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## THE IMPORTANCE OF CONSISTENCY IN SERVICE INTERACTIONS ACROSS MULTIPLE CHANNELS

*An Investigation of Online and Offline Service Channels*

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"This thesis was written as a part of the master programme at NHH. Neither the institution, the supervisor, nor the examiner are - through the approval of this thesis - responsible for the theories and methods used, or results and conclusions drawn in this work."

## ABSTRACT

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This thesis investigates the importance of offering consistent services between service channels. In particular, one offline and more traditional channel, a call centre, is compared to one online and more modern channel, Facebook, for the banking industry. This thesis first conceptualizes and determines what the dimensions are of cross-channel service consistency. The dimensions are found to be process and content consistency, according to the multichannel integration quality framework by Sousa and Voss (2006). Then, I empirically test which dimension of cross-channel service consistency is most important for strengthening the dependent variables: perceived service quality, brand attitudes, and customer satisfaction. These dependent variables were identified from prior literature. In all cases, process consistency is demonstrated to be more valuable than content consistency towards strengthening the dependent variables. This thesis also investigates whether consistency between service channels strengthens service, and therefore brand, experiences. In fact, consistency improves each of the dependent variables *because* it strengthens relational brand experiences in particular. Lastly, this thesis uncovers that customers do not necessarily expect services to be consistent between channels. However, when both types of consistency are apparent, perceived service quality, brand attitudes, and satisfaction are dramatically improved.

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## 1. INTRODUCTION

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A challenging factor in today's service environment is the proliferation of service channels. Gone are the days of one-to-one service interactions in brick-and-mortar retail outlets. In addition to the obvious choice of call centres, customers can now interact with companies and obtain service through numerous social media sites, whether or not the company wants or even plans for this to occur. In this age of service channel proliferation, it is increasingly imperative for companies to learn how to perform their services effectively across multiple channels. More specifically, companies need to realize the potential and limitations of each channel to perform services. For instance, providing secure transactions is possible only through secure channels; Facebook, as a clear example, is not a secure channel for handling financial transactions.

The marketing environment has changed to an arena where customers are more active, knowledgeable, demanding, channel-hopping, and experience-seeking than ever before (Stuart-Menteth, Wilson, & Baker, 2006). Managing brands has become an increasingly relational task, as opposed to the former passive view of managing brands as simple artefacts. At the same time, communicating with customers has become a process centred on connectivity and interaction, rather than one-way communication (Schultz D., 2003). The concept of integrated marketing communications, commonly known as IMC, has emerged due to the need for providing consistency in communication efforts with customers across the multiple communication platforms available in today's marketplace (Schultz & Schultz, 1998). Payne and Frow (2004) further state that throughout the sales cycle, coordination and consistency are imperative and apply especially to interactive channels including call centres and online forums. As interactivity and relational communications are coming to the forefront, the notion of customer experience is growing, with customer relationships and experiences both developing and evolving across a multitude of touchpoints (Pralhad & Ramaswamy, 2004).

Stuart-Menteth, Wilson and Baker (2006) argue that market research is lagging behind this changing world. In particular, there is little to no uniformity and presently little basis for examining the prominent issues of cross-channel consistency. Further, no consideration has yet been given to service channel consistency.

Presently, few studies have been undertaken that specifically investigate, conceptually or empirically, the concept of consistency or congruency of marketing efforts across marketing

channels. However, in an article by Manish Patel (2011), removing inconsistencies from marketing efforts across channels is important for strengthening the brand and creating a seamless approach to span all mediums. Only managerially-oriented steps are offered to tackle this issue, rather than academic conceptualizations of the issue itself – that is, what exactly comprises cross-channel congruency and consistency? Madaleno et al (2007) introduced the concept of multichannel integration, implying that customers need to be assured that their experiences across channels will be positive and consistent. However, little conceptual or empirical research has been conducted to determine just how channels should be integrated, let alone service channels in particular. Since a congruent cross-channel marketing campaign should allow companies to effectively improve the customer experience, this is therefore an important area of research that is significantly lacking in both conceptual and empirical work. More importantly, to the best of my knowledge, there are presently no studies that have investigated the role of consistency across channels for *service* experiences. My research intends to fill this significant gap in the literature.

### 1.1 CONSISTENCY AND EXPERIENCES

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Given that channels or touchpoints have different attributes and features, some being more conducive to the particular type of service delivery than others, careful consideration must be given to the experience being created through each channel. The concept of experience creation gained attention in the marketing and management literature as early as 1955; Abbott, as cited in Palmer (2010), said it best: “What people really desire are not products, but satisfying experiences.” Today, this statement rings true more than ever before. Goods and services are becoming increasingly commoditized. The best, and perhaps only, way for companies to differentiate themselves and their brands is through the creation of customer experiences (Pine, Joseph, & Gilmore, 1998). In fact, research by Morrison and Crane (2007) indicates that today’s consumers desire the experience *around* what is being sold more so than the product or service in itself.

Evidently, experience marketing is a hot topic, especially since researchers suggest that experience drives satisfaction, which in turn drives loyalty (Klaus & Maklan, 2013). Scholars (Nysveen, Pedersen, & Skard, 2013) have further investigated this relationship, demonstrating that not only do brand experiences contribute to brand satisfaction, which positively influences brand loyalty, but that the single most important dimension of brand experience in

relation to services is the relational or social aspect. It is important to note that these scholars focused in the context of services as opposed to products.

Duncan and Moriarty (2006) argue that a service is in itself a communication experience, and that the primary value of a “touchpoint” or channel is the experience it provides. Moreover, Alloza (2008) persists that a brand is in essence nothing more than its employees’ behaviour and attitudes. Since it is clear that employees’ actions and communication with customers defines the customers’ brand experience, it is imperative for companies to plan the experiences they intent to deliver between and across all touchpoints. In summation, it would be interesting to study what role, if any, brand experiences play in the consistency of service interactions between channels.

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## 1.2 RESEARCH QUESTIONS

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Given the significant gap in the literature concerning cross-channel consistency, and in particular cross-channel service consistency, despite allegations throughout the literature that consistency leads to better customer experiences and increased satisfaction, I question the following:

- What are the different dimensions of cross-channel service consistency?
- Is consistency between service channels always expected or preferred?
- What role do different types of brand experiences play across the different dimensions of cross-channel service consistency?

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## 1.3 RESEARCH OBJECTIVES

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This thesis examines the role of consistency in service interactions taking place across multiple channels. My aim is to conceptualize and determine what the dimensions of cross-channel service consistency are, and if consistency between service channels is always necessary. Are there, in fact, some cases where service interactions should not be consistent? An obvious example would be if an initial service interaction taking place in one channel were perceived by a customer to be negative, such as if a service agent did not solve the problem quickly or if they were rude. In this case, if the customer went to a second channel in hopes of problem resolution, this secondary service interaction should not be consistently negative. It should instead be positive and helpful, despite technically being inconsistent with the service experienced in the first channel. A less obvious example could be if the service

interaction in the first channel required sensitive information to solve the customer's issue but the channel itself was not secure enough to handle such information (i.e. Facebook and financial transactions). In this case, the service agent would need to request the customer to use a different, more secure service channel (i.e. visiting a bank branch) in order to securely and privately solve the problem at hand. While the cross-channel service experience in this example would likely be perceived as inconsistent, it would probably be preferable. Thus, my first objective is to determine the importance of consistency in multi-channel service experiences.

My second objective is to determine what different dimensions of cross-channel service consistency may be. The literature on this concept is virtually non-existent so I will need to draw on theory from a variety of fields and backgrounds. I will also investigate how these dimensions of multi-channel service consistency affect certain dependables as will be outlined in my literature review. I will show in chapter 2 that these dependant variables are: perceived service quality, brand attitudes, and satisfaction.

Just as Nysveen et al (2013) focused on services in their work, I also intend to focus on service experiences. Worldwide, services account for 63.9% of GDP. In Western countries, that percentage is even higher. For example, services account for 79.7% of GDP in the U.S and 73.5% of GDP in the European Union (CIA, 2012). With services continuing to dominate the gross domestic product (Stafford, Reilly, Grove, & Carlson, 2011), it is natural to focus on services rather than products as the context of my research. (van Birgelen, de Jong, & de Ruyter, 2006)

I have chosen to investigate the banking industry, firstly, because they are a prime example of a service-oriented industry. Additionally, when consulting previous literature about consistency between service channels, several case studies have already been conducted involving the banking industry (Dekay, 2012; van Dun, Bloemer, & Henseler, 2011; Keating, Alpert, Kriz, & Quazi, 2011; Harris & Fleming, 2005). Of particular concern for my study is the fact that Dekay (2012) found that only one in four banking organizations responded to negative feedback on Facebook.

I have specifically chosen to study the Canadian Imperial Bank of Commerce, CIBC, because I am conducting my research in Norway using Norwegian respondents, but I do not want established brand attitudes towards an existing bank to affect my results. CIBC, although one of the largest financial institutions in Canada, should be unknown to Norwegians.

I have chosen to study Facebook and call centres as focal service channels for two reasons: (1) I want to investigate one online, emerging channel compared to one more traditional, offline channel, and (2) literature regarding service conducted via Facebook is severely lacking, thus making a research contribution in this field substantial and beneficial.

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#### 1.4 STRUCTURE OF THE PAPER

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The thesis is organized by first reviewing the relevant literature and existing theories related to multichannel services, channel integration, integration quality, and brand experience in chapter 2. Chapter 2 also contains a comparison of service attributes between the two channels I have chosen to study: Facebook and call centres. My research model is proposed and hypotheses are subsequently developed in chapter 3. Chapter 4, the methods chapter, discusses and justifies the methodology undertaken to complete my research. Specifically, I will discuss how and why I chose to conduct a pretest, followed by justification for the development of my main test. The findings from the pretest are analysed in chapter 4.5, and the findings from the main test are discussed in chapter 5. All results are discussed and meaningful insights are discussed in chapter 6. Lastly, chapter 7 concludes my work with a discussion of managerial implications, areas for future research, and an overview of challenges and limitations.

## 2. THEORETICAL APPROACH

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My literature review begins with a brief discussion of the concept of integrated marketing communications as a starting point for the emergence and growing importance of consistency in service interactions between brands and consumers. From its origins in integrated marketing communications literatures, it is necessary to then conceptualize consistency in cross-channel marketing in order to provide a foundation for the concept of consistency in service interactions across channels. In an effort to conceptualize service channel consistency, I have reviewed the few academic articles that have begun to investigate cross-channel marketing. The current work investigating consistency across all customer touchpoints is, however, still limited and conceptual in nature. Moreover, there is no literature looking into consistency across service channels that I am aware of. With that said, I will review literature touching on concepts of multichannel retailing, multichannel integration, and multichannel communication management to conceptualize cross-channel services and the importance of consistency in service interactions across channels.

Following this section, I will review brand experience literature to identify the importance of experience creation and management in service interactions. With an understanding of the current findings in this field, I will then investigate the role of brand experiences in service channel consistency, and how to achieve consistency in cross-channel service interactions between two specific service channels.

### 2.1 INTEGRATED MARKETING COMMUNICATION

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IMC can be defined as “a strategic business process used to plan, develop, execute, and evaluate coordinated, measurable, persuasive brand communication programmes over time with consumers, customers, prospects and other targeted, relevant external and internal audiences” (Schultz & Schultz, 1998). Shimp (2010) similarly defines IMC, but emphasizes that IMC is a communications process considering all touchpoints that a customer has with the brand as potential delivery channels for messages. Especially relevant is Shimp’s assertion that “IMC requires that all of a brand’s communication media deliver a *consistent* message.” While Shimp does not specifically address how to ensure consistency in message delivery, he does emphasize that the brand should speak with a single voice, which entails the coordination of messages and media across all brand touchpoints to achieve a strong and unified brand image.

Notably, a communication channel is “the method or medium by which communication travels from a source or sender to a receiver” (Belch & Belch, 1996). Shimp (2010) similarly defines a touchpoint as any message medium capable of reaching target customers. Consequently, I use the terms touchpoint and channel interchangeably throughout this paper.

The concept of integrating and delivering consistent services across all touchpoints is too broad at the moment and lacks empirical support. There are two key challenges that must first be addressed: Firstly, communication channels are growing and developing at an alarming rate. Developments in service delivery through information technology blossomed beyond the contact/call centre to include the Internet, giving rise to the abundance of social media outlets (Stuart-Menteth, Wilson, & Baker, 2006). In an article by Johnson (2011), early adopters are already taking advantage of the opportunity to engage in customer service over social media networks. Some companies proactively use social networks to spot customer service problems as early as possible and respond to them more quickly than would be possible through a call center. Current uses of social media for customer service purposes include, but are not limited to: pinpointing issues, providing targeted assistance, responding to complaints, pushing marketing communications, and reminding of events. Companies are now using social networking sites to stay current on when, where, and what problems are developing, and are dispatching repair teams in a timely manner.

The challenge is that this rise in channels has occurred simultaneously with a shift in the macro-marketing environment: what was once production-driven is now consumption-led (Grant, 1999; Venkatesh, 1999; Baker, 2003). In response to this shift, marketers have shifted their marketing practices from a transactional to a relational focus (Coviello, Brodie, Danaher, & Johnson, 2002). Brand managers can no longer view brands as “lifeless, manipulable artefacts,” (Hanby, 1999) but instead must think of brands as “‘living entities’ taking on a life of their own inside consumers’ heads” (Stuart-Menteth, Wilson, & Baker, 2006). Prahalad and Ramaswamy (2004) further assert that the interactivity inherent in these communication channels introduces the concept of customer experience, whereby customer experiences developed at multiple touchpoints influences and evolves the customer relationship over time. Neslin and Shankar (2009) further state that coordination is not simply about marketing expenditures, but also messages and experiences being communicated through the channels. The fact that they mention experiences means that consideration must be given to service interactions and not just marketing communications. Thus, it seems likely that elements of

customer experience play a mediating or moderating role in the relationship between service channel consistency, brand-consumer relationships, and customer satisfaction.

The question is, however, how exactly should brand managers create meaningful relationships with their consumers across so many distinct channels? As Shimp (2010) alluded to, does the answer lie in delivering consistent service? Investigating the specific factors that need to be consistent in brand managers' communications and service interactions with consumers in order to foster and strengthen such relationships is a necessary first step.

The second challenge associated with delivering consistent service over multiple touchpoints relates to the fact that communication has shifted from the stimulus-response model of the 1950s and 1960s to a process focused on connectivity and interaction (Stuart-Menteth, Wilson, & Baker, 2006). In other words, one-way communication, from the brand to the consumer, has been replaced with multi-way communication, from the consumer back to the brand, and from consumer to consumer. As such, the task of delivering consistent messages and consistent service across all touchpoints is becoming increasingly difficult to coordinate. In response, IMC has emerged and marketers have acknowledged the need to provide consistency across the many touchpoints through which they interact with consumers (Schultz & Schultz, 1998).

Despite the rise of IMC, Stuart-Menteth et al (2006) believe that market research practice is lagging behind this changing environment. Additionally, the visibility of social media means that employees, while still personally hidden behind the "brand", are more in the public eye than ever before (Johnson, 2011). Since all issues posted online are handled transparently, consistency in service reactions is increasingly important. Other than simply expressing the need for providing consistency across channels, the issue of cross-channel service consistency has so far not been conceptually or empirically examined. My research intends to fill this significant gap.

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## 2.2 CROSS-CHANNEL CONSISTENCY AND SERVICES

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Communication channels traditionally were used as a means to communicate a brand's value proposition, while sales channels were strictly for service and transactions. However, developments in IT, especially new online technologies characterised by the potential for rich, interactive, participative dialogue, have blurred the distinction between communication and sales channels (Stuart-Menteth, Wilson, & Baker, 2006). As discussed above, developments

in IT spurred the concept of IMC and stressed the need for consistency across all customer touchpoints. Any incoherence or conflict in messages in different channels will only serve to confuse and irritate the customer (Payne & Frow, 2004).

In an effort to determine how practitioners are handling the challenge of delivering consistent messages across touchpoints, I have reviewed the literature available and found that empirical evidence is concentrated in the retailing literature but is severely lacking in the service literature. In order to specifically conceptualize cross-channel service consistency, I have reviewed literature of concepts concerning multichannel retailing, multichannel marketing, multichannel integration, multi-channel customer management, and multichannel consistency. Reviewing such a broad scope of literature enabled me to extract commonalities and extend the logic to that of services.

