes reflect the emotional, motivational and sociocultural characteristics of an employee, corresponding to the affective, cognitive and social normative criteria implied in customer evaluation. In addition, these three variables are interpersonal and customer-orientated in nature. Interpersonal value, competence and customer

orientation are the most frequently mentioned concepts in these integrated models (Wan *et al.*, 2012). The reasons for selecting these variables are elaborated in the theoretical background part from various perspectives based on interdisciplinary theories.

We argue that these three interpersonal attributes not only influence customer satisfaction individually but also interact with each other differently and influence customer satisfaction jointly. Most importantly, the interpretation of culture-specific variables influences the interaction pattern of the service model, implying different degrees of importance in the same model. Thus, this study departs from the extant literature by integrating the relationship variable (i.e. friendliness, Jones *et al.*, 2008) and the culture variable (i.e. politeness, Marti, 2006) together with the well-established competence variable (i.e. helpfulness, Keh *et al.*, 2013) into the existing service model to enrich the theory regarding the effect of employee attributes on customer satisfaction. This is in line with the recent service research trend in that there has been a concerted effort to study and understand the service model as a whole instead of focusing solely on fragmented pieces (Di Mascio, 2010).

This study contributes to theory and practice in a number of ways. First, it provides empirical contributions to the customer-employee interaction literature by introducing the culture-specific variable (i.e. respectfulness) into a service model, closing the gap suggested by various studies by investigating the broader societal influence of culture on service models and employee attributes (Di Mascio, 2010). The importance of respect in the Chinese culture with its idiosyncrasies has hardly been studied in the service industry. Our hypotheses propose that respectfulness exerts the strongest effect on customer satisfaction in the Chinese culture. Second, we propose an integrated service model by testing the relative and interactive effects of three interpersonal attributes based on the theory of social exchange, emotional contagion, communication, accessibility and diagnosticity, providing a deeper understanding of and insights for interdisciplinary research in this field, which covers psychology, retailing, marketing, management and communication. Third, it extends the model proposed by Keh *et al.* (2013) in a new service setting by testing more relevant employee attributes, thus making further empirical contributions to the effect of employee attributes during service encounters. No studies have compared the relative effects of friendliness and respectfulness or helpfulness and respectfulness in a retailing service setting. By developing an integrative model encompassing social exchange theory and politeness theory, we put the cultural connotation of employee attributes and the communication of respect on the agenda. Finally, while the fundamental effects of culture on consumer judgements and behaviours are well established (Oyserman and Lee, 2008), empirical studies on cultural effects during service encounters remain scant, with few exceptions (Briley and Aaker, 2006). This study strives to bridge this gap.

Theoretical underpinnings and hypothesis development
Social interaction and interpersonal exchange during service encounters
A service encounter is interactive and is a process of social exchange in nature (Ma and Dubé, 2011). It is defined as a dyadic human interaction between a customer and a service provider (Surprenant and Solomon, 1987). The quality of the interpersonal processes in a service encounter or the intangible attributes of services significantly affect various service outcomes, including customer satisfaction. These intangible

factors may increase customer satisfaction independent of the success of the functional outcomes in some cultures (Mattila and Patterson, 2004).

Customer satisfaction is a key concept for marketers and has long been a central construct in the marketing literature (Regó *et al.*, 2013). Satisfied customers are the key to competitive advantage and sustained market success due to their positive impact on multiple customer outcomes, such as customers' willingness to pay, repurchase intention, customer retention and positive word of mouth (Anderson and Mansi, 2009). Customer satisfaction is defined as a customer's post-consumption evaluation of a product or service that occurs if the perceived performance of a service meets or exceeds his or her prior expectations (Oliver, 1997). It is a social relationship construct in nature. In the current study, we focus on the customer and employee interaction; therefore, we define customer satisfaction with the front-line employee as the customer's evaluation of her or his interaction with a front-line employee.

The prior literature has alluded to the intangible nature of services (e.g. politeness, friendliness, sensitivity and empathy) and the relational interaction between front-line employees and customers as critical determinants of customer satisfaction (Dagger *et al.*, 2013). Building on this, research has also illustrated the impact of "person-related" service characteristics (empathy, politeness and similarity) on the building of trust (Danaher *et al.*, 2008) and shown that human elements, like providing individual attention and being courteous, positively affect customer satisfaction (Evanschitzky *et al.*, 2011). More recently, Keh *et al.* (2013) concluded that the simultaneous and interactive effects of three employee attributes (physical attractiveness, displayed positive emotion and helpfulness) collectively drive customer satisfaction. However, the findings are inconclusive. To leverage the various findings, we carefully select three key variables, employee friendliness, helpfulness and respectfulness, based on various theories related to social interaction and exchange. The justifications are as follows:

(1) Friendliness, helpfulness and respectfulness reflect the social interaction nature of a service encounter from different perspectives, representing the relational tie (emotional orientation), relational motivation (cognitive efforts) and relational constraint (social norm imposition) of the employee behaviours, respectively. Social interaction considers the social outcomes of pleasing relations as a priority to satisfy psychological need. Thus, friendliness, as a newly established construct for commercial friendship, is developed over time to satisfy exchange needs based on social exchange theory (Grayson, 2007). In a similar vein, as a service encounter is a social exchange process in nature, the same mechanism of social exchange should be applied during a service encounter. Helpfulness is found to relate to intrinsic motivation during the service encounter (Keh *et al.*, 2013). Moreover, social interaction is context-specific or culture-specific. Politeness is a culture-specific concept; thus, we select respectfulness, which is the core concept of the Chinese interpretation of politeness, to represent such cultural norm constraints for employee behaviours.

(2) The dyadic interaction means that a service encounter is not only process interdependent (i.e. interpersonal exchange) but also outcome interdependent based on the contingency view of service encounters (Ma and Dubé, 2011). Customer attitudes towards and evaluation of the employee behaviours include affective (emotional) and cognitive (evaluative) reactions, which are captured through employee friendliness, competence and sociability (Surprenant and

Solomon, 1987). In particular, friendliness will generate a positive customer emotion through an emotional contagion process and will influence the customer evaluation (Pugh, 2001). Helpfulness relates the cognitive evaluation to the competence to ensure the service outcome, which in turn influences customer satisfaction (Keh *et al.*, 2013). Finally, politeness is the social–cognitive evaluation of the sociability level. Showing social respect to customers has a significant influence on service encounter satisfaction (Bacon, 2012).

