

Linking of Positive Emotional Display, Relationship Quality and Positive Word of Mouth: The Case of Priority Banking Customers

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Abstracts

While emotional display contributes to customer's service evaluation like service quality, satisfaction, word-of-mouth, intention to (re)purchase, the literature reports limited research on the link between positive emotional display and relationship quality. This study aims to fill this gap by investigating the links of positive emotional display on relationship quality (consist of satisfaction and trust) and relationship quality on word of mouth. A pilot study carried out on 92 priority banking customers in Padang, Indonesia found that positive emotional display only influenced bank service provider-customer relationship quality in satisfaction but not trust. Both satisfaction and trust however showed significant effect on word of mouth. The findings imply that service providers like bankers need to consider positive emotional display as it directly affect their customer's satisfaction with services offered although may not be enough to earn their trust. However, the variable may not be enough to earn their trust. Satisfaction is also found to lead to customer's trust. Interestingly, both of satisfaction and trust were found to influence priority banking customer's word of mouth. This findings is for banks to take a note on since priority customers represent an important segment with their large deposits and investment products in the banks.

Keywords: positive emotional display, relationship quality, word-of-mouth, priority banking customers.

1. Introduction

Business organizations are fiercely competing to retain their customers and have gone to great length as to develop and enhance long term relationship with the customers in order to maintain company's growth and profitability. The enhancement of long term and quality relationship is assumed to increase customer's lifetime value as well as minimizing the cost of customer's retention. Firm's success in developing quality and long term relationship with its customer is said to be determined by the degree of relationship quality enjoyed between customer and the firm. Relationship quality refers to the extent that the firm's relationship with the customer can fulfill the customer's expectation, prediction, want or goal and desire the customers have concerning the whole relationship (Jarvelin and Lehtinen, 1996). Previous studies suggest strong power of relationship quality as predictor of relationship outcome (Crosby et al., 1990; Kumar et al., 1995; Dorsch et al., 1998; Hennig-Thurau, 2002). As a result, it is imperative to build a better understanding on the causal relations between relationship quality's drivers and outcomes (Hennig-Thurau, 2002). Positive emotional display attributes like smile, greetings, tone of voice, facial expression and body movement have also been acknowledged as important attributes by researchers in their studies (Thurau, 2002; Pugh, 2001; Grandey 2003; Rafaeli 1987) to enhance firm-customer's long term relationship. However, these studies are limited in number, particularly linking the variables to

relationship quality and other outcomes. Noting this, this pilot study attempts to investigate whether PED is positively linked to RQ; and to find out whether RQ will also link positively to WOM in empirical research.

2. Literature Review

The ability to control emotional display is the basic requirement of service work. It focuses on showing emotion that should be expressed by service provider during service encounters with customers rather than showing what the provider really feel. As provider, service employees are required to display only positive emotions like smiling, using soothing tone of voice, positive body language, and good, friendly facial expression during their interaction with the firm's customers (apart from displaying their technical skills) that can maximize the customer's benefit (Pugh, 2001). Firm's service employee's function is to interact with their customers in a friendly fashion, warm and able to prevent negative emotional display leakage like boredom and frustration (Zapf et al. 2003).

The literature reports quite a number of positive emotional display definitions. For example, Asforth and Humphrey (1993: p.88-89) define it as "the act of expressing socially desired emotion during service transaction" while Wharton and Erickson's (1993) definition concerns on employee's behavior, which according to Rafaeli and Sutton (1987) is displayed through a combination of facial expression, spoken words, and tone of voice, smiling and thanking. Friedman et al. (1980) further explain how individual can express their emotion through verbal and nonverbal forms by combining facial expression, voice, body movement and gestures. Expressive person for instance, use nonverbal cues to motivate, captivate, move and inspire other people. Friedman et al.'s (1980) case study of top Toyota salesman's characteristics found that they scored very high in nonverbal expressiveness. Individuals with positive emotion expression and making eye contact are prone to create friendly, honest, and likeable person impression (Harker & Keltner, 2001).