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### 2.2.1 MULTICHANNEL RETAILING

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Jin, Park and Kim (2010) conducted a study investigating the synergistic interchange between online and offline operations. The authors define multichannel retailing as the operation of multiple channels by one retailer. These channels can be both online and offline. The authors investigated specific online factors including both basic and marketing-related attributes, and specific offline factors including firm reputation, consumer offline channel use, and consumer offline satisfaction, and their influence on loyalty. They find that offline channel use influences only offline satisfaction, implying that there is no transfer or spillover from online channels to offline channels in terms of satisfaction. However, this study did not investigate comparable attributes of online and offline channels. For instance, online store attributes such as website design and security/privacy are specific to online settings and not directly comparable to offline store attributes, such as location. Additionally, this study focused on retailing and not services in general. As such, the results from this study are not sufficient to explain or even identify how consistency in service interactions affects satisfaction, perceived quality, or overall brand attitudes. Additionally, the relationship between online/offline service channel use and satisfaction still needs to be explored.

Berman and Thelen (2004) created a functional guide for managers to develop a well-integrated multi-channel retail strategy. Their work, however, is targeted at the retail store level with ideas for integration into other cross-selling channels. While the authors focus on operational issues such as merchandise overlap and pricing between such selling channels, which are not directly relevant for the banking/service industry, they begin to offer insights

into topics such as the level of integration of information offered across the channels. They question how a consistent image can be planned, developed, and maintained across the channels used. In particular, they discuss integrated promotions or “cross-promotion” across channels, broadly suggesting that managers need to create a uniform message to be communicated across the channels in order to maintain a uniform image of the brand.

Berman and Thelen (2004) also speculate that multi-channel retailers should be concerned with the level of product overlap across channels since too little overlap would lead to an inconsistent image of the brand. The authors focus on retailers selling physical products, online and offline; however, it is logical, and of more relevance to this study, that the services offered within the channels should also overlap in order to provide a consistent brand image. The authors mainly argue for the integration of promotions, product consistency, integrated information systems in order to take advantage of synergies that multi-channel retailing can offer. They do not offer any insights in terms of customer experience, however.

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### 2.2.2 MULTICHANNEL INTEGRATION

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Multichannel integration involves “providing an integrated system capable of handling multiple channels of operation for an enterprise” (Madaleno, Wilson, & Palmer, 2007). The aim of multichannel integration is to offer customers assurance that their experience across channels will be positive and consistent. Giving customers a positive and consistent service experience across channels is essential to the quality of the customer relationship, according to Payne and Frow (2005). However, little empirical research has been conducted to verify this declaration.

According to Ganesh (2004), multi-channel customers are the most valuable customers and multi-channel integration would improve both customer loyalty and retention. From a managerial standpoint, it is essential for a retailer to have a uniform view of their customers as they start interacting with the retailer through different channels. Additionally, Ganesh advises that retailers need to seamlessly integrate their different channels if they wish to enhance the likelihood of repeat purchasing in the future. However, other than offering such broad advice that “retailers must be able to offer a uniform buying experience across all channels,” Ganesh neglects to describe exactly how to create such a uniform experience. He also neglects to identify the impact of integrating channels for service interactions. Evidently, the literature and empirical work on multi-channel services and experiences is lacking.

In a study by Madaleno, Wilson and Palmer (2007), the effects of multi-channel integration on relationship quality are investigated in a business-to-business context. The authors find that multi-channel consistency has a strong impact on customer satisfaction, and that practitioners should focus on optimizing the individual channel experience as well as multi-channel integration. The major contribution offered by these authors is a working definition of the phrase “multi-channel integration”, defined as “providing an integrated system capable of handling multiple channels of operation for an enterprise.” However, specific conceptualizations of what constitutes integration are missing, as well as insight into multichannel *service* consistency.

Payne and Frow (2004) assert that multi-channel integration requires assuring a positive customer experience and consistent interactions among all channels. Consequently, the absence of a consistent experience across and within channels can jeopardize business relationships. Madaleno, Wilson and Palmer (2007) attempt to broaden the basis of empirical research into the experience of customers combined with the influence of channel consistency on customer satisfaction. In particular, they offer methodological insights into “multi-channel integration quality” (Sousa & Voss, 2006), which they maintain is not only a synonym for multi-channel consistency, but also is a key new service component. Cross-channel consistency, a construct for multi-channel integration, was measured according to three items inspired by Payne and Frow (2005): “Regardless of the channel I use, people are informed about my past interactions with company x”; “The information I get from company x is consistent across channels”; and “I have a consistent impression of company x regardless of the channel I use.” Their results are consistent with the claims of Payne and Frow (2004) in that providing a consistent customer experience across all channels will enhance the customer relationship. There is a connection between the level of consistency and overall satisfaction. Additionally, when customers are given a choice of channels, the customer tends to demand consistent service experiences between the channels. A major weakness of their study, however, is that no specific measure of consistency was used. The authors state that studies exploring issues of multi-channel integration in a complex decision-making unit would be of value.

#### MULTICHANNEL CUSTOMER MANAGEMENT

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Neslin and Shankar (2006) studied multichannel customer management, defining it as “the design, deployment, and evaluation of channels to enhance customer value through effective customer acquisition, retention, and development.” The authors agree that multichannel

marketing has rapidly grown and is continuing to grow in importance as the number and variety of channels increases (Neslin & Shankar, 2009), and while scholars have developed an understanding of some prominent issues, such as that a multichannel customer is relatively more valuable than a single channel customer, many issues and challenges remain unexplored. One of these remaining challenges is specifically that of customer satisfaction. The authors propose that to enhance customer satisfaction in a multichannel environment, customers need to be delighted and encouraged to use whichever channel they wish, and that providing tight integration between channels is key to successfully achieving this goal. The authors do not explicitly discuss how to achieve such tight integration, however, especially with regard to performing services across channels.

A study was conducted in Canada examining channel choice in regards to public service delivery (Reddick & Turner, 2011). More specifically, e-government was compared to more traditional service delivery channels, including call centres and physical office locations. While this study was not undertaken for marketing or sales purposes, the results are valuable nonetheless. The authors find that providing multiple channels of contact for citizens is necessary, as well as ensuring consistency of information and service response across such channels. Citizens, much like customers, use and prefer different contact channels depending on the utility and gratification received. While overall citizens' satisfaction with the service received was related to specific contact channel satisfaction, channel choice is also a matter of channel sequencing. Interactions with the government routinely involve two or more service channels. As such, government agencies must ensure cross-channel integration and response consistency so that citizens receive the same information and service response quality regardless of the channel selected or the order of channels used. Despite the results being specific to Canadian users of e-government services, it seems logical that the conclusions could be extended to consumers and to brands. This is the first study I have come across that investigates services in online and offline channels, and concludes that there is a relationship between service consistency and satisfaction. The study did not investigate the impact of social media technologies, however.

Interestingly, there is empirical evidence that multichannel availability may not only enhance satisfaction but may also enhance loyalty (Shankar, Smith, & Rangaswamy, 2003; Hitt & Frei, 2002; Campbell & Frei, 2006; Danaher, Wilson, & Davis, 2003; Wallace, Giese, & Johnson, 2004). This enhanced loyalty may be derived from the customer's freedom to use different channels as they please. This argument is consistent with the IMC concept,

especially since customization of marketing channels can build and/or strengthen a relationship between the brand and its customers (Calder & Malthouse, 2005; Neslin & Shankar, 2009). The evidence is for multichannel marketing, but likely extends to multichannel services as well.

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## 2.3 MULTICHANNEL INTEGRATION, CONSISTENCY, AND EXPERIENCES

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Having explored the concept of multichannel integration above, it is clear that several common themes emerge from the literature: consistent service, high-quality customer relationships, and satisfaction (Madaleno, Wilson, & Palmer, 2007; Payne & Frow, 2004; 2005; Neslin & Shankar, 2009). Importantly, the concept of experience continues to emerge across the fields of literature. However, since little empirical research has been conducted to examine the link or causality between these concepts, I will now explore the concept of multichannel experiences to help clarify the inherent relationship.

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### 2.3.1 THE MULTI-CHANNEL EXPERIENCE

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Stuart-Menteth et al (2006) describe multi-channel experiences as all the ways and methods by which marketers reach and interact with their customers. The authors state that consideration must be given to how channels touch customers, how employees treat customers, and how the organization is viewed. The concept of IMC asserts that multi-channel experiences need to be related, aligned and coordinated. However, empirical work on this subject is limited. The authors believe that there is still a need to check Payne and Frow's (2004) assertion of the importance of multi-channel consistency empirically. More importantly, I have found that empirical work on multi-channel *service* experiences is non-existent. Therefore, my research aims to fill this gap.

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### 2.3.2 BRAND EXPERIENCE

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It has long been established that we are now living in the 'consumer society' where the new consumer is active, cynical, knowledgeable, time-constrained, tribal, individual, channel-hopping, demanding and, above all, experience-seeking (Baker, 2003). Being time-constrained, the new consumer is seeking highly relevant experiences so as to make the best use of their time. Being tribal, individuals feel that they belong to a tribal network and, as such, seek experiences to validate their belonging. At the same time, consumers see themselves as individuals and thus seek tailored and customized experiences. The fact that

they are demanding means they expect excellence in the services being delivered by the brands they choose. The common factor of all these descriptive terms is experience: customers want to become part of an experience, not just encounter finished products. They seek inclusion (Stuart-Menteth, Wilson, & Baker, 2006).

The article by Nysveen et al (2013) provides a thorough literature review of brand and consumer experience with particular focus on service organizations. Their work builds on the brand experience scale developed by Brakus et al. (2009) and validates that, especially for service organizations, there are five dimensions of brand experience: sensory, affective, intellectual, behavioural, and relational. Table 1 defines each of these dimensions.

TABLE 1: BRAND EXPERIENCE DIMENSIONS

DIMENSION	CONCEPTUALIZATION
SENSORY	The brand makes an impression on the senses, in particular visual
AFFECTIVE	An emotional dimension; the brand may be emotional; it may induce feelings and sentiments in the consumer
INTELLECTUAL	Cognitive experiences; the brand may cause consumers to think, or may stimulate curiosity and problem-solving
BEHAVIOURAL	Brand users may engage in physical actions and behaviours; action oriented; results in bodily experiences
RELATIONAL	Social experiences; The brand induces the feeling of belonging to a community or family; The consumer does not feel left alone

Brakus et al’s (2009) original work proposed that there were only 4 significant dimensions of brand experiences, namely sensory, affective, intellectual, and behavioural. His work, however, investigated only product-brands and excluded service organizations. Of particular importance from Nysveen et al’s (2013) work is the fact that the only significant dimension directly affecting brand loyalty is the relational dimension, which necessitates including relational experiences as an important dimension of brand experience for service brands. Notably, the most important dimension explaining brand satisfaction is the relational dimension.

The marketing literature is abound with numerous expressions such as customer experience, consumer experience, service experience, product experience, consumption experience, shopping experience, and brand experience. The authors suggest using brand experience as an

umbrella term, and I will similarly oblige throughout my paper. Additionally, the authors suggest 5 common aspects across the majority of definitions: Experiences (1) are subjective; (2) are internal/mental; (3) result from multiple touchpoints between the brand and the consumer, which may or may not be direct and/or controllable; (4) involve different types of relations; and (5) an experience is a multidimensional construct since it involves different types of consumer responses.

The authors conclude that customer experiences are influenced both by functional product-related cues and by affective/sensorial cues, as well as by both controllable and uncontrollable factors. Of particular relevance to this study is the fact that, as stipulated by Nysveen et al (2013), service experience studies are especially concerned with the relational or social dimension of experiences.

Nysveen et al (2013) provide an excellent conceptualization of brand experiences in service organizations. Duncan and Moriarty (2006) argue that the primary value of a touchpoint, or brand contact point, is the experience it provides and that service being performed in itself is a communication experience. Further, employees' role in creating brand experiences is a key factor in distinguishing service brands from product brands as the interaction between customers and employees is a vital factor in creating experiences (Biedenbach and Marell, 2010). Alloza (2008) postulate that a brand in essence is nothing more than its employees behaviour and attitudes. Since it is evident that brand experiences in service organizations depend so heavily on employee-customer interactions, I will be focusing on service interactions requiring human interaction across touchpoints in this study.

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### 2.3.3 MULTI-CHANNEL EXPERIENCE CONSISTENCY

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In an exploratory study by Stuart-Menteth, Wilson, and Baker (2006), the authors developed an integrated approach towards measuring a uniform customer experience being applied across channels. Investigating Lexus as the focal brand, the main conclusion is that the level of consistency of customer experience across multiple touchpoints impacts customer retention and propensity to recommend the brand (Stuart-Menteth, Arbuthnot, & Wilson, 2005).

In order to investigate whether experience consistency across channels was associated positively with customer relationship quality, Stuart-Menteth et al (2005) studied the correlation between the best-scoring channel and the worst-scoring channel, and the average of the experience quality rating across all channels was examined against the customer

relationship variables using Lexus as the focal brand. In this study, the customer relationship variables were attitude towards the brand, future purchase intention, and propensity to recommend. Channel experience quality dimensions included the degree of participation, integrity, meaningfulness, customization, tribal validation, relevance, and excellence in expectation. Experiences perceived as highly participative, honest, meaningful, etc. would have a high experience quality. Channels investigated included TV, print, direct mail, the showroom, the contact centre, and the website. In general, the authors find that it is not just the average experience across the sum of all channel experiences that matters, but that the consistency of experience is most relevant for a good customer relationship. The authors suggest, however, that a direct assessment of consistency would be more valuable to explore than their indirect statistical approach currently used. They suggest questionnaire items such as “whichever channel I use to contact x, I have a similar impression,” or “whichever channel I use to contact x, the people I speak to know about my past interactions with x.”

As stated by Stuart-Menteth, Wilson and Baker (2006), “experience consistency” is a challenging concept to define, and even more challenging to then measure. Their current work suggests that consistency across channels is a construct deserving of future exploration, and further research is needed on how best to conceptualize and measure multi-channel consistency.

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## 2.4 CONSISTENCY AND CONGRUENCE

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Having now identified that consistency across channels is important for the creation of brand experiences, I now aim to conceptualize service consistency. The closest definition I have come across so far is from Oh et al (2012), describing integrated customer service as allowing customers the same access to service support in their channel of choice. As the literature on channel consistency is sparse, I have investigated literature regarding the conceptually similar concept of congruence in order to conceptualize service channel consistency.

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### 2.4.1 DIMENSIONS OF CONGRUENCE

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The word congruence derives from the Latin word *congruentia*, meaning “conformity, agreement, proportion, relation.” Congruence has been defined in the Oxford Dictionary (2013) as “agreement or harmony; compatibility”. Maille and Fleck (2011) outline that in everyday language, congruence refers to the idea of two objects matching, being appropriate to and being consistent with each other.

Throughout a variety of literatures and disciplines, the concept of congruence is given many different definitions and is measured in diverse ways. Appendix A summarizes these diverse definitions. In their literature review, Maille and Fleck (2011), illustrate how congruence has been sporadically and inconsistently defined in relation to numerous categories including endorsement, characteristics of ads and websites, media context, sponsorship, brand extension, brand alliance, product conception, and to atmosphere and the organization of store outlets. However, of all the definitions and conceptualizations collected in their research, congruence consistently refers to the fact that two or more entities “go well together”. The authors identify three ways of distinguishing congruence: relevancy, matching expectations, and relevancy combined with expectations.

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#### 2.4.1.1 RELEVANCY

Many definitions, directly or indirectly, consider relevance to be a type of congruence. For instance, “consistency” between a parent brand and a subsequent brand extension is a common theme found in brand extension literature (Aaker and Keller, Park, Milberg and Lawson). Heckler and Childers (1992) define relevancy as the extent to which the information contained in the stimulus either adds to or detracts from the identification of a theme or primary message being communicated. A study by Rodgers (2003) discusses and measures relevancy, defined as a close or natural connection such that the link between two entities appears appropriate and “fitting”. Thus, congruity in terms of relevance refers to fit, appropriateness, as well as a logical or natural connection (Maille & Fleck, 2011).

According to Aaker and Keller, as cited by Maille and Fleck (2011), important sources of relevancy include complementarity (ex. A razor and shaving cream), transferability (the perceived capacity of a brand to transfer its qualities onto another product), and substitutability (how a brand extension could replace an original product). Other conceptualizations include feature-based similarity and physical consistency.

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#### 2.4.1.2 MATCHING EXPECTATIONS

The concept of linking congruence to the idea of matching expectations was first apparent in product evaluation literatures, and later adopted into the realm of advertising. Heckler and Childers (1992) define expectancy as “the degree to which an item or piece of information falls into a predetermined pattern or structure evoked by this theme.” They add that where a consumer accepts a new product as a “logical and expected extension of the brand,” fit

between the brand and the extension exists. Conversely, incongruence occurs when an aspect or link is surprising or unexpected.