(3) Customer orientation is essential for creating a superior service encounter (Korschun *et al.*, 2014). We adopt the behavioural conceptualization of customer orientation and characterize customer orientation as behaviours that are designed to satisfy customer needs. Friendliness emphasizes the aspect of building a connection through establishing rapport and warmth, satisfying the emotional need, while helpfulness focuses on competence to satisfy the transaction need (Saxe and Weitz, 1982) and respectfulness centres on the cultural aspect to satisfy the social need (Chang and Holt, 1991).

Employee friendliness. Employee friendliness refers to the warmth and personal approachability of the contact staff, including a cheerful attitude and making the customer feel welcome. Friendliness is increasingly considered as an idiom for a commercial relationship emphasizing the relational benefits; it is an old construct, but it has gained a novel interpretation as one of customer value in recent years (Ho, 2012; Wan *et al.*, 2012). Based on social exchange theory (Cropanzano and Mitchell, 2005), the service employee may occupy two different exchange-based roles, one of economic exchange (i.e. the provision of service) and/or one of social exchange (i.e. a friendship). Thus, friendliness, an interpersonal demeanour, is advocated in a service setting to help increase customer satisfaction and build customer commitment to the service firm through satisfying the social exchange needs.

The underlying mechanism of the effect of friendliness on customer satisfaction is explained by the effect of positive emotion through the emotion contagion process. It is believed that positive emotion displays result in the impression of employee friendliness and thereby overall satisfaction during service encounters (Hennig-Thurau *et al.*, 2006). Drawing on the emotional contagion theory, several papers have studied the process and effect of emotional contagion on service outcomes in service marketing (Pugh, 2001). The emotional contagion theory indicates that employees' displayed emotions affect customers' emotions through the "emotional contagion" effect and continue to influence the evaluation judgements of the customer through the process of "affect infusion" (Forgas and George, 2001). As a result, when making evaluative judgements, customers often use their current affective state as a source of evaluative information. That explains why a friendly service employee who serves with a smile can result in positive customer reactions (Hennig-Thurau *et al.*, 2006). As such, it can be hypothesized that:

H1. Employee friendliness demonstrated through displayed positive emotion is positively related to customer satisfaction.

Employee helpfulness. Employee helpfulness refers to the extent to which front-line staff members provide help to the customer and show willingness to serve; it reflects the motivational aspect of employees' behaviour and is linked to their intrinsic motivation (Keh *et al.*, 2013). Theoretically, helpfulness encompasses the responsiveness and

reliability dimension of SERVQUAL (Parasuraman *et al.*, 1991), in that it reflects not only the willingness to help but also the ability to help with attentiveness. Helpfulness is thus distinguished from responsiveness, with the former pertaining to a competency of completing the task with confidence and efficiency (Keh *et al.*, 2013). The customer feels that the staff know what they are doing and they are competent in their job (Lemke *et al.*, 2011), inspiring the confidence in customers that the employees in service know what they are doing and are able to do their job. Front-line employees' helpfulness or willingness to spend extra time and effort helping the customer is a cause of delight; customer delight further forms the basis on which front-line employees' performance is assessed (Brady and Cronin, 2001). As such, it can be hypothesized that:

H2. Employee helpfulness demonstrated through competence and helping behaviours is positively related to customer satisfaction.

Employee respectfulness. The importance of respect and social regard has been extensively researched in various contexts. It has been argued that customers should be treated with respect; otherwise, they may feel insulted and dissatisfied, consequently, taking their business elsewhere (Van Quaquebeke and Eckloff, 2010). Bitran and Hoech (1990) defined respect as the special consideration of customer needs. Respect heightens an individual's self-esteem when received (De Cremer, 2002). As such, respect can be described as a process that is aimed at recognizing, appreciating and communicating the importance and worth of the customer to satisfy the customer's need for self-esteem or social regard in the employee–customer relationship.

The communication of respect is a fundamental dimension of face-to-face interaction (De Cremer, 2002). Respectfulness is embedded in the construct of politeness or courtesy in general. Employee politeness or respectfulness refers to the politeness, respect and propriety shown by front-line staff towards customers. It is an important criterion for service quality evaluations (Bitran and Hoech, 1990), reflecting the assurance dimension of SERVQUAL. As such, it can be hypothesized that:

H3. Respectfulness demonstrated through polite behaviour shown by the employee is positively related to customer satisfaction.

Chinese cultural matters of friendliness, helpfulness and respectfulness. While it can be argued that employee friendliness, helpfulness and respectfulness are all positively related to customer satisfaction, these attributes are not treated equally in the Chinese culture. The culture within which a front-line employee works and lives might also affect service models (Di Mascio, 2010). Culture provides the framework for social interactions and influences both the content (e.g. how one thinks about others) and the process (e.g. the relationship among actors) of the service (Oyserman and Lee, 2008), as well as the satisfaction judgements.

In general, politeness theory has been used to predict communicative behaviours (Feng *et al.*, 2011). The main principle of this theory is that politeness is achieved through the protection of people's "face". This is particularly important and relevant to the Chinese culture. Politeness is a culture-specific variable that includes a set of socially stipulated, culture-specific norms of behaviours based on the normative approach (Schlund, 2014). In the Chinese culture, politeness is derived from the old Chinese character *Li* (禮), a classical notion formulated by Confucius (aka Kongzi, literally "Master Kong", 551-478 BC). The practice of *Li* (i.e. politeness) is to "humble yourself and

show respect to others" (Gu, 1990). The concepts of politeness and respectfulness, therefore, are inseparable and interchangeable. In turn, the core concept of politeness in the Chinese culture is to show respect towards others, which can boost their self-esteem.

Even in the present Chinese context, *Li* is still considered as a fundamental norm of Chinese conduct in social interaction. The concept of respectfulness or politeness (*Li*) is closely related to many indigenous Chinese words, such as "*Guanxi*" (personal connections) and "*Mianzi*" (face), which are the most prominent Chinese cultural characteristics and have strong implications for interpersonal and interorganizational dynamics (Chang and Holt, 1991). All these indigenous Chinese concepts are embedded in the ancient Confucian philosophy of harmony and are fairly salient in social interactions as being in harmony with others is greatly emphasized in the Chinese culture (Feng *et al.*, 2011). Failing to treat others with respect is sinful from the Chinese viewpoint (Chan, 2006). Consequently, respectfulness is a salient and dominant social norm in Chinese culture and daily interactions. Research has indicated that attitudes have cultural differences when culture-based norms are salient (Aaker, 2000). Thus, we consider that its effect should not be underestimated and expect that it is most likely to override friendliness and helpfulness.