According to Niedenthal (1990), individuals are very skilled at processing information originating from faces. This means that facial expression of service provider for example can provide customers they serve with important clues when they appraise the provider's emotional state, e.g. happy-unhappy and excited-disgust feelings. As customer's satisfaction with a service encounter is strongly influenced by their emotion (Oliver, 1997), the displaying of positive emotion by service provider during service encounter(s) can influence customer's satisfaction and trust as amongst the outcomes. Past studies found that an increase of customer's positive affect as a consequence of employee's positive emotional display resulted in higher customer satisfaction (Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). Affect-as-information model from social psychology area for example suggests that individuals rely on their mood as information cues to help them form an attitude or make judgment or evaluation (Schwarz, 1990; Schwartz & Clore, 1988) of the relationship quality from services they encounter like satisfaction, trust and commitment.

Relationship quality is conceptualized in the literature as the quality of interaction between customers and service provider Gummesson (1987). For Crosby et al. (1990), this relates closely to the belief customers have about the ability and credibility of service provider(s) in minimizing risk or uncertainty in a service that they purchase. In this study, relationship quality is defined as a higher order construct that consist of two components, namely satisfaction and trust (Al-Alak and Al-Nawas, 2010; Castellanos-Veredugo, 2009; Kim and Cha, 2002). According to Giardini and Frese (2006), customer's positive affect experience of a service encounter(s) often lead to positive evaluation (like satisfaction and trust) when customer's expectations of service(s) they are provided with are confirmed in the relationship encounter. In credence service like priority banking services, the risk and uncertainty of the service consumption will influence customers to not only feel satisfied but will further encourage them to develop trust with the service provider(s) in the relationship.

According to Anderson et al. (1994) explain that satisfaction is a cumulative act since it is an evaluation based on customer's total experiences of product or service consumption. Thus, cumulative satisfaction differs from satisfaction with a transaction (or a single encounter) as the latter involves post

evaluation (or affective reaction) of the transaction in question (Oliver, 1993). On the other hand, trust is defined in the literature as perceived confidence of one party on the reliability and integrity of the exchange partner (Morgan and Hunt, 1994); perceived credibility and benevolence of other party (e.g. Ganesan, 1994; Geysens, Steenkamp and Kumar, 1999); and belief that word and promise of one party is reliable and as such will be fulfilled (Blau 1964; Moorman, Deshpande and Zaltman, 1993; Schurr and Ozanne 1985). In other words, the development of trust is over an interpersonal process rather than personal characteristic of the trusted parties (Deshpande and Zaltman, 1993). It is important to note that both satisfaction and trust as component of RQ are crucial in influencing firm's decision to move away from the conventional business practice (i.e. transactional exchanges) to the more relevant and sustainable practice (i.e. relational exchanges) to help them build not only strong but a quality relationship.

WOM as an outcome of RQ is defined as "informal communication directed at other consumer about the ownership, usage, characteristic of particular goods and services and/or their seller" (Westbrook, 1987, p.261). Satisfied customers were found to tell their satisfying experience to an average five others in comparison to nine for dissatisfied customers and their dissatisfying experience (Kanuer, 1992). Positive word of mouth is also found to be a valuable vehicle to promote products/services to potential customers (Gremler, Gwinner and Brown, 2001). However, given its non commercial nature, WOM often get less attention than other firm's promotion tools (Herr et al, 1991). According to Murray (1991), customer will rely on WOM to reduce risk and uncertainty associated to service purchase. Previous research found that that information from personal sources (WOM) have greater influence on purchases of services than on purchase of products (goods) (Attenson and Turner, 1997; Haskett et al, 1997; Murray, 1991) and that any single information is often sufficient to convince a potential customer to try a certain service provider (Gremler, 1994; Price and Feick, 1984; Reingen, 1987). In addition, the study of Herr (1991) also found that WOM had greater impact on product judgment than printed information.