Dimofte, Forehand and Deshpande (2003) explicitly refer to “ad-schema congruity,” a concept whereby the advertisement corresponds to what its target expects to see. However, as this thesis is concerned with the consistency of services, I extend this logic to that of “service-schema congruity.” By this, I mean that the service conducted in a channel should correspond to what the customer expects to receive. Further, marketers need to be aware of what customers expect in each channel in order to provide consistent, effective service.

With regard to expectations, the proliferation and utilization of many touch-points encompasses many challenges. Not all customers desire a high level of firm-customer intimacy resulting from customer engagement (Bijmolt, et al., 2010). Also, the transformation of service touch-points is not always suitable in all cases. In particular, physical services, informational services, and interpersonal services require differing intensities of firm-customer engagement depending on customer preferences toward each touch-point (Ojiako, Chipulu, & Graesser, 2012). Evidently, it would be interesting to study customers’ expectations of service across different touchpoints.

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#### 2.4.2 CONGRUENCE ACROSS THE LITERATURES

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As stated, the concept of congruence has been studied across several fields of literature, for instance in brand extensions, media, advertising, websites, (Maille & Fleck, 2011) and sponsorships (Weeks, Cornwell, & Drennan, 2008). I have provided a brief review of the findings in each field in Appendix B, but the common denominator across all fields seems to be that congruency relates to logical or natural connections between two objects or factors. Evidently, customers must perceive that there is a natural fit apparent. Thus, as I alluded to above, in the context of services provided across channels, customers would likely perceive consistency when the services received match or fit with what they expect to receive in each channel.

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#### 2.4.3 MULTICHANNEL INTEGRATION, BRAND IMAGE, AND CONGRUENCY

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As more consumers adopt multichannel shopping habits, they increasingly demand a consistent shopping experience across service delivery channels as well. In this manner, the integration of channels, thereby creating a synergy between online and offline operations, has been argued to enrich the customer’s experience, strengthen the brand image of the retailer,

and cultivate customer loyalty across channels (Kwon & Lennon, 2009). Though not explicitly stated, service interactions are an important factor in the enrichment of customer experiences. Hence, I am investigating the impact of integrating service interactions across online and offline channels on customer experiences and satisfaction.

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## 2.5 MULTICHANNEL SERVICE QUALITY

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Evidently, ensuring consistent service across touchpoints is related to satisfaction. Despite the lack of literature explicitly examining this relationship, one concept emerged as focal to this study: the concept of multichannel service quality.

Sousa and Voss (2006) provide a good foundation for investigating consistency in service interactions across channels. Notably, they developed a conceptual framework for multichannel service quality composed of virtual, physical and integration quality components. In their framework, virtual channels were means of communication using advanced telecommunications and multimedia technologies, including the Internet and interactive kiosks. Alternatively, physical channels were means of communication with the customer employing a physical infrastructure, such as a bricks-and-mortar outlet. The authors claim that virtual service is the pure information component of a customer's service experience provided in an automated fashion without human intervention. Alternatively, physical service is the portion of a customer's service experience provided in a non-automated fashion and requiring some degree of human intervention. Hence, they define *multichannel service* as service composed of physical and/or virtual components that are delivered through two or more channels.

The authors define multichannel service *quality* as the quality of the overall service being experienced by the customer, but state that multichannel settings call for a broader conceptualization of service quality. In particular, emergent virtual channels of service delivery provide a large number of capabilities to deliver experience. The authors look mainly at Web site quality compared to interpersonal physical quality (e.g. face-to-face or phone service). However, the rise in social media channels calls for greater consideration to be given to social media pages than to websites. As such, I have chosen to investigate Facebook as a service channel, since Facebook is at the moment the largest social media channel facilitating customer service (Johnson, 2011).

Sousa and Voss (2006) proclaim that consistency of interactions across channels with a service provider results in a uniform service experience. In a multichannel setting, the integrated interactions quality dimension has two components, according to the authors, representing the content and process consistency of a customer interaction. Content consistency refers to “the consistency between the information exchanged with the customer through different channels.” Potential indicators for content consistency include: receiving the same response to a query posed through a different channel; and a service interaction occurring in one channel taking into account past interactions from other channels. Process consistency refers to “the consistency between the relevant and comparable process attributes, relative to expectations, of the different channels.” For example, employee discretion levels could be an indicator of process consistency between two channels requiring human intervention.

In order to identify relevant and comparable features of the channels which I am investigating, I will first review literature on Facebook and call centres separately, and then compare my findings qualitatively.

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## 2.6 FACEBOOK AS A SERVICE TOUCHPOINT

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A search of Business Source Complete did not yield many significant results in terms of academic articles relating to customer service activities conducted over Facebook. This lack of results is not entirely surprising as using Facebook as a channel for service delivery is still a young and emerging concept. Thus, in order to identify relevant and comparable attributes of Facebook, I have included managerial excerpts from non-academic sources in an attempt to strengthen my arguments.

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### 2.6.1 HOW LARGE COMPANIES REACT TO NEGATIVE FACEBOOK COMMENTS

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One academic article, a study by Dekay (2012), looked at the official Facebook pages for the top ten companies within four industry groups: banking, retailing, software and services, and household and personal products. The top ten companies were chosen according to the Forbes 2000 list compiled in 2010. The study was conducted to determine how corporations approach negative comments received through Facebook as opportunities for public relations. The study finds that in general, large corporations do not approach negative comments as opportunities for public relations. Instead, they tend to censor and ignore critical feedback.

These results, however, are not directly relevant for my study. What *is* relevant is the manner in which companies conduct physical service through this virtual channel. Social media researchers and specialists recommend companies not to delete or censor negative postings, and to respond to these remarks in as positive a manner as possible.

Of particular concern for my study is the fact that Dekay (2012) found that only one in four banking organizations responded to negative feedback on Facebook. It is logical to assume, therefore, that responding in a consistently positive manner should improve the bank's image, perceived service quality, and customer satisfaction, among a number of other benefits.

The fact remains that assuring customers that they are being heard, taking complaints seriously, and addressing their problems, are three of the most important steps in fostering good public relations through responding appropriately (Dekay, 2012). The important thing is to have developed a strategy for dealing with the challenges of negativity within social media.

Company actions including listening, taking the complaint seriously, addressing the problem, and remaining calm seem to be the key service quality factors of turning a dissatisfied customer into a more satisfied one, and are thus of particular interest to this study.

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#### 2.6.2 CORPORATE FACEBOOK PAGES: WHEN "FANS" ATTACK

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Another academic article addressed Facebook and elements of customer service: Champoux, Durgee and McGlynn (2012) discussed a negative case example of Nestle and their incidents of online censorship as well as a positive case example of Southwest and their avoidance of censorship. The authors find that when a company's public communication via social media is "unresponsive, squirrely, or dishonest, fury is sure to follow." However, if a company handles an issue with care, it can recover from negative and accusatory attacks. To do so, the company must not only *correct* the source of the problem, but deeply *listen* to the public's complaints as well as their suggestions for problem resolution. They would be wise to *apologize* as well as simply give the public a chance to vent their frustrations, all while portraying a compassionate corporate image.

The authors posit that companies should try to be as "human" as possible on their page. They should allow direct postings to their timeline, allow fan-to-fan conversations, and observe the potential building of brand communities. Finally, the authors propose seven steps to success in reducing the consequences of a Facebook social media crisis: have a team in place to handle issues; track company mentions on the Internet to catch negativity; act quickly;

manage an ongoing dialogue; take responsibility; fix the situation; and move on by directing complaints or discussions to other service channels.

### 2.6.3 FACEBOOK SERVICE ATTRIBUTES

Appendix C summarizes my findings from non-academic online sources about using Facebook as a channel for providing customer service. Table 2 below lists the attributes found from the academic articles and as well as the attributes found from online, non-academic sources. These attributes will be compared to call centre attributes in the next section to identify possible consistent attributes between the service channels.

TABLE 2: OVERVIEW OF THE DIMENSIONS OF SERVICE QUALITY RELEVANT TO FACEBOOK

<b>(Dekay, 2012)</b>	<b>(Champoux, Durgee, &amp; McGlynn, 2012)</b>	<b>(Ojiako, Chipulu, &amp; Graesser, 2012; Johnson, 2011)</b>	<b>Online Observation</b>
Positive response	Correct source of problem	Intimacy	Keep negative comments visible
Listening	Listen to complaints	Interpersonal engagement	Proactively identify issues
Take complaint seriously	Listen to suggestions for improvement	Staff Product Knowledge	Be heard
Attempt to resolve problem	Apologize	Willingness to help/Helpfulness	Specificity and focus
Calm response	Be compassionate	Informative	Channel direction
Response rate	Be human	Proactively respond	Respond
Ability for fan-initiated threads	Allow direct postings	Targeted assistance	Develop relationships with influencers
	Allow fan-to-fan conversations		Transparent humans
	Professional tone		Respond quickly
	Don't threaten values of public		Direct (private) assistance
	Keep negative comments visible		Be personal
	Respond transparently		Listen and acknowledge
	Be proactive		
	Respond quickly		
	Take responsibility		
	Direct to another channel		

## 2.7 CALL CENTERS AS A SERVICE TOUCHPOINT

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Since call centres, initially created as a medium for providing customer service, have been in existence for decades, academic articles studying this channel are prevalent.

Van Dun et al (2011) have adapted the existing service quality scale to specifically reflect call centre service quality in their work. First and foremost, the dominant conceptualization of service quality has been the confirmation-disconfirmation paradigm (Churchill & Suprenant, 1982), meaning that service evaluations relate to the size and direction of a disconfirmation experience pertaining to a consumer's initial expectations. Service quality is primarily measured using the service quality scale dimensions, SERVQUAL, as developed by Parasuraman et al. (1985; 1988). However, van Dun et al (2011) argue that these dimensions of service quality are not completely generalizable across contexts. SERVQUAL consists of 22 items in five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The main limitation with SERVQUAL is that it measures the gap between expectations and actual performance, but does not use actual performance-based measures, and that industry- and situation-specific elements are not included in the scale.

Van Dun, et al. (2011) engaged in a qualitative study to identify seven dimensions of perceived customer contact centre quality: reliability, empathy, customer knowledge, customer focus, waiting cost, user friendliness of the voice response unit, and accessibility.

In their view, *reliability* refers to concepts such as answering customer questions, the ability of customers to trust the employee's knowledge, and that information given should be consistent – that is, information distributed across channels should be the same at all times.

*Empathy* refers to aspects such as friendliness, listening, understanding, and reassurance. Their study revealed that customers want to feel as if their question is important to the employee and that the employee tries to place themselves into the customer's situation. Evidently, empathy means being able to make customers feel special by providing personal attention.

*Customer knowledge* refers to aspects that make the customer feel like the organization knows them personally, including having the right information about the customer easily accessible, letting the customer know that they are aware of their history with the company, and having knowledge of prior transactions.

*Customer focus* consists of validation of customer needs and focus on the customer's interest. Asking whether the answer was clear or whether the customer had any further questions are aspects of validation of customer needs. Giving proactive advice or providing information to enhance customer satisfaction contributes towards focus on the customer's interest. Items such as 'the organization learns from the signals of its customers,' 'the organization gives proactive advice about which products best suit my situation,' and 'after a period of time, the organization asks me whether the contact was handled to my satisfaction' are useful indicators of customer focus.

*Accessibility*, in this study, meant having the contact centre phone number and hours of operation easily found across all channels.

In terms of *waiting cost*, customers prefer to know how long they will be waiting, either in terms of actual time remaining or how many customers are ahead of them in the queue. Being able to leave a phone number and having the call centre call them back at a later time was a significant benefit.

*User friendliness of the VRU* (virtual response unit), or the automated menu customers proceed through before talking to a live agent, is considered user-friendly when the menu is "properly designed". The qualitative study by van Dun et al. (2011) revealed aspects such as clear menu options, not too many options, and not too long to reach the appropriate option as indicators of the menu being properly designed. However, some customers prefer to avoid the VRU completely.

The authors call for further research to test whether the seven identified factors influence customer satisfaction or loyalty empirically. The authors also specify that their research focused on customers who have a question or a remark, but not those with a complaint. Table 3 below summarizes the dimensions of service quality and outlines service quality dimensions specific to call centres.

TABLE 3: OVERVIEW OF THE DIMENSIONS OF SERVICE QUALITY

General Service Quality				Service quality specific to call centres (van Dun, Bloemer, & Henseler, 2011)
SERVQUAL (10) (Parasumaran, Zeithaml, & Berry, 1985)	SERVQUAL (5) (Parasumaran, Zeithaml, & Berry, 1988)	Johnston (1995)	Grönroos (1990)	
<ul style="list-style-type: none"> <li>- Reliability</li> <li>- Responsiveness</li> <li>- Tangibles</li> <li>- Competence</li> <li>- Credibility</li> <li>- Communication</li> <li>- Security</li> <li>- Courtesy</li> <li>- Understanding the customer/ knowing the customer</li> <li>- Access</li> </ul>	<ul style="list-style-type: none"> <li>- Reliability</li> <li>- Responsiveness</li> <li>- Tangibles</li> <li>- Assurance</li> <li>- Empathy</li> </ul>	<ul style="list-style-type: none"> <li>- Reliability</li> <li>- Appearance/aesthetics</li> <li>- Cleanliness/tidiness</li> <li>- Comfort</li> <li>- Communication</li> <li>- Competence</li> <li>- Courtesy</li> <li>- Friendliness</li> <li>- Availability</li> <li>- Access</li> <li>- Security</li> <li>- Attentiveness/helpfulness</li> <li>- Care</li> <li>- Commitment</li> <li>- Functionality</li> <li>- Integrity</li> </ul>	<ul style="list-style-type: none"> <li>- Reliability and trustworthiness</li> <li>- Accessibility and flexibility</li> <li>- Professionalism and skills</li> <li>- Attitudes and behaviour</li> <li>- Recovery</li> <li>- Reputation and credibility</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Reliability</b></li> <li>- <b>Empathy</b></li> <li>- <b>Customer knowledge</b></li> <li>- <b>Customer focus</b></li> <li>- <b>Waiting cost</b></li> <li>- <b>User friendliness of the VRU</b></li> <li>- <b>Accessibility</b></li> </ul>

## 2.8 CONSISTENT SERVICE QUALITY DIMENSIONS BETWEEN FACEBOOK AND CALL CENTRES

A quick review of the dimensions of service quality and call centres from tables 2 and 3 reveals some significant similarities. For instance, *reliability* is the most frequently occurring dimension between both channels of service delivery. Whether customers complain privately to a call centre representative or publicly on the Facebook wall, they still want a response and they want to be able to trust that response. Customers want to feel as if their complaints are being heard, that the company is listening to them, attempting to resolve their problem, and that the staff have sufficient knowledge in order to properly resolve the issue.

*Empathy* also seems to be an important dimension because customers, whether complaining to a call centre or over Facebook, expect friendliness, listening, understanding, and personal attention.

*Customer knowledge* refers to aspects that make customers feel as if the organization knows them, their customer history, and their prior transactions (van Dun, Bloemer, & Henseler, 2011). The Facebook literature is similar to this dimension, stating that companies should offer targeted assistance and/or direct (private) assistance when needed. Thus, customer knowledge also seems to be an important dimension of service quality in both channels.

*Customer focus* seems to be important from the perspective of validating customer needs (asking if the answer provided was clear or whether they require further information) and in providing proactive advice. Being proactive is especially important on Facebook. Proactively identifying issues and responding to such issues is an important service quality dimension for this channel especially. Hence, customer focus, especially proactivity, is an important dimension of service quality.

Lastly, *waiting cost* is clearly important as a service dimension for both call centres and Facebook. In call centres, waiting cost refers to the time customers must remain waiting on the phone before being able to speak to a representative. Customers would prefer to know either the remaining time or the number of customers ahead of them in the queue. On Facebook, the consensus is that customers prefer customers to “respond quickly”. This rate is not explicitly defined, but since customers are not waiting on a phone line, the rate of response is likely expected to be longer than that expected via phone. In much the same way as customers calling in to a service centre prefer to leave their phone number behind and have a representative return their call at a later point, customers similarly value being able to leave their comment on a company Facebook page and have their question answered at a later point in time. However, while waiting cost seems important in both channels, it is difficult to explicitly compare and manipulate in an experimental setting because waiting one hour on the phone is drastically long and unexpected, whereas spending one hour waiting for a Facebook reply is likely quite reasonable and expected. What may seem like a short waiting time to some may seem too long for others. This attribute requires future research in and of itself, and thus will not be included in my study.