The underlying mechanism can be explained from the social psychological perspective; communication messages or cues are more persuasive if they are compatible with particular values deemed to be important within a certain culture (e.g. the value of harmony). The influence of people's sociocultural backgrounds on their judgements can be traced to particularities of the knowledge that they have gained through social experience. Not surprisingly, a person's cultural background influences whether constructs that indicate certain values or ideals become highly accessible (Han and Shavitt, 1994). Likewise, in persuasion studies, an appeal is often assessed on the basis of whether the concepts fit with a person's highly accessible, culture-based knowledge (Briley and Aaker, 2006). Therefore, it can be hypothesized that:

> *H4.* Respectfulness demonstrated through polite employee behaviours has the strongest effect on customer satisfaction compared with employee friendliness and employee helpfulness.

Interactive effects of friendliness, helpfulness and respectfulness
Employee friendliness and employee helpfulness. Prior research has indicated that the interaction between friendliness and outcome favourability may correlate with customer satisfaction (Ho, 2012), suggesting an interaction effect between helpfulness and friendliness. The Interpersonal Circumplex Model indicates that agency and communion are two fundamental human needs (Ma and Dubé, 2011). Friendliness, commercial friendship, falls into the communal dimension, whereas helpfulness, an indicator of employee competence or the expert power behaviour, falls into the argentic dimension. The enactment of employee dominant and agreeable behaviours can enhance customers' interaction experience through satisfying their agentic and communal needs (Ma and Dubé, 2011). Thus, we would expect the demonstration of both friendliness and helpfulness to enhance the customer satisfaction in a positive way. However, the interaction between them might not function in such a simple, multiplicative way.

On the one hand, though friendliness has a direct effect on customer satisfaction by generating a positive customer effect, this effect is contingent on employee helpfulness.

The logic is that while the friendliness of employees can help build rapport with the customer, the customer's expectations of service employees are mostly linked to the functional outcome (Keh *et al.*, 2013). The outcome valence is a critical determinant of the 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). On the other hand, as a friendly display indicates that the employee is in a committed relationship and such a relation is motivated by concern for the other party, employees are expected to engage in more helping behaviours that benefit the customer (Jones *et al.*, 2008). Consequently, a friendly display heightens the expectation of helpfulness. In this case, if the helpfulness is not perceived, there will be a bigger discrepancy or disconfirmation between expectation and reality. The lack of helpfulness may negate the effect of displaying positive emotion through friendliness (Keh *et al.*, 2013). As such, it can be hypothesized that:

> *H5a*. Employee friendliness exerts a stronger effect on customer satisfaction when helpfulness is high rather than low.

Employee helpfulness and employee respectfulness. In cross-cultural communication, it is evident that relational success is often dependent on the ability to communicate respect (De Cremer, 2002). Experiencing disrespectfulness is associated with negative feelings of injustice and anger (Van Quaquebeke and Eckloff, 2010). In parallel, the importance and perception of politeness vary across countries (Oyserman and Lee, 2008).

Social relationships are central in China and as such harmonious relationships are greatly emphasized (Chang and Holt, 1991). Indeed, in the Chinese culture, creating a strong interpersonal relationship is more important than engaging in a business activity itself (Liu *et al.*, 2001). As a result, establishing good *Guanxi* (personal connections) is extremely important in the Chinese society for both business and long-term personal success. To maintain harmonious relationships is to respect the other's need to keep his or her *Mianzi* (face). Therefore, customers are expected to be treated as "superior" through the front-line employees' respectful behaviour, as this not only indicates the customers' importance, but is also a moral expectation in the Chinese culture. Therefore, respectfulness could be something beyond the core service (Butcher *et al.*, 2003). Such interpersonal skill may increase customer satisfaction independent of the success of the functional outcome (Mattila and Patterson, 2004). Consequently, the positive effect of helpfulness may be attenuated or disappear when disrespectful behaviours are detected. In contrast, 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) by means such as giving a positive evaluation, higher satisfaction, increased patronage and positive word of mouth. Thus, the positive effects of helpfulness will be stronger when respectful behaviours are demonstrated.

Moreover, 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 (Sun *et al.*, 2012). Without this necessary expertise and knowledge, cultural knowledge will be more accessible than service knowledge for judgements (Aaker, 2000). Consequently, customers rely on the information conveyed through the service employee as the basis of

quality evaluation. That is, they focus on how the service employee delivers the service and judge the service intuitively. Therefore, it can be hypothesized that:

H5b. Employee helpfulness exerts a stronger effect on customer satisfaction when the respectfulness is high than when it is low.

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Research methodology
Experimental design
To examine these hypotheses, this study used a 2 (employee friendliness: high vs low) × 2 (helpfulness: high vs low) × 2 (respectfulness: high vs low) between-subjects factorial design. For each scenario, the participant took the role of a customer in a bank applying for a credit card. It began with "Imagine that you are in a big bank applying for a credit card". Then, the emotions displayed by the front-line employee were manipulated by four aspects of behaviour, as proposed by Sutton and Rafaeli (1988): greetings, thanks, smiling and establishing eye contact. In the high friendliness condition:

> The bank teller says "hello" to you within three seconds upon your arrival at the window. She greets you with a welcoming smile. "What can I do for you?" she asks, looking into your eyes.

In the low friendliness condition:

> She is still busy with her work on hand. It is five seconds before she utters "Wait a minute". There is neither a smile nor any eye contact. A minute later, she asks: "What are you here for?" (see detailed information in the Appendix 1).

The employee's helpfulness is manipulated by her willingness to help and capability to help. In the high-helpfulness condition:

> She explains to you the conditions and documents required for credit card application and introduces to you the types of credit cards available. When problems occur (one latest monthly income record missing), she gives you recommendations and helps you solve the problem.