Previous research found that positive emotional display can increase customer satisfaction (e.g., Brown & Sulzer-Azaroff, 1994; Parasuraman et al., 1985; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002) as well as customer's trust. Positive attitude, happy expression and perceived to be sincere elicit more heuristic processing than serious expression, fostering trust and acceptance (Ottati et al., 1997; Krull & Dill, 1998). The literature also reports possible linkage between satisfaction and trust (Garbarino and Johnson, 1999; Sing and Sirdeshmukh, 2000; Delgado-Ballester and Manuera-Aleman, 2001; Bloemer and Odekerken-Schroder, 2002; Anderson and Srinivasan, 2003; Chung Ki-Han and Shin Jae-Ik, 2010; Moliner et al 2007; Bigne and Blesa, 2003). The level of satisfaction achieved by customer is therefore a signal of the health of relationship (relationship quality). The greater satisfaction customer feel to the provider, the more trust will be generated in the customer (Moliner et al, 2007; Ganesan, 1994; Selnes, 1998). Ongoing satisfaction resulting from consistent satisfaction with individual satisfaction over time is required to develop trust (Hess and Story 2005). A customer with high level satisfaction with previous online transaction is likely to increase propensity to trust (Choi et al, 2007; Wu et al, 2009). In addition, customer satisfaction has been found to lead to relationship outcomes like word-of-mouth, repeat purchase, frequent buy of product/services, and buy more product variant/line (Chow et al., 2008; Dong et al., 2007; Crosby et al., 1990; Thureau 2002; Chen, Shi, Dong, 2008). Similarly, trust is said to be a determinant of a relationship quality outcome (Berry, 1995; Gummesson, 1999) like word-of-mouth (Guenzi, 2010; Chen, Shi and Dong, 2008).

- From the reviews of the literature on the variables, the study proposed the following hypotheses:
- H1. Positive emotional display links positively with relationship quality (satisfaction component).
 - H2. Positive emotional display links positively with relationship quality (trust component).
 - H3. Satisfaction links positively with trust in relationship quality.
 - H4. Relationship quality in regards to satisfaction links positively with positive word of mouth.
 - H5. Relationship quality in regards to trust links positively with positive word of mouth.

3. Method

In this pilot study, data was gathered from samples of priority banking customers of five top retail banking in Padang, Indonesia. With permission from the banks, self-administrated questionnaires were distributed to voluntary priority customers who were available within the bank's priority outlets or priority lounges. Of the 113 priority customers, only 92 (81.4%) completed the survey and the these were found usable for further analysis.

Items for all constructs were adapted from various studies found in the literature. For example, for positive emotional display (ped), the four items used were adapted from Anat Rafaeli's (1987) study. In terms of relationship quality constructs, four items to measure satisfaction (sts) were adapted from Al Alak and Al Nawas's (2010) study while five items for trust (tst) were adapted from Moliner (2007), Al Alak and Al Nawas (2010). In addition, three word of mouth (wom) items were adapted from Al Alak and Al Nawas (2010). All constructs in this study were measured using 7 point Likert scale for all items. Structural Equation Modelling with Smart PLS 2.0 was used for data analyses.

4. Results

Respondent's Profile

The respondents for this study were found to display the following characteristics (Table 1). Gender wise, the respondents were quite equal with 49 (53.3%) of them representing male while the rest (43 people or 46.7%) were female. Of the 92 respondents, majority were married (75 people or 81.5%), within the age range of 25-44 years old (44 people or 88%), owned first degree (S1) (43 people or 46.7%) and occupied the job as entrepreneur (50 respondents or 54.3%).

		Unit	Percent
I	Gender		
	1	Male	49
	2	Female	43
		Total	92
			100.0
I	Age		
	1	Under 25 years	7
	2	25 - 44 years	44
	3	45 - 64 years	37
	4	65 years and above	4
		Total	92
			100
III	Marital Status		
	1	Married	75
	2	Unmarried	17
		Total	92
			100.0
IV	Education		
	1	High School or Less	25
	2	Diploma	12
	3	Bachelor Degree	43
	4	Master Degree	11
	5	Doctoral Degree	1
		Total	92
			100.0
VI	Job		

	1	Entrepreneur	50	54.3
	2	Professionals	18	19.6
	3	Private Company Employee	9	9.8
	4	State Own Company Employee	7	7.6
	5	Others (Lecturer/ Teacher, Retired, Public Servant, Police/ Army, Housewife)	10	11

Table 1
Characteristics of Research Respondents

Measurement Model

Confirmatory factor analysis (CFA) was conducted to examine the properties of the four latent variables using maximum likelihood method for parameter estimation. The CFA results in Appendix 1 and Figure 1 show all indicator's loadings to be significant ($\alpha=0.01$). Both Cronbach alpha and composite reliability were used to assess reliability of measure for the constructs. Following Hair's (2011) suggestion, the values for Cronbach Alpha and composite reliability value for this study were set at 0.7 or higher. As shown in table 2, both values for all constructs are above 0.7 (between 0.745 and 0.946; and 0.851 and 0.962 respectively), which indicate that adequate reliability has been achieved.