*Accessibility* could also be an important service quality dimension. In terms of call centres, accessibility refers to being able to find the number for the call centre or hours of operation easily (online or otherwise). In terms of Facebook, this dimension could still refer to being able to find the phone number easily on the Facebook page. However, accessibility could also refer to the company directing customer complaints to another, more appropriate channel –

that is, channel sequencing (Reddick & Turner, 2011; Champoux, Durgee, & McGlynn, 2012). For instance, if privacy and security is an issue, customers may be asked to call in or visit a store location to resolve their problem. Thus, accessibility could be an important service quality dimension between the channels, but complications in the manipulation of this feature force me to exclude it from my study. Future researchers would be wise to investigate this issue.

The last service quality dimension mentioned in van Dun et al.'s (van Dun, Bloemer, & Henseler, 2011) article is not directly relatable to Facebook, namely the user friendliness of the VRU. This dimension refers to how easily navigable the automated menu is through which customers proceed before speaking to the appropriate customer service representative at a call centre. Facebook pages, in contrast, are not created according to company functions or divisions – they tend to be all-encompassing entities. Customers can comment or complain about whatever issue they wish to draw attention to publicly and transparently on one central page and expect an appropriate response from behind the scenes. Thus, “user friendliness of the VRU” is not applicable to Facebook since there are limited areas to post comments or complaints apart from on the Facebook wall, timeline, or as comments under a prior posting.

Other aspects specific to Facebook are certainly valuable in terms of service quality, however, since the purpose of this study is to examine consistency between the channels, taking these dimensions into account does not enable a comparison of consistency to a call centre. Therefore, dimensions such as censorship, transparency, and fan-to-fan (brand ambassador) problem resolution will not be examined. Future research to examine these aspects, especially between social media channels, would be valuable.

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### 3. DEVELOPMENT OF RESEARCH MODEL AND HYPOTHESES

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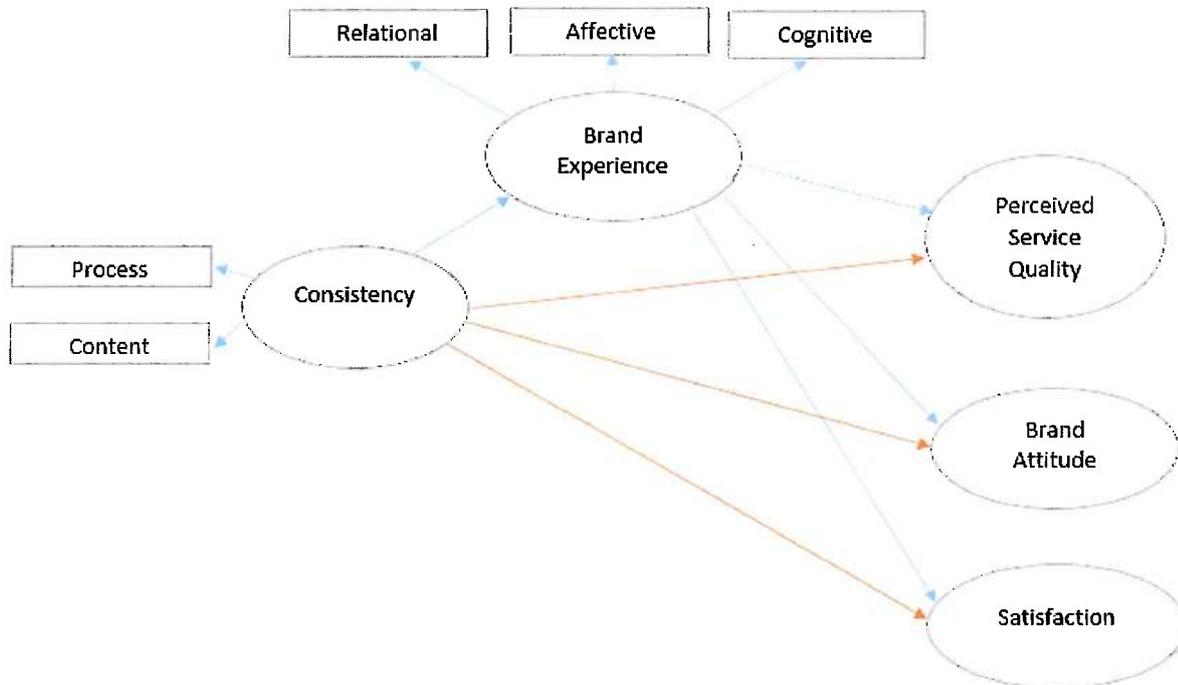
#### 3.1 RESEARCH MODEL

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Based on theoretical findings and arguments in my literature review, I have developed the following research model seen in figure 1. The independent variables, process and content consistency, are taken from the multichannel integration quality framework by Sousa and Voss (2006). The brand experience dimensions – the mediator variables – were taken from Nysveen et al (2013). The dependent variables were identified throughout the literature review, and are comprised of perceived service quality, brand attitudes, and satisfaction. I

have developed hypotheses for the paths within the model, which will be explained in the next section.

FIGURE 1: RESEARCH MODEL



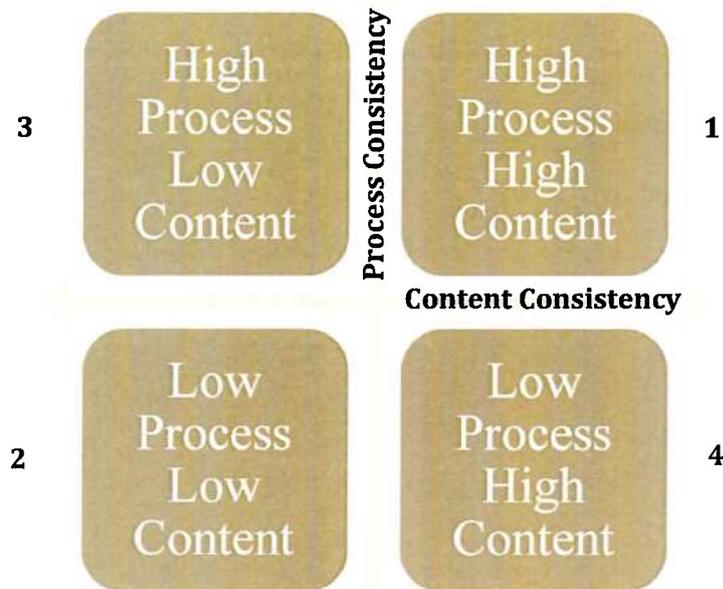
### 3.1.1 INDEPENDENT VARIABLES: PROCESS AND CONTENT CONSISTENCY

I will be utilizing Sousa and Voss' (2006) framework to investigate two types of consistency in multichannel service experiences between Facebook and a call centre. This framework was chosen because, to the best of my knowledge, it is the only framework exploring two specific types of consistency and their impact on overall perceived service. All other conceptualizations of consistency are too broad and not conceptually linked to services. I have chosen these two channels specifically because one is a modern, online channel while the other is more traditional and offline. Yet, both Facebook and call centres are virtual channels incorporating elements of physical service. Due to these similarities, numerous attributes and features of these channels should be comparable and relevant for my study.

In order to understand not only the importance of consistency, but also the relative importance of each type of consistency, I have adapted Sousa and Voss' (2006) framework and developed the following framework to aid with development of the research hypotheses, experimental stimuli, and eventual analysis. These four conditions, shown in figure 2, are investigated as a way to control for which type of consistency has the effect on the dependent variables. For

instance, the results of comparing quadrant 1 to quadrant 3 will provide evidence toward whether content consistency has an effect on a dependent variable since process consistency is held constant. It was necessary to investigate the types of consistency using these 4 conditions because it is not possible to have a control group. As such, results need to be compared between conditions or quadrants as a way to control for the effects.

FIGURE 2: TYPES OF CONSISTENCY TO INVESTIGATE




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### 3.1.2 DEVELOPMENT OF HYPOTHESES

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#### 3.1.2.1 BRAND EXPERIENCES

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Emergent virtual channels of service delivery provide a large number of capabilities to deliver experience (Sousa & Voss, 2006). Further, the integration of online and offline channels has been argued to enrich the customer's experience (Kwon & Lennon, 2009). Sousa and Voss (2006) proclaim that consistency of interactions across channels with a service provider results in a uniform service experience. Finally, Payne and Frow (2004) assert that the absence of a consistent experience across and within channels can jeopardize business relationships. Evidently, consistent service interactions seem to lead to better brand experiences.

## RELATIONAL BRAND EXPERIENCES

According to Payne and Frow (2004; 2005), giving customers a positive and consistent experience across channels is essential to the quality of the customer relationship. Work by Madaleno, Wilson and Palmer (2007) is consistent with the claims of Payne and Frow in that providing a consistent customer experience across all channels will enhance the customer relationship. However, little empirical research has been conducted to verify these declarations. Despite the lack of pure service literature, it seems logical that giving customers a positive and consistent *service* experience is essential to the quality of the customer relationship.

Further work proclaims that marketers have shifted their marketing practices from a transactional to a relational focus (Coviello, Brodie, Danaher, & Johnson, 2002). In particular, Nysveen et al's (2013) work identifies that the only significant dimension directly affecting brand loyalty, and the most important dimension explaining brand satisfaction, is the relational dimension, which necessitates including relational experiences as an important dimension of brand experience for service brands.

## COGNITIVE AND EMOTIONAL EXPERIENCES

Brakus et al (2009), as confirmed by Nysveen et al (2013), identify four other dimensions of brand experience: sensory, affective (emotional), intellectual (cognitive), and behavioural experiences. For the purpose of my study, I will only be investigating affective and intellectual experience dimensions.

I will not be investigating the impact of consistent service interactions on sensory or behavioural experiences because these dimensions are not relevant to the context of my study the same extent as relational, cognitive, or emotional brand experiences. More specifically, sensory experiences require that a brand makes an impression on a customer's senses, particularly visual. However, a call centre does not enable visual stimulation and neither service channel enables touch, taste, hearing, or scent sensory stimulation. Secondly, behavioural experiences relate to how brand users physically act or react to a brand. As I am interested in determining whether consistent service interactions impact or strengthen brand experience dimensions, and not whether consistent service interactions cause customers to behave in a particular way afterwards, this type of experience is irrelevant and will not be investigated.

Given that consistent service experiences lead to better brand experiences, and that relational brand experiences are the most important dimension of brand experiences for service brands, I predict not only that service consistency improves relational brand experiences, but that service consistency also improves cognitive and affective brand experiences.

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### 3.1.2.2 PERCEIVED SERVICE QUALITY

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The Canadian study of government services being performed across multiple channels was one of the few studies I found which looked into service channel consistency and its impact on perceived service quality. The authors (Reddick & Turner, 2011) found that government agencies must ensure cross-channel integration and response consistency so that citizens receive the same information and service response quality regardless of the channel selected or the order of channels used. Even though the results are specific to Canadian users of e-government services, it seems logical that these conclusions could be extended to consumers and to brands. Specifically, service channel consistency for service brands likely impacts perceived service quality.

Sousa and Voss (2006) refer to the impact of consistency on service quality in their paper as well. The authors state that multichannel service quality is comprised of virtual, physical, and integration quality components. These integration quality components include both content and process consistency. Thus, it is logical to predict that both process and content consistency impact perceived service quality.

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### 3.1.2.3 OVERALL BRAND ATTITUDE

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Madaleno et al's (2007) study measures experience quality on attitudes toward the brand and finds significant results. Further, Stuart-Menteth et al (2005) maintain that all experiences shape brand attitudes, with the highest associations found for interactive channels – contact centres and websites. Given that consistent service experiences lead to better brand experiences as identified under the brand experience hypothesis development section, it is logical that consistent service experiences also improve brand attitudes. Thus, I predict that both process and content consistency impact brand attitudes.

#### 3.1.2.4 SATISFACTION

Neslin and Shankar (2009) propose that to enhance customer satisfaction in a multichannel environment, providing tight integration or consistency between channels is imperative. Further, Madaleno, Wilson and Palmer (2007) find that multichannel consistency has a strong impact on customer satisfaction.

Jin, Park and Kim (2010) studied the influence of online and offline operations on the performance of multichannel retailers, and found that offline channel use influences only offline satisfaction. However, this study did not investigate comparable attributes of online and offline channels. Additionally, this study focused on retailing and not services in general.

Reddick and Turner (2011) authored the first study I have so far come across that investigates services in online and offline channels; however, the results may be specific to e-government services in Canada. Nonetheless, they concluded in their study that there is a relationship between service consistency and satisfaction.

As van Dun et al (2011) specifically call for further research to investigate whether their identified service quality dimensions influence customer satisfaction, it is logical firstly that these factors serve as indicators for process and content consistency, but also therefore that process and content consistency impact customer satisfaction.

In summation, consistency, both process and content, in service experiences should improve perceived service quality, attitudes toward the brand, and customer satisfaction. In an effort to determine which type of consistency has a stronger effect on these dependant variables, I refer back to my framework shown in Figure 2 and construct my hypotheses based on all possible pairs of quadrants except for the high process/low content and low process/high content pair. Rather than creating a formal hypothesis for the HPLC and LPHC pair, I instead employ an exploratory approach in order to determine which type of consistency is more important towards each of the dependent variables, which will be addressed in chapter 5 and 6.

*Hypothesis 1: High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.*

*Hypothesis 2: High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than high process/low content consistency.*

*Hypothesis 3: High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/high content consistency.*

*Hypothesis 4: High process/low content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.*

*Hypothesis 5: Low process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.*

Evidently, since the literature is abound with arguments that consistency as a holistic concept is important for improving perceived service quality, attitudes toward the brand, and customer satisfaction, and since a service experience evidencing *both* high content and high process consistency would be theoretically ‘more consistent’ than a service experience with either low content or low process consistency, or both, I predict that quadrant 1 – consisting of high process and high content consistency – will be superior to quadrants 2, 3 and 4 of figure 2 in terms of the effect of consistency on the dependent variables.

*Hypothesis 6: A service experience exhibiting high process and high content consistency (HPHC) leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than a service experience with either d) low process consistency (LPHC), e) low content consistency (HPLC), or f) both (LPLC).*

#### 3.1.2.5 THE MEDIATING ROLE OF BRAND EXPERIENCES

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Prahalad and Ramaswamy (2004) also assert that the interactivity inherent in communication channels introduces the concept of customer experience, whereby customer experiences developed at multiple touchpoints influences and evolves the customer relationship over time. Since experiences influence and evolve relationships across touchpoints, it seems likely that dimensions of customer experience play a mediating role in the relationship between service channel consistency and perceived service quality, brand attitudes, and customer satisfaction.

#### MEDIATING ROLE OF BRAND EXPERIENCES ON PERCEIVED SERVICE QUALITY

Theoretical arguments strongly suggest that brand experiences, especially relational brand experiences, mediate the relationship between consistency and satisfaction, as well as the relationship between consistency and attitudes toward the brand. Since theoretical arguments are also quite strong that consistency leads to improved perceived service quality, as seen in the hypothesis development section for hypotheses 4a-d, I predict that brand experience dimensions will also mediate the relationship between consistency and perceived service quality. In accordance with my framework shown in Figure 2, I have composed the following hypotheses:

*Hypothesis 7a: The effects postulated in hypotheses 1a-5a will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.*

#### MEDIATING ROLE OF BRAND EXPERIENCES ON BRAND ATTITUDES

The relationship between consistency and attitude towards the brand being mediated by brand experiences was alluded to in the brand attitude section above. To recapitulate, Stuart-Menteth et al (2005) maintain that all experiences shape brand attitudes. Given that consistent service experiences lead to better brand experiences, as identified under the brand experience hypothesis development section, it is logical that consistent service experiences improve brand attitudes by strengthening brand experiences. Thus, I hypothesize that brand experience dimensions mediate the relationship between consistency and attitude towards the brand. In accordance with the framework shown in Figure 2, I have developed the following hypotheses for each dimension of brand experience.

*Hypothesis 7b: The effects postulated in 1b-5b will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.*

#### MEDIATING ROLE OF BRAND EXPERIENCES ON SATISFACTION

Dekay (2012) posits that to assure customers they are being heard, to take complaints seriously, and to address their problems, are three of the most important steps in fostering good customer relationships. Dekay also states that these are the key service quality factors of turning a dissatisfied customer into a more satisfied one.