Meanwhile, in the low-helpfulness condition:

> She gives no information regarding the business being applied to. When problems occur (one latest monthly income record missing), she tells you that you have to fetch new proof and return to the bank again.

The second-dimension description is based on the ability to handle the transaction independently and whether the employee answered all the questions or not.
Employee respectfulness is manipulated by four elements:

(1) being taken seriously and politely, such as providing privacy protection and concentrating on the business during the transaction (e.g. "She keeps all the clients' personal documents in good order and she handles your personal data confidentially");

(2) face-saving behaviour, such as using tactful words instead of criticizing the customer's behaviour;

(3) involving the customer in decisions through being *Keqi* (courteous), such as asking for the customer's opinion on options ("asks your preference for the card receipt by phone or by mail"); and

(4) not wasting the customer's time.

The eight scenarios were originally prepared in English, but the experiment was conducted in Chinese. Therefore, following the back-translation method, the items were translated into Chinese by bilingual doctoral students and then back-translated into English by another language specialist to ensure semantic and cultural equivalence. They were then reviewed by three professionals with a master's degree in linguistics or a PhD degree in management (two Chinese/one Australian). In addition, prior to the main data collection, the credibility of the scenarios was pretested among 48 university students and 48 Chinese employees from a bilingual international company.

Sample and experimental procedure
The experiment was conducted in a large Fortune 500 company in Beijing, China. All the employees were active customers of at least one of the four major Chinese banks. The employees were informed by the department assistant about the survey in the regular department meetings and those who were willing to participate were recruited as experimental samples on a voluntary basis. The data were collected during the 1-h lunch breaks of working days in January 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 introduced the purpose and the requirements of the experiment, and then the participants were randomly assigned to one of the eight different experimental scenarios. After reading the descriptions of the credit application experience, the participants were asked to fill in the forms. At the end of the experiment, the participants were thanked with a small gift before briefing. A total of 242 valid samples were collected for the 8 scenarios.

Survey instrument
The instrument comprised three parts. Part A opened with a description of the scenario. The participant was required to rate four measures on a seven-point scale based on the scenario. To assess the attributes of employee friendliness, seven items adopted from Gremler and Gwinner (2000), Keh *et al.* (2013) and Sutton and Rafaeli (1988) were used; for employee helpfulness, five items from Dabholkar *et al.* (1996) and Sureshchandar *et al.* (2001) were adopted; and for employee respectfulness, seven items were taken from Butcher *et al.* (2003) and Karatepe *et al.* (2005). Customer satisfaction was measured by four items adopted from Seiders *et al.* (2005). Table I presents all the scale items. Part B consisted of a series of questions on customer service experience and preferences regarding the banking industry. At the end of Part B, two questions regarding the ease of role playing and scenario realism adopted from Sutton and Rafaeli (1988) were asked, with responses given on a seven-point Likert scale, for the manipulation check of scenario credibility: specifically "how realistic do you think the customer experience was?" and "how easy was it to imagine yourself as the customer?". Part C gathered demographic information for analysis purposes.

Results
Sample characteristics
Table II presents the demographic characteristics of the sample. There was a fairly equal spread of male and female respondents. With respect to education, 68.2 per cent were bachelor degree holders and 27.7 per cent held postgraduate degrees. The majority of the respondents were in the ranges of 21-30 years old (57.4 per cent) and 31-40 years

Constructs and items	Source
Employee friendliness ($\alpha = 0.94$) EF 1: The employee said "Hello", or other greetings to me EF 2: The employee said "Thank you" to me EF 3: The employee made eye contact with me EF 4: The employee smiled at me EF 5: The employee created a feeling of "warmth" EF 6: The employee was pleasant EF 7: I was comfortable interacting with the employee	Sutton and Rafaeli (1988), Keh *et al.* (2013), Gremler and Gwinner (2000)
Employee helpfulness ($\alpha = 0.93$) EH1: The employee gave prompt service to me EH2: The employee told me exactly when services will be performed EH3: The employee was never too busy to respond to my requests EH4: The employee gives me individual attention and care by having my best interest at heart EH5: The employee has the knowledge and competence to answer my specific queries and requests	Dabholkar *et al.* (1996), Sureshchandar *et al.* (2001)
Employee respectfulness ($\alpha = 0.97$) EC1: The employee was most courteous and polite to me EC2: I felt as I was well regarded by this employee EC3: The employee made me feel important EC4: The employee treated me with respect EC5: The employee showed interest in me, as a customer EC6: The employee carried out my transactions confidentially EC7: The employee served me in a good manner	Butcher *et al.* (2003), Karatepe *et al.* (2005)
Customer satisfaction ($\alpha = 0.97$) CS1: I am pleased with the overall service provided by the employee CS2: I feel delighted with the overall service provided by the employee CS3: I am completely satisfied with the service experience CS4: I am happy with the overall service provided by the employee	Seiders *et al.* (2005), Voss *et al.* (1998)

Table I.
Constructs and items with reliabilities ($N = 242$)

old (31.4 per cent). The most common responses regarding annual incomes were in the ranges of RMB 5,000-9,999 (about US$819-1,637, 48.3 per cent) and RMB 10,000-14,999 RMB (about US$1,637-2,456, 36 per cent).

Manipulation results
SPSS Version 20 was used to conduct the analysis. ANOVA was first conducted to determine whether the manipulations of employee friendliness, helpfulness and respectfulness were successful. The results showed that the participants rated the high-friendliness employees ($n = 123, M_{high} = 5.27, SD = 1.33$) significantly higher than the low-friendliness employees ($n = 119, M_{low} = 2.71, SD = 1.69$), $F(1, 240) = 169.9, p < 0.001$. They were able to distinguish the high-helpfulness condition ($n = 120, M_{high} = 5.17, SD = 1.59$) and the low-helpfulness condition ($n = 122, M_{low} = 3.28, SD = 1.73$), $F(1, 240) = 79.174, p < 0.001$. Similarly, the participants found highly significant differences between the high-respectfulness employees ($n = 123, M_{high} = 5.27, SD = 1.15$) and the low-respectfulness employees ($n = 119, M_{low} = 2.70, SD = 1.47$),

Variables	Frequency	(%)
Gender		
Female	120	49.6
Male	122	50.4
Age		
20 years and below	1	0.4
21-30 years	139	57.4
31-40 years	76	31.4
41-50 years	19	7.9
51-60 years	7	2.9
Education		
High school or below	8	3.3
Bachelor	165	68.2
Postgraduate	69	28.5
Income		
less than RMB 5,000	20	8.3
RMB 5,000- 9,999	117	48.3
RMB 10,000-14,999	87	36.0
RMB 15,000 and above	18	7.4

Table II.
Demographic information
($N = 242$)

$F(1, 240) = 229.38$, $p < 0.001$. These results indicated that the manipulations of employee friendliness, helpfulness and respectfulness were all successful. The Cronbach alpha of the scenario credibility was 0.84, showing good reliability of the scenario design ($M_{scenario\ realism} = 4.92$, SD = 1.33, $M_{role\text{-}playing\ ease} = 5.2$, SD = 1.29).