Convergent validity was used to assess the validity of constructs. As Hair (2011) suggested, the value of average variance (AVE) extracted must be 0.5 and above to ensure that a latent variable has a good convergent validity. The results in Table 2 show that all latent variables in this study have the AVE above 0.5 (0.567 to 0.862), indicating that good convergent validity has been achieved for all variables investigated.

Forner and Larcker's criterion was further carried out to check the discriminant validity for the constructs (Hair et al., 2011; Nunnally, 1978). Forner and Larcker's criterion was carried out by comparing the square root result of AVE for each construct to the correlation of all the other constructs in the model (Table 2). The correlation for each construct that exceed square root of their AVE indicate that they may not have sufficient discriminant validity. As shown in Table 2, all of square roots of AVE (shown in boldface in the main diagonal of both matrices) are found to be higher than the absolute correlation between constructs. This indicates that construct discriminant validity in this study is fulfilled.

	AVE	CR	R Square	α	ped	sts	tst	wom
ped	0.862	0.962	0.000	0.946	0.928			
sts	0.707	0.906	0.176	0.863	0.276	0.841		
tst	0.696	0.919	0.147	0.890	0.141	0.381	0.834	
wom	0.657	0.851	0.448	0.745	0.241	0.432	0.637	0.810

Table 2. Correlation Matrix

Note: α = Cronbach alpha; CR= Composite Reliability; AVE= Average Variance Extracted; ped=positive emotional display; sts= Satisfaction; tst= Trust; wom=word of mouth. Diagonal value (bold number) is square root of average variance extracted, the numbers below diagonal value are correlation

Structural model and hypothesis testing and Results

Three step procedures were performed to test relationship among latent variables in this structural model. The first step, i.e. PLS-algorithm analysis was performed in order to get the beta value (path value) for the structural model (latent variable relationship). The second step after finding the path value

is the bootstrapping analysis which was carried out to examine the significance level of relationship among latent variables in the structural model. In this study, a bootstrapping analysis with 500 resample was done following Chin's (1998) advice that 500 resample is commonly used to estimate regression coefficient in a SEM model.

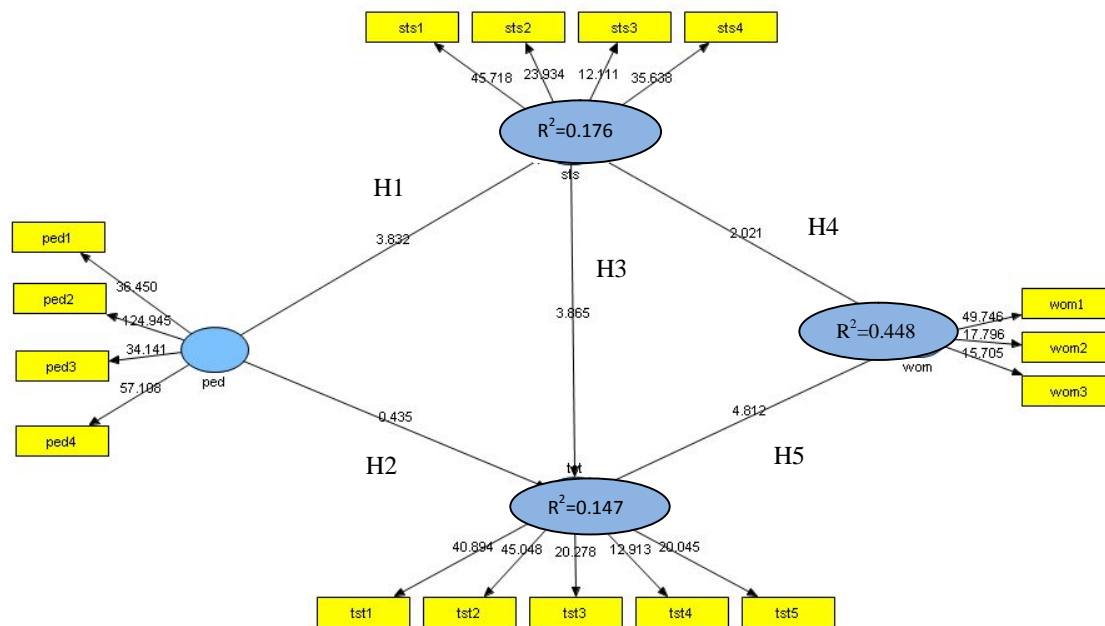


Figure1.
Research Model

Figure1, Tables 2 and 3 show the summarized results of hypotheses tested in the study.