Combined with findings from Nysveen et al (2013) that the most important brand experience dimension explaining brand satisfaction is the relational dimension, the argument is quite strong that relational brand experiences mediate the relationship between consistency and satisfaction. Additionally, as was identified above, cognitive and emotional brand experiences are also important and relevant brand experience dimensions to this study. Thus, I hypothesize the following:

*Hypothesis 7c: The effects postulated in 1c-5c will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.*

#### 3.1.2.6 RELEVENCY AND EXPECTANCY

The dominant conceptualization of service quality has been the confirmation-disconfirmation paradigm (Churchill & Suprenant, 1982), meaning that service evaluations relate to the size and direction of a disconfirmation experience pertaining to a consumer's initial expectations (van Dun, Bloemer, & Henseler, 2011). Kwon and Lennon (2009) state that as more consumers adopt multichannel shopping habits, they increasingly demand consistent shopping experiences across channels. More relevant are Madaleno et al's (2007) findings that when customers are given a choice of channels, they tend to demand consistent service experiences between the channels.

Being time-constrained, the new consumer is seeking highly relevant experiences so as to make the best use of their time (Baker, 2003). Hypothetically, if a customer wanted to ensure quick resolution to an issue, they would contact the service provider through the most relevant channel. Considerably, the transformation of service touch-points is not always suitable in all cases (Bijmolt, et al., 2010). For instance, service providers typically cannot solve all issues posted on Facebook, and must instead refer customers to another more appropriate service channel, thus engaging in channel sequencing.

Of final consideration, Dimofte, Forehand and Deshpande (2003) refer to "ad-schema congruity," whereby advertisements correspond to what their targets expect to see. Extending this logic to that of "service-schema congruity," services conducted across channels should correspond to what the customer expects to receive.

Thus, since touchpoint features and attributes are not always transferable, meaning that services performed across channel cannot be exactly the same at all times, it is logical that customers do not necessarily expect the services to be performed in exactly the same manner. Further, a service being performed to the best of the channel's feasibility, though not technically the same, may still be considered consistent. Therefore, it will be interesting to explore what expectations may exist in terms of service channel consistency.

#### 4. RESEARCH METHODS

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As was introduced, I have chosen to study the banking industry. I have conducted my research in Norway using mainly Norwegian respondents. In order to eliminate the risk of respondents having pre-existing attitudes toward a specific bank, I chose to use a Canadian bank as the subject in the experiment rather than a local Norwegian bank. I chose the Canadian Imperial Bank of Commerce because Norwegians likely would not be familiar with that particular bank, which means that respondents would be more likely to respond based on the experimental manipulations rather than their personal attitudes toward a bank. I also chose CIBC because it is among the largest of the financial institutions in Canada and they currently use Facebook and call centres for customer service. As such, I was able to search their Facebook page to obtain inspiration for my research.

I have conducted a 2 (level of process consistency) by 2 (level of content consistency) between-subjects factorial design experiment with 4 subject groups. Members of each group are assigned at random, which helps to minimize threats to internal validity. The pretest also helps minimize this threat. The experiment is conducted essentially in a type of "laboratory" setting, since respondents are given chosen case studies to read and then answer questions about their perceptions of the situations. I could more likely establish external validity if I had managed to conduct a field experiment by gaining access to actual customers through the bank's actual Facebook page and call centre; however, for internal validity reasons and lack of time and access, a laboratory setting was chosen to be most suitable. Other threats to external validity include: depiction of realistic scenarios, brand recognition, and pre-existing attitudes towards banks in general.

I chose to conduct an experiment because I would like to determine if there a causal link between the level of consistency and better service evaluations due to the creation of better brand experiences. I will not only consider whether the independent variables produce a

change in other dependent variables, but I will also attempt to determine the relative importance of the independent variables. That is, is process consistency more important than content consistency or vice versa? For this task, I take an explorative approach.

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## 4.1 EXPERIMENTAL STIMULI

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### 4.1.1 SCENARIOS

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My experiment incorporates written scenarios to portray the service experiences. Due to time constraints and the inherent difficulty of creating the same real-world experience for each group in a field setting, scenarios were the most feasible methodology to employ for my study. In fact, past research indicates that using written scenarios is a suitable methodology for theory testing as long as two conditions are satisfied: (1) participants should be confronted with situations that are realistic and (2) they should be confronted with scenarios that they experience on a regular basis (Maute & Dubé, 1999; Schmitt, Dubé, & Leclerc, 1992; Thaler, 1985; Wehner, Giardini, & Kabst, 2012). Scenarios, or hypothetical settings, are suitable for discovering the relationships between predictor or independent variables and dependant variables, just as with field studies (Hausknecht, Day, & Thomas, 2004), although the relationships tend to be slightly stronger in hypothetical settings. This indicates a risk of overestimating effects.

As identified in the hypothesis development chapter, I have created scenarios designed to manipulate each type of consistency according to each of the four quadrants seen below in figure 3.

FIGURE 3: VISUALIZATION OF TEST SCENARIOS



#### PRETEST

Conducting a pretest was necessary for several reasons. First, since scenario methodology is only suitable when participants are confronted with realistic situations, I needed to ensure that the scenarios I wrote were perceived as realistic. Conducting a pretest enabled me to check the realism in the scenarios. Secondly, the pretest enabled me to determine if process consistency and content consistency could be successfully manipulated using such scenarios. Thirdly, the pretest enabled me to determine which of the measures were relevant and identifiable for use in the main test.

The pretest began with a short introduction to CIBC, followed by instructions to first read through the scenarios and then answer the survey questionnaire. With regard to the scenarios, I created one Facebook scenario involving a customer complaining on CIBC's Facebook wall and the response provided by CIBC. The conversation in this channel was intended to portray high levels of empathy, reliability, customer focus, and customer knowledge. These indicators were found from my literature review, and will be discussed in further detail in section 4.4. I then created two call centre scenarios: One call centre conversation was to also display high levels of empathy, reliability, customer focus, and customer knowledge such that, when preceded by the Facebook scenario, collectively became the high process and high content consistency scenario group. The other call centre scenario was in lack of those features, such

that, when preceded by the Facebook scenario, collectively became the low process and low content consistency scenario group.

The pretest was conducted between-subjects, with one group subject to the high process, high content consistency manipulation, and the other group subject to the low process, low content consistency manipulation. Only these two conditions were necessary to pretest because I needed to determine that each type of consistency could be successfully and individually manipulated according to specific measures. Appendix D contains each pretest scenario.

Respondents read through the Facebook scenario first, as choosing Facebook as an outlet to publicly voice a complaint is realistic in today's customer service environment (Johnson, 2011). Facebook was the first scenario presented because evidence suggests that some customers prefer to avoid the automated virtual response units used by call centres before speaking to a live agent (van Dun, Bloemer, & Henseler, 2011). Thus, having the fictitious customer voice a complaint on Facebook before calling the call centre seemed more realistic.

After respondents read through their given Facebook and call centre scenarios, they were to answer a series of questions inspired by existing scales. Appendix E contains a copy of the questionnaire and scale items are explained further in section 4.4. The survey concluded with three optional, demographic questions about respondents' age, gender, and nationality.

The results of the pretest were used to create the main test.

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## 4.2 SAMPLE - PRETEST

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In order to determine the sample size, I followed Stutely's (2003) advice of achieving a minimum number of 30 responses for statistical analysis, since having a sample size of at least 30 will usually result in a sampling distribution for the mean that is very close to the normal distribution. The pretest was conducted between-subjects, with a total sample size of 30, and significant results were achieved.

To achieve a random sample, each of my surveys were uniquely numbered and randomly distributed to NHH students in Bergen, Norway. Demographic information was collected at the end of each survey to determine if there were any significant differences in the responses collected from each institution. In a way, I was essentially employing convenience sampling because I haphazardly chose cases that were easiest to obtain for my sample. That is, I physically went to the local universities in Bergen and asked students at random to participate

in my study. While I did achieve a near 100% response rate, this method is prone to bias and influences beyond my control. For instance, perhaps the individuals I approached had commonalities that I subconsciously perceived. Whatever the reasoning may be, my subsequent generalizations and conclusions may be flawed. Collecting demographic information reduced this threat.

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### 4.3 ETHICAL CONSIDERATIONS

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Respondents were informed from the beginning that any information given on their behalf would remain completely anonymous and confidential. Additionally, since I distributed paper-based surveys, there was no possible way to link the responses back to the respondents. No sensitive information was collected, with the exception of perhaps the demographic information. Respondents were, however, told that the demographic questions were optional. No personal information such as e-mail addresses or phone numbers were collected.

I attempted to consult CIBC to determine if I could use their brand name along with fictitious customer service scenarios for academic purposes. Despite contacting CIBC through their web email portal, I never received a clear response. Since the scenarios were written to be perceived as either positive or neutral and not negative, and since I was conducting this study in a country where the CIBC brand was unknown and unlikely to be known in the future, I decided that the CIBC brand was highly unlikely to be harmed by my research and deemed it unnecessary to contact them further for approval.

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## 4.4 MEASURES – DEFINITIONS AND OPERATIONALIZATION OF VARIABLES

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### 4.4.1 INDEPENDENT VARIABLES

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The independent variables in my study are the variables outlined by Sousa and Voss (2006) in their study of multichannel integration quality: process consistency and content consistency. Process consistency refers to “the consistency between the relevant and comparable process attributes, relative to expectations, of the different channels.” When looking at Facebook and call centres specifically, and keeping in mind that the attributes of each channel need to be comparable in order to be considered consistent, I have chosen to use employee discretion as the indicator for process consistency. Please refer to section 2.8 of my literature review for detailed explanation. More specifically, I will be looking at the level of empathy of the service agents as well as the degree to which the agents are focused on their customers.

To reiterate, content consistency refers to “the consistency between the information exchanged with the customer through different channels.” Sousa and Voss (2006) suggested that potential indicators of content consistency could be a customer receiving the same response to a query posed through different channels, and a service interaction occurring through one channel taking into account past interactions through other channels. Both of these indicators, which I now term ‘reliability’ and ‘customer history’ respectively, are possible to measure in both Facebook and call centre interactions and are consistent with my findings of comparable attributes between these channels. Thus, I will use reliability and customer history as manipulable variables for content consistency between the channels.

#### 4.4.1.1 PRETEST –VARIABLE OPERATIONALIZATION AND MANIPULATION CHECK

I conducted a pretest of only the HPHC and LPLC conditions in order to determine if high process and high content consistency could be successfully manipulated from low process and low content consistency on each of the identified indicators. The results would help me create the HPLC and LPHC manipulations for the main test.

Firstly, I was interested in respondents’ perceptions of how similar the service experiences were through Facebook and the call centre. Three items were used to measure the global degree of similarity which were adapted from Stuart-Menteth et al (2005; 2006), and one measure was used to indicate whether respondents expected the service to be the same between channels. Next, three measures inspired by the relational brand experience dimension from Nysveen et al (2013) were used to indicate the nature of the relationship respondents perceived between the customer and CIBC in both channels.

In terms of content consistency, five measures, inspired by Parasuraman et al’s (1988) SERVQUAL scale and by Payne and Frow (2005), were used to indicate respondents’ perceptions of how consistently reliable the service was through Facebook and the call centre. Four measures were used to indicate how consistently knowledgeable respondents perceived the CIBC service agents to be in both channels. The scale items for consistent customer knowledge were also inspired by Parasuraman et al’s (1988) SERVQUAL scale.

In terms of process consistency, five measures were included to measure how consistently empathetic service agents were between the channels. These measures were inspired by Parasuraman et al’s (1988) SERVQUAL scale, the Barrett-Lennard Index (Dawson, Soper, Pettijohn, 1992), The Perspective Taking, Empathetic Concern, Emotional Contagion scale (McBane, 1995), and Hausman’s Service Quality – Empathy – scale (Hausman, 2004). Lastly,

four measures were included to measure how consistently focused service agents were on their customers. These customer focus items were inspired by Parasuraman et al's (1988) SERVQUAL scale.

All scale items for all measures were structured similarly to Stuart-Menteth et al's (2005; 2006) experience consistency scale items in order to specifically measure consistency between the channels for each item. For instance, they suggested questionnaire items such as "whichever channel I use to contact x, I have a similar impression."

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#### 4.4.2 DEPENDENT VARIABLES

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I hypothesized in chapter 3 that content consistency and process consistency would lead to better service evaluations, increased customer satisfaction, and better overall brand attitudes. As such, my dependent variables are perceived service quality, satisfaction, and brand attitude. Brand experience dimensions will initially be considered dependent variables in order to determine if mediation analysis would be fruitful.

Perceived service quality was measured using four items adapted from service quality scales by Bansal, Taylor, and St. James (2005), Taylor and Baker (1994), and Hui et al (2004). Satisfaction was measured using 4 items inspired by Oliver (1980). Brand attitude was measured using 5 items adapted from Goldsmith et al's (2001) brand attitude scale. The brand experience dimensions were adapted from the social, affective, and intellectual brand experience scale items used in the study by Nysveen et al (2013).

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#### 4.4.3 MEDIATORS

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I also hypothesized that brand experience dimensions would mediate the relationship between the types of consistency and the dependent variables. Specifically, I predicted that relational, affective, and cognitive experience dimensions would mediate the relationships. Items for each experience dimension were adapted from work by Brakus et al (2009) and Nysveen et al (2013). Three items were used to indicate relational experience: 'I would feel like part of the CIBC community if I experienced the same service as Sarah,' 'I would feel like part of the CIBC family if I experienced the same service as Sarah,' and 'I would not feel left alone by CIBC if I experienced the same service as Sarah.' Three items were also used to indicate emotional experience: 'I think the service provided by CIBC induces Sarah's feelings,' 'I think Sarah has strong emotions about the service provided by CIBC,' and 'I think CIBC engages Sarah emotionally.' Lastly, 3 items were used to indicate cognitive experience: 'I

would engage in a lot of thinking as a customer of CIBC if I had the same experience as Sarah did,’ ‘Being a customer of CIBC would stimulate my thinking and problem solving if I had the same service experience as Sarah,’ and ‘CIBC would challenge my way of thinking if I had experienced the same service as Sarah did.’ Appendix F contains the full questionnaire from the main test.

#### 4.5 PRETEST – MANIPULATION CONTROL

Since there have been very few studies, especially empirical studies, testing consistency between service channels, I conducted a pretest to ensure that the measures I identified as important and interesting to study did indeed yield interpretable results. In the pretest, I included three global measures to broadly determine if respondents could recognize the degree of consistency involved. These measures were inspired by Payne and Frow (2005). These global measures were also included in the main test as a manipulation check.

##### 4.5.1 GLOBAL CONSISTENCY MEASURES

The results from the pretest confirmed that the manipulation was successful. It should first be noted that due to low N for each condition (N=15), it is acceptable to analyse the results using a 10% significance level rather than a 5% significance level (du Prel, Hommel, Röhrig, & Blettner, 2009).

All global measures are statistically significant at the 10%-level, indicating that the high process and high content consistency condition is, in fact, significantly more consistent than the low process and low content consistency condition. Table 4 below displays the descriptive statistics and p-values for the global measures.

TABLE 4: DESCRIPTIVES AND T-TEST RESULTS FOR GLOBAL CONSISTENCY

	Condition	Mean	Standard Deviation	t-test for Equality of Means
				Sig. (2-tailed)
<b>Global Consistency</b>	A: High High	12.733	3.411	<b>0.001</b>
	B: Low Low	7.867	3.461	
<b>Expectation Same Service</b>	A: High High	3.47	1.846	<b>0.017</b>
	B: Low Low	5.27	2.017	

The global consistency scale (same service, identical service, and same quality) has good internal consistency, with a Cronbach alpha coefficient of 0.798. Looking at the latent construct, significant differences ( $p=0.001$ ) are found between the high process, high content scenario ( $M=12.733$ ,  $SD=3.411$ ) and the low process, low content consistency scenario ( $M=7.867$ ,  $SD=0.3.461$ ). Thus, respondents perceive the high process, high content consistency scenario to be more similar than the low process, low content consistency scenario.

It is interesting to note that the expectation measure, asking whether respondents expected the bank to provide exactly the same service on Facebook as through the call center, was significant ( $p=0.017$ ) and almost two full points lower in the high, high condition ( $M=3.47$ ,  $SD=1.846$ ) than in the low, low condition ( $M=5.27$ ,  $SD=2.017$ ). This result indicates that respondents in the low process and low content consistency condition do expect to receive the same service in both channels more so than those in the high process and high content consistency condition. Perhaps the respondents given the high process, high content consistency scenario could identify that it is not yet possible to give exactly the same service through both channels due to security reasons. An alternative explanation could be that respondents in the low content and low process consistency group may have expected the service to be more consistent because the experience was perceived to be too negative. In other words, respondents may have been too focused on wanting to experience better quality service rather than actually expecting the same quality of service between channels.