Main effect
To test *H1* to *H3*, an analysis of covariance (ANCOVA) with employee friendliness, helpfulness and respectfulness as between-subjects factors and four covariates (participants' gender, age, income and education) as controls was performed. As shown in Table III, after accounting for these covariates, employee friendliness ($F(1, 230) = 30.110$, $p < 0.001$), helpfulness ($F(1, 230) = 64.228$, $p < 0.001$) and respectfulness ($F(1, 230) = 328.785$, $p < 0.001$) all had significant effects on customer satisfaction, as

Variables	Customer satisfaction	
	F	P-value
Gender	0.836	0.361
Age	1.013	0.402
Education	1.68	0.172
Income	1.811	0.127
Employee friendliness	30.110	0.000***
Employee helpfulness	64.228	0.000***
Employee respectfulness	328.785	0.000***

Note: ***$p \leq 0.001$

Table III.
ANCOVA analysis of main effects on customer satisfaction
($N = 242$)

expected. Further examination of the means of each attribute showed that the participants were more satisfied with the employee who was friendly than with the employee who was unfriendly (M_{high} = 4.42 vs M_{low} = 3.61, p < 0.001). The participants were more satisfied with the employee whose helpfulness was high rather than low (M_{high} = 4.58 vs. M_{low} = 3.46, p < 0.001). Consistently, the participants were more satisfied with the employee who demonstrated high respectfulness rather than low respectfulness (M_{high} = 5.31 vs. M_{low} = 2.69, p < 0.001). Of the covariates, the participants' gender ($F(1, 230)$ = 0.836, p > 0.10), age ($F(1, 230)$ = 1.013, p > 0.10), education ($F(1, 230)$ = 1.68, p > 0.10) and income ($F(1, 230)$ = 1.811, p > 0.10) did not have significant effects on customer satisfaction. Removing the covariates from the analysis did not change the significance of the main effects. Employee friendliness ($F(1, 234)$ = 31.218, p < 0.001), helpfulness ($F(1, 234)$ = 81.884, p < 0.001) and respectfulness ($F(1, 234)$ = 318.195, p < 0.001) still significantly influenced the customer satisfaction with the employee. The correlation results in Table IV also show the positive relationship between the three attributes and customer satisfaction. Therefore, *H1*, *H2* and *H3* were all supported.

Relative effect
Next, the analysis of importance (ANIMP) methodology, proposed by Soofi *et al.* (2000), was conducted to measure the relative importance of the three employee attributes (i.e. employee friendliness, helpfulness and respectfulness) in the customer satisfaction with the employee. We adopted the ANIMP method instead of using statistical significance (e.g. regression weights or effect sizes in ANOVA) as an indicator of the relative importance of predictors to the dependent variable because the statistical significance method does not test the significance between two regression weights or effect sizes and ignores each predictor's relative contribution (Soofi *et al.*, 2000). In this regard, the ANIMP methodology, which includes additive separability (i.e. sum to a joint importance measure) and order independence (i.e. independent of the position of the variables in an arrangement), is proposed as a desirable and appropriate method to identify the average contribution of each predictor across all the possible orderings of the predictors (Keh *et al.*, 2013).

As shown in Table V, the presence of all three attributes contributed a net mean response of 4.32 to customer satisfaction across the different ordering conditions. The

Variables	Mean	SD	1	2	3	4	5	6	7
1. EF	4.02	1.99							
2. EH	4.22	1.91	0.681**						
3. ER	4.01	1.84	0.706**	0.817**					
4. CS	4.02	1.90	0.693**	0.816**	0.921**				
5. Gender	0.50	0.50	0.083	0.105	0.102	0.059			
6. Age	2.55	0.77	0.097	0.046	0.078	0.011	0.091		
7. Education	2.26	0.53	−0.166**	−0.023	−0.155*	−0.110	−0.075	−0.277**	
8. Income	2.44	0.78	−0.106	−0.080	−0.082	−0.113	0.133*	0.189**	0.095

Table IV.
Variable correlation matrix

Notes: **Correlation is significant at the 0.01 level (two-tailed); *Correlation is significant at the 0.05 level (two-tailed); EF = employee friendliness; EH = employee helpfulness; ER = employee respectfulness; CS = customer satisfaction

joint contribution of 4.32 was the difference between the mean value of customer satisfaction when all the attributes were high (5.99) and that of customer satisfaction when all the attributes were low (1.67). Table VI shows the ANIMP results of the three attributes in all the possible orderings and their partial contribution to the corresponding ordering. Specifically, the first column displays all six possible orderings of the three factors. Within each ordering, the corresponding row shows different additive decompositions of the joint contribution of 4.32 to customer satisfaction. Each row indicates the partial importance of each factor among the total net contribution. The last row indicates the average contribution of each factor in its joint net effect, which was calculated by averaging the partial importance values over all six orderings. The last row in Table VI shows that the ratio of the overall importance of employee respectfulness to employee friendliness was 3.53 (2.54/0.72), the ratio of employee helpfulness to employee-displayed positive emotion was 1.47 (1.06/0.72) and the ratio of employee respectfulness to helpfulness was 2.4 (2.54/1.06), so the ANIMP results support *H4*.