Research Hypothesis						
No	Hypothesis	Path	Path Coefficient (β)	t-value	Supported	
1	H1	ped → sts	0.276	3.832	Yes	
2	H2	ped → tst	0.039	0.435	No	
3	H3	sts → tst	0.370	3.865	Yes	
4	H4	sts → wom	0.222	2.021	Yes	
5	H5	tst → wom	0.553	4.812	Yes	

Table 3. Summary of hypothesis and structural path

Notes: ped=positive emotional display; sts= Satisfaction; tst= Trust; wom=word of mouth..

H1: Positive Emotional Display links positively to Relationship Quality in regards to Satisfaction (ped → sts)

Table 2 shows that R² value of satisfaction (sts) is 0.176 which means that as much as 17.6% variance in satisfaction is explained by positive emotional display (also refer Figure.1). A further

examination on beta value for (ped-sts) (refer Table 3) found $\beta = 0.276$ ($t = 3.832$; p value = 0.001). From this R^2 and β values, it can be concluded that hypothesis H1 on which positive emotional display links positively to relationship quality is supported.

H2&H3: Positive Emotional Display and Satisfaction link positively to Relationship Quality in regards to Trust (ped \rightarrow tst; sts \rightarrow tst)

Interestingly Fig.1 shows that the value of R^2 value of trust (tst) which is 0.147 is contributed by both PED and satisfaction (ped \rightarrow tst; sts \rightarrow tst). The R^2 value for trust (tst) which is 0.147 and β value of 0.039 ($t=0.435$; $p=0.01$) for ped-tst in Table 2 and 3 respectively indicate no support for H2 but supported H3. In short positive emotional display doesn't link positively with trust but satisfaction does with trust.

H4&H5: Satisfaction and Trust link positively to word of mouth (sts \rightarrow wom; tst \rightarrow wom)

As for H4 and H5, Figure 1 and Table 2 show $R^2 = 0.448$ for WOM (sts \rightarrow wom; tst \rightarrow wom). It means as much as 44.8% variance in word of mouth (wom) is explained by satisfaction and trust. Further investigation on beta value (refer to Table 3), found that β satisfaction value is $\beta=0.222$ ($t=2.021$; $p=0.01$) and β customer trust value is $\beta=0.553$ ($t=4.812$; $p=0.001$). These result indicate that both satisfaction and trust have significant effect on word of mouth. In conclusion, the R^2 and β values indicate support for both hypothesis H4 and H5.

5. Discussion

The result for hypotheses tested show that only one hypothesis; i.e. H2 is not supported while the other four hypotheses are. The findings are interesting as some of them support for previous studies. For example, the positive link found between PED and satisfaction is in line with (Brown & Sulzer-Azaroff, 1994; Parasuraman et al., 1985; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). Similarly, the positive link for satisfaction and trust with WOM are indeed similar to (Thurau 2002; Chen, Shi, Dong 2008) for satisfaction and (Guenzi 2010; Chen, Shi and Dong 2008) for trust. It is surprising however to find that this study contradicts previous studies like ...in term of the link between PED and trust.

Linking the result to priority banking customer profile, similar to the literature review, it can be seen that they are highly educated (only 27.2% earned high school or less) and are quite decisive since the majority are made of entrepreneurs and professionals (73.9%). As they can be quite demanding, it is possible that positive emotional display only affect them in satisfaction only rather than going to the next level of quality relationship which is trust. The study indicates that it takes more than PED to earn priority customer's trust and in this case, banks have to work hard to find what things or factors that can lead to this important component of RQ.