The main test will include all global consistency scale measures as a manipulation check.

Appendix G contains the full SPSS output of the independent samples t-test of the global consistency measures.

#### 4.5.2 PROCESS CONSISTENCY

Table 5 below summarizes the results of the process consistency indicators. Full SPSS output can be seen in Appendix G.

TABLE 5: DESCRIPTIVES AND T-TESTS FOR PROCESS CONSISTENCY

	Condition	Mean	Standard Deviation	t-test for Equality of Means
				Sig. (2-tailed)
<b>Total Empathy</b>	A: High High	20.400	5.902	<b>.002</b>
	B: Low Low	13.267	5.561	
<b>Total Customer Focus</b>	A: High High	19.467	6.556	<b>.021</b>
	B: Low Low	13.867	6.000	

#### EMPATHY

My empathy scale was inspired by 3 established scales (Parasumaran, Zeithaml, & Berry, 1988; Dawson, Soper, Pettijohn, 1992; McBane, 1995). In my study, the Cronbach alpha coefficient was 0.767, indicating good internal consistency. When ‘Empathy Automatic Response’ was removed, Cronbach’s alpha increased to 0.905. Independent t-tests were performed to compare the means of the latent constructs and determine if there were statistically significant differences between the manipulations. The results are summarized in table 5.

The latent construct Total Empathy exhibits significant results ( $p=0.002$ ) between the high process, high content consistency condition ( $M=20.400$ ,  $SD=5.902$ ) and the low process, low content consistency condition ( $M=13.267$ ,  $SD=5.561$ ). Evidently, respondents perceive the HPHC scenario to be more empathetic than the LPLC scenario. Thus, the main test will still manipulate process consistency according to the degree of empathy involved.

Note: The ‘automatic response’ indicator was formulated as a reversed-scale item for the Total Empathy scale and intended as a manipulation check. Automatic responses were intended to be manipulated, or present, only in the low, low condition. However, respondent feedback illustrated that even in the consistent scenario, the response seemed automatic. Since the responses in both conditions seemed automatic, it is not surprising that there were no significant differences in the means. This measure was thus excluded from the latent construct.

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## CUSTOMER FOCUS

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According to Parasuraman et al's (1988) SERVQUAL scale, the customer focus scale (termed Empathy in SERVQUAL) has good internal consistency with a Cronbach alpha coefficient reported of 0.71. In my study, the Cronbach alpha coefficient was 0.915, thus indicating very good internal consistency.

Independent t-tests on the means reveal that the latent construct Total Customer Focus was statistically significant ( $p=0.021$ ), where respondents in the high process, high content condition ( $M=19.467$ ,  $SD=6.556$ ) perceived higher levels of customer focus from the service agent than in the low process, low content condition ( $M=13.867$ ,  $SD=6.000$ ). The results are summarized in table 5. Evidently, the manipulation was successful as respondents perceive the HPHC scenario to exhibit more focus on the customer than in the LPLC scenario.

In summary, the presence and perception of both customer focus and empathy was successfully manipulated in the pretest. These two measures will also be manipulated in the same way for the main test. Additionally, since the main test will involve two further conditions, namely "high process, low content consistency" and "low process, high content consistency", these measures will be manipulated accordingly, as will be explained in the following section.

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### 4.5.3 CONTENT CONSISTENCY

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The two latent constructs for content consistency were 'reliability' and 'customer knowledge.' To discern whether the differences in mean values are significant, independent t-tests were performed on the latent constructs using SPSS. The full results are shown in Appendix G and summarized in table 6 below.

TABLE 6: DESCRIPTIVES AND T-TESTS FOR CONTENT CONSISTENCY

	Condition	Mean	Standard Deviation	t-test for Equality of Means
				Sig. (2-tailed)
Reliable	A: High High	12.933	3.918	0.786
Dependable	B: Low Low	12.533	4.068	
Total Customer Knowledge	A: High High	14.333	5.052	0.223
	B: Low Low	12.200	4.296	
*Knowledge Customer History	A: High High	4.73	1.907	.085
	B: Low Low	3.60	1.549	

*\*Knowledge Customer History is an individual measure, not a latent construct.*

#### RELIABILITY

Three measures were included in the pretest to test whether ‘reliability’ was an appropriate indicator for content consistency. Measures were adapted from 2 established scales (Parasumaran, Zeithaml, & Berry, 1988; Payne & Frow, 2005). In my study, the Cronbach alpha coefficient was 0.751, thus indicating good internal consistency.

Independent t-tests of the latent construct do not reveal statistically significant differences between the two conditions, as shown in table 6 above. The manipulation of reliability was evidently not strong enough or apparent enough for respondents. As such, this variable will not be directly manipulated in the main test. Some respondents expressed difficulty understanding the meaning of “reliable” and “dependable”, which may also explain the fact that there are no significant differences in the results.

#### CUSTOMER KNOWLEDGE

Three measures were included in the pretest to test whether ‘customer knowledge’ was an appropriate indicator for content consistency. According to Parasuraman et al’s (1988) SERVQUAL scale, the customer knowledge scale has good internal consistency with a Cronbach alpha coefficient reported of 0.85. In my study, the Cronbach alpha coefficient was 0.827, thus also indicating very good internal consistency.

As shown in table 6, the latent construct did not reveal significant differences in the means. In fact, only the individual measure ‘Customer History’ yielded statistically significant results with  $p=0.085$ . The perception of service agents taking customer history into account in the high process, high content consistency condition ( $M=4.73$ ,  $SD=1.907$ ) was significantly different and thus more consistent than the low process, low content consistency condition ( $M=3.60$ ,  $SD=1.549$ ).

Perhaps the measure for ‘accurate records’ was not manipulated well enough because respondents are forced to assume whether or not the bank keeps accurate records as a sort of back-office activity. Similarly, the measure for ‘customer needs’ was likely not manipulated well enough because respondents must infer whether Sarah’s needs are met. Sarah does not explicitly state at the end of the conversation whether her needs have in fact been met accordingly. As such, these measures will be dropped from the main test.

For the main test, ‘customer history’ will be a focal manipulation.

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#### 4.5.4 SUMMARY OF PRETEST RESULTS

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To summarize the results of the pretest, process consistency will be manipulated according to the presence of empathy and the presence of customer focus. Content consistency will be manipulated according to the mention of customer history. Due to the complexity of manipulating reliability, this measure will not be included in the main test. Similarly, due to the heavy reliance on respondent assumptions, customer knowledge will also not be directly manipulated in the main test. Global consistency measures will be included in the main test as a manipulation check.

Scenarios for the main test will be formulated as follows: A scenario with high process consistency will exhibit an empathetic service agent who is clearly focused on the customer issue at hand. Alternatively, a scenario with low process consistency will exhibit a service agent with a lack of empathy and lack of customer focus. A scenario with high content consistency will call attention to the fact that the customer’s history is being referenced during problem resolution. A scenario with low content consistency will make no mention of customer history. To clarify, the main test scenarios will be formulated according to the framework introduced in section 4.1.1:

FIGURE 4: VISUALIZATION OF MAIN TEST SCENARIOS



#### 4.6 MAIN TEST PROCEDURE

Having identified that there were significant differences between the high process, high content consistency scenario and the low process, low content consistency scenario from the pretest, it would be interesting to determine if one type of consistency is more important than the other. Thus, for the main test, I have created four fictitious scenario groups of service experiences of similar structure to the pretest scenarios for evaluation by four respondent groups. Again, this is a between-subjects design.

In each scenario, as with the pretest, the Facebook conversation was shown first and is the same for each respondent group. The Facebook conversation now demonstrated a high degree of empathy, customer knowledge, and customer history. Scenario group 1 subsequently showed the call centre conversation, which also displayed a high degree of empathy, customer knowledge, and customer history, thus manipulating high process consistency and high content consistency. Scenario group 2 followed the Facebook conversation with a call centre conversation displaying a lack of empathy, customer knowledge, and customer history such that low process consistency and low content consistency were manipulated. Scenario group 3 displayed a call centre conversation evidencing high process consistency and low content consistency by portraying a high degree of empathy and customer knowledge, but making no

reference to customer history. Lastly, scenario group 4 followed the Facebook conversation with a call centre conversation evidencing low process consistency with high content consistency, meaning that there was a lack of empathy and customer focus, but the customer history was mentioned.

As with the pretest, a survey was included after the scenarios which allowed me to collect quantitative data for descriptive and inferential statistical analysis. Broadly speaking, the main purpose was to determine the effects of the manipulations, and to suggest possible reasons for particular relationships between variables. Please find the survey in Appendix F.

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#### 4.6.1 SAMPLE – MAIN TEST

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As there were 4 observational groups in my main experiment, I collected a total of 120 respondents in keeping with Stutely's (2003) advice. Similarly to the pretest, a random sample was achieved by uniquely numbering and randomly distributing paper-based stimuli to NHH and BI students in Bergen, Norway. I achieved a near 100% response rate. Demographic information was voluntarily collected to discern if the sample was randomized.

The results of the main test are discussed in chapter 5.

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## 5. RESEARCH FINDINGS

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### 5.1 PRELIMINARY ANALYSIS

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Using SPSS, a one-way between-groups analysis of variance was conducted to explore the importance of consistency on perceived service quality, brand attitudes and overall customer satisfaction, and to determine if relational, cognitive, or emotional brand experiences impact these relationships. Subjects were divided into 4 groups according to their experimental condition (Group 1: High Process, High Content consistency [HPHC]; Group 2: Low Process, Low Content consistency [LPLC]; Group 3: High Process, Low Content consistency [HPLC]; and Group 4: Low Process, High Content consistency [LPHC]).

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#### 5.1.1 CODING, RECODING AND COMPUTING TOTAL SCORES

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All variables were defined in SPSS in order to subsequently enter the data. To reiterate, responses were assigned to a categorical variable according to their experimental condition. For instance, respondents answering the survey for the High Process, High Content

Consistency scenarios were assigned to group 1, those answering the survey for the Low Process, Low Content Consistency scenarios were assigned to group 2, those answering the survey for the High Process, Low Content Consistency scenarios were assigned to group 3, and those answering the survey for the Low Process, High Content Consistency scenarios were assigned to group 4, as identified above.

One item, Satisfaction Different Channel, was a negatively worded item and was thus reversed to pursue further, meaningful analysis. The new variable was titled Satisfaction Same Channel meaning that if respondents could experience the service over again, they would still choose the same channels, in this case Facebook and the call centre.

Individual items from each scale were summed to create the latent constructs for Relational Brand Experiences, Cognitive Brand Experiences, Emotional Brand Experiences, Perceived Service Quality, Brand Attitude, and Satisfaction.

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#### 5.1.2 RELIABILITY CHECK

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##### RELATIONAL EXPERIENCE SCALE

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According to Nysveen et al (2013), the Relational Experience scale items have good internal consistency with a Cronbach alpha coefficient reported of 0.919. In my study, the Cronbach alpha coefficient is acceptable at 0.75. The Cronbach's alpha if item deleted for Relational Experience Alone was 0.846. As this value is higher than the Cronbach's alpha coefficient, I could consider removing this item from the scale. However, I used an established scale and would like to maintain comparability between studies. As such, this item will remain included.

##### EMOTIONAL EXPERIENCE SCALE

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The Cronbach alpha coefficient from the Nysveen et al (2013) study was 0.921. In my study, the Cronbach alpha coefficient is acceptable at 0.781, suggesting good internal consistency.

##### COGNITIVE EXPERIENCE SCALE

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The Cronbach alpha coefficient from the Nysveen et al (2013) study was 0.861. In my study, the Cronbach alpha coefficient is very close to the acceptable limit at 0.665. Thus, it is still acceptable for my purposes.

### PERCEIVED SERVICE QUALITY SCALE

Scale items used to measure perceived service quality were inspired by 3 other scales. In my study, the Cronbach alpha coefficient is 0.930, suggesting very good internal consistency.

### BRAND ATTITUDE SCALE

Scale items for attitude towards the brand were adapted from Goldsmith et al's (2001) Attitude Toward the Company scale, which had a Cronbach's alpha of 0.94. In my study, the Cronbach alpha coefficient is 0.968, thus also suggesting very good internal consistency.

### SATISFACTION SCALE

Scale items for satisfaction were adapted from Oliver's (1980) satisfaction scale, which had a Cronbach's alpha ranging from 0.94 to 0.98. In my study, the Cronbach alpha coefficient is 0.683, which is below but very close to the acceptable limit of 0.7. The value for Cronbach's alpha if item deleted for Satisfaction Same Channel is 0.744, indicating that I can remove this item from the scale. Since I adapted the previous satisfaction scales to suit my study and direct comparability between studies was not important, I decided to remove this item. Having removed Satisfaction Same Channel, the Cronbach's alpha coefficient is now 0.744, indicating acceptable internal consistency.

### 5.1.3 INITIAL FINDINGS

Looking to the ANOVA table, as seen in Appendix H statistically significant differences at the  $p < 0.05$  level were found for the following measures:

TABLE 7: ANOVA SIGNIFICANCE VALUES

Construct	Significance (p-value)
Total relational	.000
Total service quality	.000
Total attitude	.000
Total satisfaction	.000
Global Consistency*	.000
MC expect same service	.021

*\*Violates the assumption of homogeneity of variances.*

These results indicate that there are significant differences in the mean scores of all of my latent constructs. However, further consultation of Levene's test for homogeneity of variances

revealed that *Global Consistency* (Levene statistic: 6.486, sig. 0.000) violated the assumption of homogeneity of the variance. Appendix H displays the full results of this test.

Significant results were not found for: Total emotional ( $p=0.335$ ); Total cognitive ( $p=0.160$ ); or MC importance ( $p=0.915$ ). Since significant differences were not found, it is not fruitful to consult the post-hoc tests for the variables above.

As there are no significant differences between experimental conditions in terms of emotional experiences ( $p=0.335$ ), I do not reject the null hypothesis and interpret that respondents perceived the same emotional experience regardless of whether and what type of consistency present. As there are also no significant differences between groups in terms of cognitive experiences ( $p=0.160$ ), the null hypothesis is thus not rejected and results can be interpreted as respondents perceive the same cognitive experience regardless of consistency manipulation. Since the level and type of consistency does not impact cognitive or affective experiences and emotional experiences, these experience dimensions cannot meaningfully mediate the relationship between type of consistency and satisfaction, brand attitudes, or perceived service quality. Thus, I will not conduct mediation analysis for these dimensions and I do not find support for hypotheses 3.a.b, 3.a.c, 3.b.b, 3.b.c, 3.c.b, or 3.c.c.

Post-hoc tests using Tukey's HSD tests were then consulted for constructs that exhibited significant differences, as identified above.

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## 5.2 MANIPULATION CHECK

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In order to check whether my manipulations of process and content consistency worked in each scenario, I included four global measures from the pretest. ANOVA revealed significant results for the latent construct *Global Consistency* ( $p=0.000$ ) and for *Expect Same Service* ( $p=0.021$ ), but did not reveal significant results for *Importance* ( $p=0.915$ )<sup>1</sup>.

### GLOBAL CONSISTENCY

One-way between-groups analysis of variance revealed statistically significant differences at the  $p<0.05$  level:  $F(3,119)=19.320$ ,  $p=0.00$ . In addition to reaching statistical significance, the actual difference in mean scores between the groups was large. The effect size, calculated using eta squared as shown in table 8, was 0.333.

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<sup>1</sup> MC Importance also violates the assumption of homogeneity of variance (Levene statistic: 4.695, sig. 0.004)

TABLE 8: EFFECT SIZES – GLOBAL CONSISTENCY MEASURES

Dimension	Eta squared	Size (Cohen, 1988)
Global Consistency	= 357.127/1071.867 = 0.333	Large
MC Expect Same Service	=35.259/441.592 =0.080	Medium

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC (M=8.57, SD=3.36) was significantly different from LPLC (M=4.34, SD=1.56) at p=0.000. HPHC was also significantly different from LPHC (M=6.87, SD=2.66) at p=0.044. The mean score for LPLC was significantly different from HPLC (M=8.61, SD=1.94) at p=0.000. LPLC was also significantly different from LPHC at p=0.001. Lastly, HPLC and LPHC were significantly different at p=0.035. Scores are summarized in the table below.