Interactive effect
A 2 (friendliness) × 2 (helpfulness) two-way ANOVA was conducted to test the interactive effects proposed by *H5a*. As shown in Table VII, individually each attribute significantly influences customer satisfaction, and helpfulness demonstrates a stronger effect size ($p < 0.001$, $\eta^2 = 0.05$) than friendliness ($p < 0.001$, $\eta^2 = 0.093$), while the joint effects of employee friendliness and helpfulness are surprisingly not significant ($p > 0.01$, $\eta^2 = 0.001$). *H5a* is thus not supported according to this second result. We further conducted a three-way interaction analysis to determine whether the third variable moderates such an interaction effect or makes any difference. As expected, the interaction of helpfulness and friendliness is contingent on the effect of respectfulness.

| | Employee friendliness | | | |
| | Low(0) Helpfulness | | High(1) Helpfulness | |
	Low(0)	High(1)	Low(0)	High(1)
Employee respectfulness				
Low(0)	1.67	2.59	2.28	4.11
High(1)	4.44	5.60	5.23	5.99

Table V.
Means on customer satisfaction in different scenarios

Ordering	Employee friendliness(F)	Employee helpfulness(H)	Employee respectfulness(R)	Composite
O1 = F H R	0.61	1.83	1.88	4.32
O2 = F R H	0.61	0.76	2.96	4.32
O3 = H F R	1.52	0.92	1.88	4.32
O4 = H R F	0.39	0.92	3.01	4.32
O5 = R F H	0.80	0.76	2.76	4.32
O6 = R H F	0.39	1.16	2.76	4.32
Each contribution	0.72	1.06	2.54	4.32

Table VI.
ANIMP analysis of three employee attributes on customer satisfaction

The interaction effect between friendliness and helpfulness is significant in the low-respectfulness condition ($F = 4.325$, $p < 0.05$, $\eta^2 = 0.036$), as shown in Figure 1. Conversely, the interaction effect between friendliness and helpfulness is not significant in the high-respectfulness condition ($F = 1.105$, $p > 0.05$, $\eta^2 = 0.008$).

This means that the interaction effect of friendliness and helpfulness does exist but is influenced by the third factor, respectfulness. Therefore, we concluded that employee helpfulness exerts a stronger effect than friendliness, while the interaction effect of helpfulness and friendliness is contingent on the level of respectfulness. Alternatively, we can say that *H5a* is supported in the three-way interaction condition rather than the two-way interaction.

Similarly, a 2 (helpfulness) × 2 (respectfulness) two-way ANOVA was conducted to test the interactive effects proposed by *H5b*. The result in Table VIII shows that the interaction effect of employee helpfulness and respectfulness is significant ($p < 0.001$,

Variables	Customer satisfaction	
	F	η^2
Employee friendliness	12.629***	0.050
Employee helpfulness	24.419***	0.093
Employee friendliness × helpfulness	0.207	0.001

Table VII.
Interaction of employee friendliness and helpfulness on customer satisfaction

Notes: **$p \leq 0.01$; ***$p \leq 0.001$
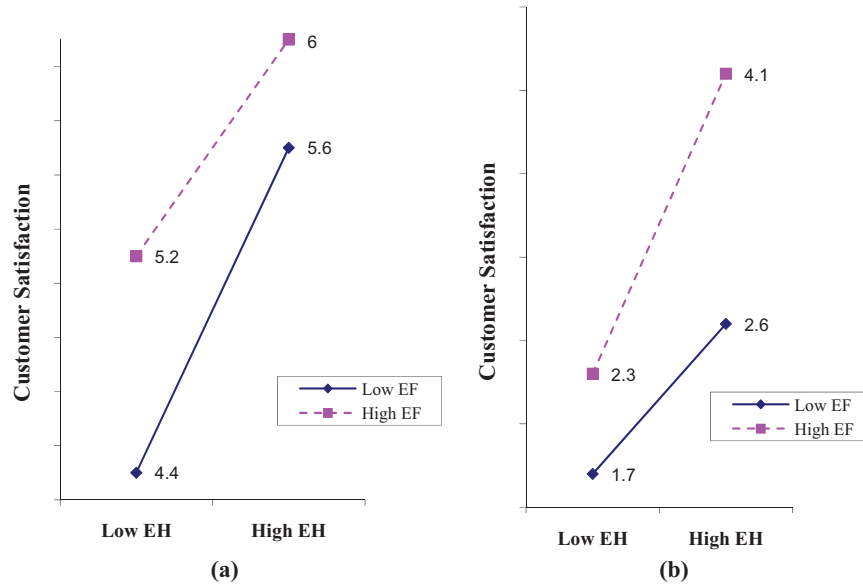
Figure 1.
The interactive effect of helpfulness and friendliness

Notes: (a) In high-respectfulness condition; (b) in low-respectfulness condition; EF = employee friendliness, EH = employee helpfulness

$\eta^2 = 0.252$). As shown in Figure 2, the customer satisfaction generated by helpfulness is higher when employee respectfulness is demonstrated rather than otherwise, regardless of the level of friendliness. Hence, employee helpfulness exerts stronger effects when respectfulness is high rather than low, thus supporting *H5b*. Moreover, the three-way interactions of these two attributes with friendliness were further analysed. It was found that the customer satisfaction generated by respectfulness and helpfulness is significantly higher when friendliness is displayed ($F = 6.187$, $p < 0.05$, $\eta^2 = 0.049$) than when it is not displayed ($F = 0.352$, $p > 0.05$, $\eta^2 = 0.003$).

Meanwhile, from the effect size, we can see that employee respectfulness ($p < 0.001$, $\eta^2 = 0.631$) has a stronger effect than employee helpfulness ($p < 0.05$, $\eta^2 = 0.069$) while jointly influencing customer satisfaction significantly ($p < 0.001$, $\eta^2 = 0.252$). Consequently, *H4* is further confirmed by the above results, which show that employee respectfulness has the strongest effect on customer satisfaction compared with employee friendliness and helpfulness in terms of individual effects.