The result also indicated that the result found to be in line with previous research found in the literature (e.g. Brown & Sulzer-Azaroff 1994; Ashforth & Humphrey, 1993; Dubinsky, 1994; Price et al., 1999; Pugh, 2001; Grandey, 2003; Grandey et al., 2002). The findings indicate that banks are correct in their decision to require bank employees like relationship manager to display positive emotion during their interaction with priority customers. Credence service, like priority banking services is indeed characterized by intense interaction. Thus displaying positive emotion expression during these interactions will produce positive experience, improve interaction and induces customer satisfaction but not trust.

The reason for why positive emotional display seem to give more effect to satisfaction than to trust may be triggered by the fact that emotional expression is an affective construct while trust is more

driven by cognitive construct rather than the cognitive one. The finding whereby satisfaction significantly affect trust support previous research that satisfaction is antecedent of trust (Garbarino and Johnson, 1999; Sing and Sirdeshmukh, 2000; Delgado-Ballester and Manuera-Aleman, 2001; Bloemer and Odekerken-Schroder, 2002; Anderson and Srinivasan, 2003; Chung Ki-Han and Shin Jae-Ik, 2010; Moliner et al 2007; Bigne and Blesa, 2003). What this means is that, the higher the customer satisfaction, the more trust is given to service provider by the customers. This is an important point as satisfaction is accumulated over satisfying experience of service encounters. In other words, ongoing satisfaction experienced by customer reflects the credibility of bank service provider to deliver the high quality services promised. This way, satisfaction will induce Priority customer's trust with the bank as the service provider.

However, bank in Indonesia can breath easily as for these priority customer's satisfaction and trust both lead to positive WOM. These findings show that satisfied customer will tell good things about the bank and promote the banks to others voluntarily while dissatisfied one will tell negative things as the marketing theory assumed. Similarly goes for trust. Customer's trust implies belief with service provider credibility and reliability to deliver products/services promised. In addition, trust is also related with customer's belief that bank as the service provider has interest on the customer's welfare and benevolence. Hence, when customers trust the bank, then they will recommend the bank to their friends, relatives and other people. This is important as positive information from existing customers particularly priority customers is more effective to influence potential customer. Extant literature in priority/private banking also mentions that referral from existing customers is important sources of new customers (Maude, 2006; McCarte, 2006; Wyman, 2008). In other words satisfied customers and customers with trust will produce referral effect which in turn can establish new relationship for company apart from linking repeat purchase for themselves. Thus, it is safe to conclude that satisfied customers and customers with trust are very important for bank's growth through both customer's repeat purchase and potential customers. In the case of priority banking, referral is one importance sources for new customer acquisition (Maude, 2006; McCarte, 2006; Wyman, 2008). Banks really need positive WOM to enhance their growth and increase survivability in the marketplace.

6. Conclusion and Implication

Several conclusions can be made from the findings. One, positive emotional display has significant effect on relationship quality in terms of satisfaction but not trust. Two, satisfaction leads to customer's trust. Three, both relationship quality components, i.e. satisfaction and trust have significant influence over positive word of mouth. The findings imply the importance of positive emotional display and relationship quality particularly in terms of satisfaction and trust to create or enhance customer's positive word-of-mouth. For banks that cater for important segments like priority banking customers, the findings indicate the need for them to improve on the interaction quality of their employees when servicing customers at all times. It is imperative for the service employees (e.g. relationship managers) to display positive emotions and avoid negative emotion in every service encounters. Regarding the significant link among positive emotional display, customer satisfaction and positive word of mouth implies the result that it is crucial for relationship manager who has been appointed by bank to entertain priority customers to keep on displaying positive emotion in every encounter they have with these priority customers in order to induce customer satisfaction and trust which in turn will generate positive word of mouth. In addition, positive word of mouth (referral effect) in priority banking services is one of the important means to establish new relationship with potential customers, thus creating another business opportunity to generate growth for the banks.

Appendix 1

Factor Loading of Constructs from confirmatory factor analysis

Items	Loading Factors for Variables			
	ped	sts	tst	wom
ped1	0.902			
ped2	0.960			
ped3	0.913			
ped4	0.938			
sts1		0.893		
sts2		0.833		
sts3		0.739		
sts4		0.888		
tst1			0.896	
tst2			0.900	
tst3			0.802	
tst4			0.749	
tst5			0.814	
wom1				0.875
wom2				0.790
wom3				0.762

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