TABLE 9: GLOBAL CONSISTENCY CONSTRUCT

	Condition	Mean	Standard Deviation	p-value			
				HPHC	LPLC	HPLC	LPHC
<b>Global Consistency</b>	HPHC	8.57	3.36	*	<b>0.000</b>	1.000	<b>0.044</b>
	LPLC	4.34	1.56	-	*	<b>0.000</b>	<b>0.001</b>
	HPLC	8.61	1.94	-	-	*	<b>0.035</b>
	LPHC	6.87	2.66	-	-	-	*

HPHC did not differ significantly from HPLC.

These results were intended as a manipulation check that process and content consistency were successfully manipulated among the scenarios. Evidently, all scenarios were successfully manipulated since significant results are found in nearly all cases. The fact that HPHC did not differ significantly from HPLC could be interpreted as that content consistency was not manipulated strongly enough. However, since significant differences exist between LPHC and LPLC, I deem the manipulations to be successful.

### MC EXPECT SAME SERVICE

One-way between-groups analysis of variance revealed statistically significant differences at the  $p < 0.05$  level for all groups:  $F(3,116) = 3.355$ ,  $p = 0.021$ . In addition to reaching statistical significance, the actual difference in mean scores between the groups was medium. The effect size, calculated using eta squared as shown in table 8, was 0.080.

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC ( $M = 2.60$ ,  $SD = 2.094$ ) was significantly different from LPLC ( $M = 4.03$ ,  $SD = 1.880$ ) at  $p = 0.020$ . Results are summarized in the table below.

TABLE 10: ANOVA AND TUKEY HSD RESULTS FOR MC EXPECT SAME SERVICE

	Condition	Mean	Standard Deviation	Significance			
				HPHC	LPLC	HPLC	LPHC
<b>MC Expect Same Service</b>	HPHC	2.60	2.094	*	<b>0.020</b>	0.838	0.963
	LPLC	4.03	2.094	-	*	0.147	0.071
	HPLC	3.00	1.483	-	-	*	0.985
	LPHC	2.83	1.984	-	-	-	*

HPHC did not differ significantly from HPLC or from LPHC. Also, LPLC did not differ significantly from LPHC or HPLC. Lastly, HPLC did not differ significantly from LPHC. These results will be discussed in chapter 6 regarding expectations of channel consistency.

### MC IMPORTANCE

No significant differences are found between conditions. This variable was a global measure for how important respondents believed it was to provide the same service across channels. The fact that there are no significant differences between the experimental groups means that regardless of the type or presence of consistency, respondents believe it is relatively unimportant ( $M_{HPHC} = 3.94$ ,  $M_{LPLC} = 4.21$ ,  $M_{HPLC} = 4.27$ ,  $M_{LPHC} = 4.30$ ) for the service to be the same across channels. However, significant results were achieved for MC Expect Same Service, which contradicts this interpretation. Thus, I interpret this finding as a possible Type 2 error.

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### 5.3 ANALYSIS OF MULTIPLE COMPARISONS

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Since I found significant differences in my overall ANOVA, I now look to the post-hoc tests to determine exactly where the differences among the groups occur.

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#### 5.3.1 RELATIONAL EXPERIENCE

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ANOVA revealed significant results at the  $p < 0.05$  level for Total Relational Experience. To determine the overall impact of consistency on the creation of relational experiences, the three measures for relational experience above were totaled to create the latent construct. One-way ANOVA revealed statistically significant differences at the  $p < 0.05$  level in the scores:  $F(3,119) = 8.244$ ,  $p = 0.000$ . In addition to reaching statistical significance, the actual difference in mean scores overall between groups was large. The effect size, calculated using eta squared, was  $0.176^2$ .

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC ( $M = 14.200$ ,  $SD = 3.680$ ) was significantly different from LPLC ( $M = 10.379$ ,  $SD = 3.580$ ) at  $p = 0.000$ . These findings suggest, unsurprisingly, that consistency is important in the creation of relational experiences. HPHC was also significantly different from LPHC ( $M = 11.200$ ,  $SD = 3.517$ ) at  $p = 0.006$ . This result indicates that even in the presence of high content consistency, high process consistency strengthens relational brand experiences. The mean score for LPLC was significantly different from HPLC ( $M = 13.581$ ,  $SD = 3.191$ ) at  $p = 0.003$ , indicating that if content consistency is low, process consistency strengthens relational brand experiences. The mean score for HPLC was significantly different from LPHC at  $p = 0.044$ . This finding suggest that process consistency is more important than content consistency, because the mean for HPLC is significantly different and higher in value than the mean for LPHC.

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<sup>2</sup>  $\text{Eta} = 301.891/1717.876 = 0.17573$

TABLE 11: ANOVA AND TUKEY HSD RESULTS FOR TOTAL RELATIONAL EXPERIENCE

	Condition	Mean	Standard Deviation	Significance			
				HPHC	LPLC	HPLC	LPHC
<b>Total Relational Experience</b>	HPHC	14.200	3.680	*	<b>0.000</b>	0.900	<b>0.006</b>
	LPLC	10.379	3.580	-	*	<b>0.003</b>	0.804
	HPLC	13.581	3.191	-	-	*	<b>0.044</b>
	LPHC	11.200	3.517	-	-	-	*

No significant differences were found between HPHC and HPLC, or between LPLC and LPHC.

These findings support the path in the research model that links consistency to relational brand experiences. Thus, I will proceed with mediation analysis for the relational dimension of brand experiences only in section 5.4.

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### 5.3.2 PERCEIVED SERVICE QUALITY

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ANOVA revealed significant results at the  $p < 0.05$  level for Total Service Quality. One-way between-groups analysis of variance revealed statistically significant differences at the  $p < 0.05$  level for all four experimental groups:  $F(3,116)=14.825$ ,  $p=0.000$ . In addition to reaching statistical significance, the actual difference in mean scores between the groups was large. The effect size, calculated using eta squared, was  $0.277^3$ .

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC ( $M=22.876$ ,  $SD=4.577$ ) was significantly different from LPLC ( $M=16.276$ ,  $SD=4.832$ ) at  $p=0.000$ . This result indicates that consistency improves perceived service quality more than inconsistency, thus supporting hypothesis 1a. HPHC was also significantly different from LPHC ( $M=17.433$ ,  $SD=5.456$ ) at  $p=0.000$ . This result indicates that even when content consistency is high, process consistency improves perceived service quality, thus providing support for hypothesis 3a. The mean score for LPLC was significantly different from HPLC ( $M=22.581$ ,  $SD=4.522$ ) at  $p=0.000$ , indicating that even when content consistency is low, process consistency strengthens perceived service quality. Thus, hypothesis 4a is supported. The mean score for HPLC was significantly different from and higher in value than LPHC at

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<sup>3</sup>  $\text{Eta} = 1049.817/3787.992 = 0.277$

p=0.000. These findings suggest that process consistency is more important than content consistency for strengthening perceived service quality. Results are summarized in the table below.

TABLE 12: ANOVA AND TUKEY HSD RESULTS FOR TOTAL PERCEIVED SERVICE QUALITY

	Condition	Mean	Standard Deviation	Significance			
				HPHC	LPLC	HPLC	LPHC
<b>Total Perceived Service Quality</b>	HPHC	22.867	4.577	*	<b>0.000</b>	0.996	<b>0.000</b>
	LPLC	16.276	4.832	-	*	<b>0.000</b>	0.797
	HPLC	22.581	4.522	-	-	*	<b>0.000</b>
	LPHC	17.433	5.456	-	-	-	*

HPHC did not differ significantly from HPLC. Also, LPLC did not differ significantly from LPHC. Thus, hypotheses 2a and 5a were not supported.

Hypothesis 6a is partially supported because significant differences are found between HPHC and LPHC. This result indicates that high process and high content consistency together are superior to low process/high content consistency

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### 5.3.3 BRAND ATTITUDE

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ANOVA revealed significant results at the  $p < 0.05$  level for Total Brand Attitude. One-way between-groups analysis of variance revealed statistically significant differences at the  $p < 0.05$  level for all groups:  $F(3,116) = 11.692$ ,  $p = 0.000$ . In addition to reaching statistical significance, the actual difference in mean scores between the groups was large. The effect size, calculated using eta squared, was 0.232<sup>4</sup>.

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC ( $M = 27.000$ ,  $SD = 7.007$ ) was significantly different from LPLC ( $M = 18.759$ ,  $SD = 6.328$ ) at  $p = 0.000$ , which indicates that high process/high content consistency improves attitudes toward the brand more than low process/low content consistency. Thus, hypothesis 1b is supported. HPHC was also statistically significant from LPHC ( $M = 19.667$ ,  $SD = 8.040$ ) at  $p = 0.000$ . This result indicates that high process/high content consistency strengthens attitudes

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<sup>4</sup>  $\text{Eta} = 1697.400 / 7310.925 = 0.232$

toward the brand more than low process/high content consistency, thus providing supporting for hypothesis 3b. The mean score for LPLC was significantly different from HPLC (M=26.419, SD=6.308) at p=0.000, indicating that high process/low content consistency strengthens attitudes toward the brand more than low process/low content consistency. Thus, hypothesis 4b is supported. Lastly, the mean score for HPLC was significantly different from LPHC at p=0.001. This finding suggests that process consistency is more important than content consistency for strengthening attitudes toward the brand. Results are summarized in the table below.

TABLE 13: ANOVA AND TUKEY HSD RESULTS FOR TOTAL BRAND ATTITUDE

	Condition	Mean	Standard Deviation	Significance			
				HPLC	LPLC	HPLC	LPHC
<b>Total Brand Attitude</b>	HPHC	27.000	7.007	*	<b>0.000</b>	0.988	<b>0.000</b>
	LPLC	18.759	6.328	-	*	<b>0.000</b>	0.959
	HPLC	26.419	6.308	-	-	*	<b>0.001</b>
	LPHC	19.667	8.040	-	-	-	*

HPHC did not differ significantly from HPLC. Also, LPLC did not differ significantly from LPHC. Thus, hypotheses 2b and 5b were not supported.

Because significant differences were found between HPHC and LPHC, but not between HPHC and HPLC, hypothesis 6b is only partially supported. These results indicate that high process/high content consistency is superior to low process/high content consistency.

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#### 5.3.4 OVERALL SATISFACTION

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ANOVA revealed significant results at the p<0.05 level for the latent construct Total Satisfaction. For this construct, only the individually significant items were summed while ‘Satisfaction Same Channel’ (R) was excluded. One-way between-groups analysis of variance revealed statistically significant differences at the p<0.05 level for all groups: F(3,116)=11.655, p=0.000. In addition to reaching statistical significance, the actual

difference in mean scores between the groups was large. The effect size, calculated using eta squared, was 0.232<sup>5</sup>.

Post-hoc comparisons using the Tukey HSD test indicated that the mean score for HPHC (M=15.500, SD=3.246) was significantly different from LPLC (M=11.207, SD=3.639) at p=0.000, indicating that high process/high content consistency improves satisfaction more than low process/low content consistency. This finding supports hypothesis 1c. HPHC was also significantly different from LPHC (M=12.433, SD=4.049) at p=0.005, suggesting that high process/high content consistency improves customer satisfaction more than low process/high content consistency. Thus, hypothesis 3c is supported. The mean score for LPLC was significantly different from HPLC (M=15.484, SD=2.920) at p=0.000, indicating that high process/low content consistency improves satisfaction more than low process/low content consistency. Thus, hypothesis 4c is supported. Lastly, the mean score for HPLC was significantly different from LPHC at p=0.005. This finding, especially when considered with all significant findings above, suggests that process consistency is indeed more important than content consistency for improving customer satisfaction. Results are summarized in the table below.

TABLE 14: ANOVA AND TUKEY HSD RESULTS FOR TOTAL SATISFACTION

	Condition	Mean	Standard Deviation	Significance			
				HPHC	LPLC	HPLC	LPHC
<b>Total Satisfaction</b>	HPHC	15.500	3.246	*	<b>0.000</b>	1.000	<b>0.005</b>
	LPLC	11.207	3.639	-	*	<b>0.000</b>	0.532
	HPLC	15.484	2.920	-	-	*	<b>0.005</b>
	LPHC	12.433	4.049	-	-	-	*

HPHC did not differ significantly from HPLC. Also, LPLC did not differ significantly from LPHC. Thus, hypotheses 2c and 5c are not supported.

Since HPHC has a higher mean value and is significantly different from LPHC, hypothesis 6c is partially supported. This result indicates that high process/high content consistency is superior to low process/high content consistency.

<sup>5</sup> Eta = 424.224/1831.592 = 0.232

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## 5.4 MEDIATION ANALYSIS

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As was found in section 5.1.3, significant differences were only found between the types of consistency and the relational brand experience dimension. As such, I have only conducted mediation analysis for this path in the research model. Cognitive and affective brand experience dimensions as mediators between type of consistency and perceived service quality, brand attitudes, and satisfaction will not be investigated further.

To conduct the mediation analysis and determine if relational brand experiences mediate the relationship between consistency and perceived service quality, consistency and attitudes toward the brand, and consistency and satisfaction, I have run the Preacher and Hayes (2008) INDIRECT macro.

This macro enables me to estimate the path coefficients in the mediator model, perform the Sobel test to determine significance of the results, and generates bootstrap confidence intervals for total and specified indirect effects of consistency on my dependables through my mediator variable. Significant results are achieved when  $p < 0.05$  for the Sobel Normal Theory Tests for Indirect Effects. Preacher and Hayes state that confidence intervals are preferred to normal theory tests for inference about indirect effects (Hayes, 2009; 2013). To be significant, bootstrap confidence intervals cannot contain 0.

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### 5.4.1 CONSISTENCY AND PERCEIVED SERVICE QUALITY

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The Sobel test reveals significant results ( $p=0.0111$ ) and the bootstrap results for indirect effects indicate an appropriate confidence interval (-0.5950,-0.1008). I can thus interpret that relational brand experiences mediate the some of the proposed relationships between consistency and perceived service quality. More specifically, the effects postulated in hypotheses 1a, 3a, and 4a are mediated through improved relational experiences. Since the effects postulated in hypotheses 2a and 5a are not significant, they are not mediated through improved relational experiences. Thus, hypothesis 7.a.a is partially supported because only hypotheses 1a, 3a, and 4a were supported in section 5.3.2. Please see Appendix J for a full output of the test results.

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### 5.4.2 CONSISTENCY AND BRAND ATTITUDES

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The Sobel test reveals significant results ( $p=0.0134$ ) and the bootstrap results for indirect effects indicate an appropriate confidence interval (-0.7554,-0.1468). I can thus interpret that

relational brand experiences mediate the some of the proposed relationships between consistency and attitude towards the brand. More specifically, the effects postulated in hypotheses 1b, 3b, and 4b are mediated through improved relational experiences. Since the effects postulated in hypotheses 2b and 5b are not significant, they are not mediated through improved relational experiences. Thus, hypothesis 7.b.a is partially supported because only hypotheses 1b, 3b, and 4b were supported in section 5.3.3. Please see Appendix J for a full output of the test results.

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#### 5.4.3 CONSISTENCY AND SATISFACTION

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The Sobel test reveals significant results ( $p=0.0201$ ) and the bootstrap results for indirect effects indicate an appropriate confidence interval  $(-0.3481,-0.0580)$ . I can therefore interpret that relational brand experiences mediate the some of the proposed relationships between consistency and customer satisfaction. More specifically, the effects postulated in hypotheses 1c, 3c, and 4c are mediated through improved relational experiences. Since the effects postulated in hypotheses 2c and 5c are not significant, they are also not mediated through improved relational experiences. Thus, hypothesis 7.c.a is partially supported because only hypotheses 1c, 3c, and 4c were supported in section 5.3.3. Please see Appendix J for a full output of the test results.

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#### SUMMARY OF FINDINGS

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To summarize, I have outlined which of the hypotheses were supported or partially supported in the table below. These findings will now be discussed in chapter 6.

TABLE 15: SUMMARY OF SUPPORTED HYPOTHESES

#	HYPOTHESIS	INDICATION
1	<i>High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.</i>	1a supported 1b supported 1c supported
2	<i>High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than high process/low content consistency.</i>	2a not supported 2b not supported 2c not supported
3	<i>High process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/high content consistency.</i>	3a supported 3b supported 3c supported
4	<i>High process/low content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.</i>	4a supported 4b supported 4c supported
5	<i>Low process/high content consistency leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than low process/low content consistency.</i>	5a not supported 5b not supported 5c not supported
6	<i>A service experience exhibiting high process and high content consistency (HPHC) leads to a) better perceived service quality, b) more positive brand attitudes, and c) improved customer satisfaction than a service experience with either low process consistency (LPHC), low content consistency (HPLC), or both (LPLC).</i>	6a partially supported 6b partially supported 6c partially supported
7A	<i>The effect postulated in hypotheses 1a-5a will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.</i>	7.a.a partially supported 7.a.b, 7.a.c not supported
7B	<i>The effect postulated in 1b-5b will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.</i>	7.b.a partially supported 7.b.b, 7.b.c not supported
7C	<i>The effect postulated in 1c-5c will be mediated through a) improved relational experiences, b) improved cognitive experiences, and c) improved affective experiences.</i>	7.c.a partially supported 7.c.b, 7.c.c not supported

## 6. DISCUSSION

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This thesis, in addition to conceptualizing cross-channel service consistency, has provided strong empirical evidence that consistent service interactions across channels strengthen perceived service quality, improve attitudes toward the brand, and improve overall customer satisfaction. Moreover, the results of my experiment demonstrate that consistent service interactions not only strengthen relational brand experiences, but also that consistency leads to improved perceived service quality, brand attitudes and satisfaction *because* it strengthens relational brand experiences.