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Variables	Customer satisfaction	
	F	$\eta2$
Employee helpfulness	2.460**	0.069
Employee respectfulness	13.706***	0.631
Employee helpfulness × Respectfulness	2.637***	0.252

Notes: **$p \leq 0.01$; ***$p \leq 0.001$

Table VIII.
Interaction of employee helpfulness and respectfulness on customer satisfaction
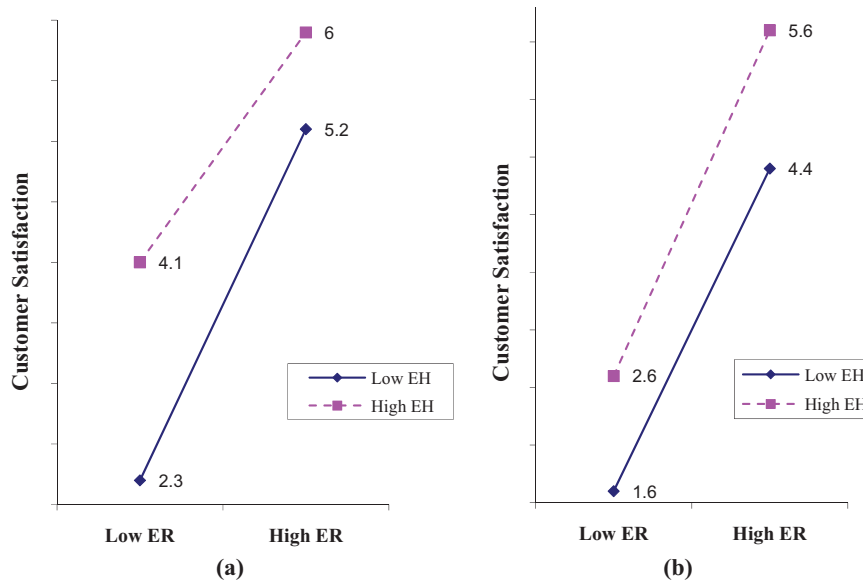
Notes: (a) In high-friendliness condition; (b) in low-friendliness condition; EH = employee helpfulness, ER = employee respectfulness

Figure 2.
The interactive effect of helpfulness and respectfulness

Discussion and implications

General discussion

This study reveals that employee friendliness, helpfulness and respectfulness are all positively related to customer satisfaction, consistent with the previous findings (Keh *et al.*, 2013; Wan *et al.*, 2012). Beyond the main effects, the study reveals that the relative strength of their effects on customer satisfaction differs. In particular, employee helpfulness exerts a stronger effect than employee friendliness, while employee respectfulness exerts the strongest effects among the three attributes. In addition, although the two-way interaction effect between employee helpfulness and respectfulness is well supported, the interaction between employee friendliness and helpfulness is surprisingly not supported.

Such different interaction patterns are counterintuitive. One reason for this contradictory result is that the variables are individually important (friendliness and helpfulness) but jointly unimportant (the interaction effect between these two), which might be caused by the weakness of the statistical significance method, as mentioned by Soofi *et al.* (2000). They argued that using statistical significance such as regression weights or effect sizes in ANOVA is problematic. These quantities (such as standardized coefficients, *t*-ratios and *F*-ratios) are partial measures that assume that each variable occupies the last position in all the orderings. Such order dependency can provide an incomplete and even distorted picture of the effect of variables:

> These quantities, in general, are not separable and are unrelated to a joint measure of importance; thus, their use may lead to absurd conclusions such as: a set of variables are jointly important but none is individually important, or that the variables are individually important but jointly unimportant (Soofi *et al.*, 2000).

Furthermore, the three three-way interaction effects among the three factors indicate that these three factors jointly influence customer satisfaction. The different three-way interaction pattern indicates that there may be some links between different employee attributes and the negativity effect (Rozin and Royzman, 2001) or positivity effect (Folkes and Patrick, 2003). Specifically, that the interaction of helpfulness and friendliness is significant under the low-respectfulness condition indicates that people tend to have a general negativity bias regarding cues about a target's politeness, such that they detect and weight negative cues more heavily than positive cues. The reason for this bias is that people assume that negative behaviours are characteristic of people who are low in politeness only, while positive behaviours are performed by people who are both high and low in politeness (Folkes and Patrick, 2003). Consequently, this negative bias generates a halo effect on the positive effect of helpfulness and friendliness as a "surprise" beyond their expectation, thus increasing their customer satisfaction more than expected. This indicates that disrespectful behaviours are more accessible for service evaluation than other behaviours during service encounters when other aspects are equal. Thus, front-line employees should try to avoid displaying disrespectfulness. On the contrary, a display of positive emotion, such as friendliness, can generate a positivity effect. It can enhance the joint effect of helpfulness and respectfulness. However, an absence of friendliness is not as destructive as an absence of respectfulness. High respectfulness can compensate for the negative effect of the lack of friendliness. This is consistent with the proposition that respectfulness exerts the strongest effects among the three attributes. These findings make a useful and new

contribution to the employee-customer interaction literature by providing a more complete understanding of how these attributes work together to maximize customer satisfaction in the Chinese cultural context.

Theoretical contribution
First, this study echoes the calls from various studies to investigate the broader societal influence of culture on service models and employee attributes (Di Mascio, 2010). Even though the communication of respect has been established as a significant dimension of cross-cultural communication competence (De Cremer, 2002), culture has a profound influence on perceptions of respect. The importance of respect in the Chinese culture with its idiosyncrasies has hardly been studied in the service industry. This is one of the pioneers in introducing the effect of respect in a service context in China. Based on the results, employees' respectfulness exerts the strongest effect on customer satisfaction, overriding the effects of either employees' friendliness or employees' helpfulness. That means that the communication of respect should be prioritized in business relations in China.

Second, we provide a deeper understanding of the effect of employee attributes on service outcomes from an interdisciplinary research and theory perspective. The different interactive effects of the human factors make a significant contribution to previous studies. For example, the interactive effect of friendliness and helpfulness is inconclusive. Ho (2012) found that friendships benefit salespeople only when the outcome of the transaction is unfavourable, while others have found the effect of friendliness to be less than or contingent on the display of helpfulness (Keh *et al.*, 2013). This study complements these studies and explains that the contingent effect is influenced by cultural factors such as respectfulness. This study is innovative as it reaches beyond their theoretical framework. Echoing the assertion that "prior research suggests that culture could influence customer perceptions of risk and satisfaction" (Keh and Sun, 2008), this study extends the research on whether culture could also influence customer perceptions of employee attributes and change the interaction patterns between them.

Third, by introducing friendliness from a new perspective, our results help to mitigate some different results from previous studies. For example, with reference to Keh *et al.*'s (2013) explanation of the effect of positive emotion on customer satisfaction, previous researchers have not found direct effects of mimicry and emotional contagion on customer satisfaction. Friendliness helps to reveal the myth between the seemingly contradictory findings. The emotional contagion effect of displayed positive emotion on customer satisfaction is mediated through the perceived friendliness appraisal (Grandey *et al.*, 2005). Our result shows that friendliness is a more representative and comprehensive construct to capture the effect of positive emotion on customer evaluation through both verbal and non-verbal cues rather than simple smiling.

Fourth, this study extends the model proposed by Keh *et al.* (2013) in a new service setting and tests more employee attributes, thus making further empirical contributions to the effect of employee attributes during service encounters. By developing an integrative model encompassing social exchange theory and politeness theory, we put the cultural connotation of employee attributes and the communication of respect on the agenda. The relative and interactive effects will provide practical guidelines for

managers to design training programmes and customer-orientation goals in daily practice.

Managerial implications

First, the positive effect of friendliness indicates that organizations should encourage their employees to develop friendly relationships with customers to establish an emotional bond and relational rapport with the aim of developing long-term customer satisfaction. When friendship is present in the customer and employee relationship, both parties enjoy relational benefits such as mutual cooperation. For long-term customers, true friendship can also bring about satisfaction with the service provider. Emotional intelligence management is important for employee interpersonal skills training, as displaying positive emotion is positively related to customer satisfaction.

Second, the relative effects and interactive effects provide guidelines for managers to design training programmes. The findings have great implications for strategic directions to improve customer satisfaction in Chinese customer relations. Front-line employees should try to avoid displaying disrespectfulness due to the negativity bias. They should prioritize certain attributes during the service encounter and try to maximize customer satisfaction by demonstrating proper interpersonal attributes. Taking a practical stance, beyond the joint positive effects on service outcomes, different interaction patterns reveal that the display of friendliness is desirable and beneficial to enhance the interpersonal outcome. However, the communication of respect is a must due to the destructive effect of disrespectfulness. Thus, managers and employees need to strive to achieve a good balance in demonstrating these behaviours at critical moments such as service recovery.

Finally, it is indicated that the communication of respect is one of the most important interpersonal skills during service encounters. When respect is communicated successfully, negative consequences are unlikely to arise (Van Quaquebeke and Eckloff, 2010). Hence, the effect of communicating respect is imperative for the acquaintance and retention of customers. Consequently, front-line employees continuously need to be reflective whilst rendering service, paying particular attention to their respectful behaviours and attitudes towards customers. 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 for service firms.

Limitations and future research directions

Though the main effects and interactive effects of employee attributes on customer satisfaction are supported, additional research is required to verify our findings. First, in future studies, the service categories could be expanded. Second, the experimental process is designed with scenarios that may not have sufficient ecological validity. The scenario design may cause bias or a response carry-over effect (Liu and Brock, 2011). Different consumers will assign different weights and even criteria in their definition of different levels of employee attributes. Therefore, replicating the study with a survey method to confirm the results could be a complementary future direction. Third, the results indicate possible three-way interaction effects; further study could focus on three-way interaction effects to validate our results and to determine whether they form compensative effects or multiplicative effects. Furthermore, our samples were recruited

in a single company, which might have affected the results since some emotional dynamics perceptions might depend not only on individuals but also on the organization. Prior research has indicated that the level of emotional intelligence of the organization might affect the emotional interpretation and the contagion processes (Giorgi, 2013). Thus, a promising direction for future research would be to integrate emotional intelligence into the current model. Finally, in contrast to some Western societies, the structure of social relations in China rests largely on person-centred social networks instead of fixed social institutions (Feng *et al.*, 2011). Because this study just investigated the culture effect based on the specific connotation of politeness in one country, it would be fruitful to replicate the study to test this model by operationalizing the culture-specific variables in another culture to identify the different patterns of relative and interactive effects. For example, operationalizing the culture-specific variables through non-verbal communication during the service encounter is worthy of attention. Future study can focus on the purely non-verbal cues from different perspectives and compare the relative effects of non-verbal attributes during service encounters.

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Appendix 1

Sample scenario 1 (high friendliness, high helpfulness, high respectfulness)

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 3 s 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.

One minute later, she tells you that your income proof is not qualified because you missed the latest month record. Hearing that, you are worried 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 present application can be continued without any disturbance – no need to revisit the bank. You appreciate her kindness and decide to fax the new 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 manner doesn'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 upgrading and home mortgage. She answers you these 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 the card receipt – 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.

Sample scenario 2 (low friendliness, low helpfulness, low respectfulness)

At the bank counter

Imagine that you are in a big bank applying for a credit card. The bank teller doesn't notice you until you are seated in front of the window for 2 seconds. She is still busy with her work on hand. It is 5 s before she utters "Wait a minute". There is neither a smile nor any eye contact. A minute later, she asks loudly: "what are you here for?" You state that you want to apply for a credit card.

She gives no explanation on the applied business and asks for the filled documents from you. Then she starts to check all the documents while talking to her colleagues from time to time.

During the check, she turns to her colleagues from time to time for help. Some moments later, she tells you that your income proof is not qualified because you missed the latest monthly record and you have to fetch the updated proof and return to the bank again. You don't want to come for a second time and ask her whether you can fax the proof to the bank later and to continue the application process now. She frowns a little and says: "I am not sure and I have to ask my supervisor". Then she goes to her supervisor's office. While waiting, you notice that her desk is a mess and all clients' documents are piled up at the corner. You can see your own personal info as well as others. A few minutes later, she comes back to her seat and says ok. Suddenly, her mobile phone rings and she answers her private call for a minute. Then she continues to confirm your personal info with you. She points out in a loud voice that you have made some spelling mistakes and you will need to refill the application forms, which makes you feel uncomfortable because you could feel that other people can hear the conversation too. You are even more annoyed that you had to refill the new forms at the counter twice because she carelessly ticked the wrong marriage status for you. She doesn't apologize for that.

It is approaching the end of the transaction. You enquire about other issues such as the credit limit upgrade and house mortgage. She is unable to answer all the questions and provided unclear and partial explanation for the first question. Finally the transaction is done. She did not tell you the estimated time when the card will be ready or asks for your preferred way of receiving the card. She just says in a hurry, "We will call you when it is ready." Before you leave the counter, she neither smiles nor says "thank you".

Throughout the whole transaction, the teller is in a rush and makes you feel as if you are wasting her time.

Corresponding author
Matthew Tingchi Liu can be contacted at: MatthewL@umac.mo