### *Dimensions of Cross-Channel Service Consistency*

The most interesting findings occur when the results are distinguished between process and content consistency. Sousa and Voss (2006) initially created the multichannel integration quality framework, wherein they introducing the concepts of process and content consistency. My work contributes to this area of research in several ways. Firstly, I have created and adapted reliable scales to measure both process and content consistency. My scales use empathy and customer focus as indicators for process consistency, and customer history as an indicator for content consistency. These indicators are, however, quite specific to the two channels I chose to investigate: Facebook and call centres.

Additionally, I have found that of the two types of consistency, process consistency is most important for improving perceived service quality, brand attitudes, and satisfaction. To come to this conclusion, all findings must be considered holistically. In considering the findings for perceived service quality first, it was shown that high process/high content consistency is higher in mean value and statistically significant from low process/high content consistency. Simultaneously, it was shown that high process/low content consistency is higher in mean value and statistically significant from low process/low content consistency. Evidently, when content consistency is held constant between the conditions, regardless of whether content consistency is high or low, the presence of process consistency is the contributing factor towards improved perceived service quality. Moreover, in combination with the fact that hypothesis 6a is partially supported, the best approach for companies would be to ensure that service interactions taking place across two or more channels exhibit both process and content consistency.

Strengthening the argument above that process consistency strongly impacts perceived service quality is the fact that the high process/low content condition is higher in mean value and statistically significant from the low process/high content condition. This finding can be interpreted as given the choice between high process consistency *or* high content consistency, it is better to have high process consistency when aiming to improve perceived service quality. In other words, process consistency is more important than content consistency for improving service evaluations.

The insignificant findings are also of interest to discuss. Significant differences were not found between high process/high content consistency and high process/low content consistency. Significant differences were also not found between low process/low content consistency and low process/high content consistency. This finding suggests that if process consistency is held constant, whether it is constantly high or low, content consistency is not a significant contributing factor towards improving perceived service quality. These findings are consistent with my argument above that process consistency is more important than content consistency towards improving service evaluations.

Similar to the perceived service quality findings, I have found that of the two types of consistency, process consistency is most important for improving attitudes toward the brand. Again, to come to this conclusion, all findings must be considered holistically. First, it was shown that high process/high content consistency is higher in mean value and statistically significant from low process/high content consistency. Simultaneously, it was shown that high process/low content consistency is higher in mean value and statistically significant from low process/low content consistency. Evidently, when content consistency is held constant between the conditions, regardless of whether content consistency is high or low, the presence of process consistency is the contributing factor towards improved attitudes toward the brand. Moreover, in combination with the fact that hypothesis 6b is partially supported, the best approach for service brands would be to ensure that service interactions taking place across two or more channels exhibit both process and content consistency.

Strengthening the argument above that process consistency strongly impacts perceived service quality is the fact that the high process/low content condition is higher in mean value and statistically significant from the low process/high content condition. This finding can be interpreted as given the choice between high process consistency *or* high content consistency, it is better to have high process consistency when aiming to improve brand attitudes. In other

words, process consistency is more important than content consistency for improving brand attitudes.

It is also interesting to discuss the insignificant findings. Significant differences were not found between high process/high content consistency and high process/low content consistency. Significant differences were also not found between low process/low content consistency and low process/high content consistency. These findings suggest that if process consistency is held constant, whether it is constantly high or low, content consistency is not a contributing factor towards improving attitudes toward the brand. These findings are consistent with my argument above that process consistency is more important than content consistency towards improving brand attitudes.

Again, the same pattern in the results was found for overall customer satisfaction. I have found that of the two types of consistency, process consistency is most important for improving satisfaction. Taking a holistic approach, it was shown that high process/high content consistency is higher in mean value and statistically significant from low process/high content consistency. Simultaneously, it was shown that high process/low content consistency is higher in mean value and statistically significant from low process/low content consistency. Evidently, when content consistency is held constant between the conditions, regardless of whether content consistency is high or low, the presence of process consistency is the contributing factor towards improved customer satisfaction. Moreover, in combination with the fact that hypothesis 6c is partially supported, the best approach for service brands would be to ensure that service interactions taking place across two or more channels exhibit both process and content consistency.

Strengthening the argument above that process consistency strongly impacts satisfaction is the fact that the high process/low content condition is higher in mean value and statistically significant from the low process/high content condition. This finding can be interpreted as given the choice between high process consistency *or* high content consistency, it is better to have high process consistency when aiming to improve customer satisfaction. In other words, process consistency is more important than content consistency for improving satisfaction.

The insignificant findings are also of interest to discuss. Significant differences were not found between high process/high content consistency and high process/low content consistency. Significant differences were also not found between low process/low content consistency and low process/high content consistency. These findings suggest that if process

consistency is held constant, whether it is constantly high or low, content consistency is not a contributing factor towards improving perceived service quality. These findings are consistent with my argument above that process consistency is more important than content consistency towards improving satisfaction.

In summary, for all three dependent variables, the results were the same. Process consistency is more important than content consistency in cross-channel service experiences. Yet, demonstrating both types of consistency across service channels is superior.

### *The Role of Brand Experience Dimensions*

Most of the theoretical arguments presented in the hypothesis development chapter (section 3.1.2) broadly suggested that brand experiences would mediate the relationships between consistency and the dependent variables (Prahalad & Ramaswamy, 2004; Stuart-Menteth, Arbuthnot, & Wilson, 2005; Nysveen, Pedersen, & Skard, 2013).

Of the brand experience dimensions tested, only relational brand experiences were shown to be impacted by consistency. Because this path in my research model was confirmed and that consistency impacted relational brand experiences in much the same way as the other dependent variables, I proceeded with the mediation analysis and found partial support for hypothesis 7.a.a: process consistency improves perceived service quality because it strengthens relational brand experiences. Relational brand experiences were not shown to specifically mediate the relationship between content consistency and perceived service quality because the preliminary findings suggest that content consistency itself is not a contributing factor towards improving service evaluations.

Similarly, I also found partial support for hypotheses 7.b.a and 7.c.a in that process consistency improves both brand attitudes and satisfaction because it strengthens relational experiences. Again, relational brand experiences were not shown to specifically mediate the relationship between content consistency and brand attitudes or satisfaction because the findings above suggest that content consistency itself is not a contributing factor towards improving brand attitudes or satisfaction.

Thus, to further the work conducted by Nysveen et al (2013), Sousa and Voss (2006), and Stuart-Menteth (2005; 2006), I add that process consistency specifically improves perceived service quality, attitudes toward the brand, and satisfaction because it strengthens relational

brand experiences. However, both types of consistency together strengthen relational brand experiences more than process consistency alone.

Mediation analysis was not conducted for the cognitive or affective brand experience dimensions because these dimensions were not impacted by consistency, whether process or content, as shown by the fact that there were no significant differences found among the analyses of variances.

#### *Expectations and Preferences for Cross-Channel Consistency*

It was identified in the literature review and development of hypotheses that consistency between channels and service experiences is expected (Kwon & Lennon, 2009; Madaleno, Wilson, & Palmer, 2007). However, touchpoints are not always suitably transferable for providing exactly the same service (Bijmolt, et al., 2010). Given that touchpoints are not always fit for providing identical services, services conducted across channels should at least correspond to what the customer expects to receive (Dimofte, Forehand, & Deshpande, 2003) according to the features available.

Looking back to the results found for the global consistency measures in section 5.2, significant differences are found between the high process/high content consistency scenarios and the low process/low content consistency scenarios, and the mean value is actually higher for low process/low content consistency. This same result was found during the pretest as well. Evidently, respondents from the LPLC experimental group expect the service experience in both channels to be more similar than respondents in the HPHC experimental group expect it to be.

Perhaps individuals from the LPLC group indicated that they expected the same service more so than individuals from the HPHC group because they perceived the inconsistent service experience to be negative and desired to rectify the situation (Churchill & Suprenant, 1982). Alternatively, perhaps individuals from the HPHC group recognized that the two channels were not capable of providing exactly the same service due to feasibility issues (i.e. security of financial transactions is compromised on Facebook), and as such did not expect the service between the channels to be the same. This reasoning is in line with the “service-schema congruity” I adapted from Dimofte et al (2003). Only by asking additional qualitative questions to respondents could I provide further evidence for why there were significant differences in the mean values.

There are no significant differences between any of the other mean comparisons, implying that neither type of consistency is more important towards influencing respondents expectations of the level of consistency expected.

What is interesting is that the mean values for each group were equal to or less than 4.03, where 1 represented “completely disagree” and 7 represented “completely agree” to whether they expected the service provided in each channel to be exactly the same. Thus, in general, all respondents tended not to expect the service to be the same.

## 7. CONCLUSION

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My research builds on previous research in the fields of IMC, cross-channel services, multichannel integration, multichannel consistency, and brand experiences, and brings the concept of multichannel service consistency to the forefront. This thesis provides empirical support for the multichannel integration quality framework introduced by Sousa and Voss (2006), and adds conceptualizations of service channel consistency between two specific channels: Facebook and call centres.

My work contributes in several ways to the field of service research. Firstly, consistency in service interactions between channels is very important as service consistency improves relational brand experiences, perceived service quality, brand attitudes, and customer satisfaction. Further, of the two types of consistency introduced by Sousa and Voss (2006) that impact the aforementioned factors, process consistency is more important than content consistency. This result means that while customers likely appreciate service agents taking their eventual past interactions into account through other channels, they appreciate and prefer service agents to be empathetic to their problems and to remain focused on individual problem resolution across channels.

The realm of brand experience research is now extended because I have empirically shown that relational brand experience is the only brand experience dimension to mediate the relationships between consistency and perceived service quality, brand attitudes, and satisfaction.

My work also contributes to past congruency research, specifically with regard to relevancy and matching expectations theory (Kwon & Lennon, 2009; Madaleno, Wilson, & Palmer, 2007; Baker, 2003; Bijmolt, et al., 2010; Dimofte, Forehand, & Deshpande, 2003). I find that

customers do not necessarily expect the services conducted between channels to be exactly the same. In fact, they seem to recognize and be forgiving of the fact that certain channels can/cannot perform certain service functions. For instance, the HPHC scenario forced Sarah, the customer, to reach out to the call centre to handle her secure financial information because her first channel choice, Facebook, was not secure enough to perform such service. Survey respondents still perceived this scenario as consistent and perceived the service quality as good. Thus, since the service received matched their expectations, it was perceived as consistent.

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### 7.1 MANAGERIAL IMPLICATIONS

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The results of my research are of great importance for multichannel service providers, and are especially valuable to banks. Firstly, my research identifies that despite security issues and limitations of channel usage, customers can still reach out in their desired channel and be positively “channel sequenced” by the bank to a more appropriate channel (Champoux, Durgee, & McGlynn, 2012; Reddick & Turner, 2011), as long as the service agents are empathetic and remain focused on problem resolution. As a consequence, banks should create procedures for such issues, especially since social media channels are largely becoming customers’ first service contact points (Johnson, 2011). In particular, my research highlights the important and comparable attributes of Facebook and call centres, which are beneficial for financial institutions to be aware of. These comparable service attributes are: degree of empathy, customer focus, and making mention of customers’ eventual prior transactions across other channels.

My research results are also of utmost importance to marketers in all fields. Notably, marketers across all industries should carefully consider the results of my research, since customers are largely turning to social media for resolution of their product/service issues. Specifically, marketers should be sure to at least demonstrate process consistency between the service channels being utilized by their organization, and opt to provide both content and process consistency when at all possible. A major task marketers should carefully consider is to investigate the expanse of channels available to them for providing services. They must try to predict paths of channel sequencing, and create procedures to handle customer issues across these channels and paths in order to be perceived as providing consistent service. To reiterate, the important thing to remember is to show genuine empathy and remain focused on

individual customer problems in and among each channel. Referencing eventual past interactions in other channels also couldn't hurt.

## 7.2 FUTURE RESEARCH

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I looked at process and content consistency between two specific channels, Facebook and call centres, for the banking industry. The concept of multichannel service consistency is relevant and important for any service brand, however. Future researchers should investigate other industries such as telecommunications or retail to strengthen the empirical foundation of this concept.

Also, my thesis began in early stages with a goal of investigating spill-over effects between service channels. As I progressed in the research process, I quickly realized that it was necessary to first investigate and develop a conceptual foundation for consistency between service channels before spill-over effects could be meaningfully explored. Having now explored consistency effects between channels, future researchers can now investigate symmetry effects by varying the order of channel exposure. Spill-over effects between the service channels can also be a topic for future research.

It would also be interesting to manipulate the valence of service experiences and determine the impact of consistently positive, consistently negative, and inconsistent service interactions on service evaluations. During my literature review, I came across academic work exploring service failures and effective resolutions. Building on my work and adding empirical work regarding the valence of experiences would significantly contribute to the field of research on service failures. Additionally, it would be interesting to determine if, for example, a bad service experience in the first channel followed by a great service experience in the second channel could still positively impact service evaluations despite technically being inconsistent. Evidently, this is a promising area for future research.

It would have been interesting to include proactivity as another comparable attribute of each channel contributing to consistency. Giving proactive advice or providing information to enhance customer satisfaction contributes towards focus on the customer's interest (van Dun, Bloemer, & Henseler, 2011). By proactivity, I mean service agents not only solving the customer's problem but also offering proactive advice so as to avoid wasting time and further frustrating the customer in the future. Proactivity was not a concept found from academic

work, but it was a recurring theme when I was investigating success factors for conducting services through Facebook. I believe it would be an interesting area for future research.

Other aspects specific to Facebook are certainly valuable in terms of service quality, however, since the purpose of this study was to examine consistency between the channels, taking these dimensions into account does not enable a comparison of consistency to a call centre. Therefore, dimensions such as censorship, transparency, and fan-to-fan (brand ambassador) problem resolution were not examined. Future research to examine these aspects, especially between social media channels, would be valuable.

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### 7.3 CHALLENGES AND LIMITATIONS

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Despite obtaining significant and meaningful findings, I encountered many challenges and limitations throughout my research process.

#### *Literature Availability*

Firstly, there is very little literature presently available discussing multichannel or cross-channel service consistency. As such, I had to draw on research in the fields of congruency (brand extensions, sponsorship, and advertising), multichannel marketing, multichannel integration, and multichannel retailing in order to deduce a conceptualization for multichannel service consistency.

#### *Measures*

Secondly, upon conceptualizing multichannel service consistency, it was difficult to identify relevant and comparable measures between the two service channels. Call centres have been in existence for decades, and as such have been subject to much academic work, both conceptual and empirical. Facebook, however, is a young channel and has only recently become used as a service channel. As social media in general, and Facebook in particular, are continually evolving and norms for usage are still changing and forming, very little academic work has been undertaken as of yet. Thus, in order to complete my theoretical foundational work, I had to consult many non-academic sources for inspiration and insight. Especially in terms of finding relevant and comparable attributes between call centres and Facebook as a service channel, I essentially had to identify these attributes first-hand. In an attempt to rectify this challenge and verify that the attributes I identified were correct, I conducted a pretest.

Another limitation related to the measures was the exclusion of “waiting cost” as an indicator for process consistency. Waiting cost was identified by van Dun et al (2011) as customers preferring to know how long they will be waiting, either in terms of actual time remaining or how many customers are ahead of them in the queue. Being able to leave a phone number and having the call centre call them back at a later time was a significant benefit. Despite finding literature for both Facebook and call centres that waiting time is an important service factor, it was difficult to determine how waiting cost could be comparable between the two channels. For instance, it is likely acceptable to wait on hold with the call centre for several minutes before speaking to a service agent, whereas it is likely to wait for a response via Facebook for several hours. Future research could investigate the thresholds of this measure and determine a way to establish comparability. For my purposes, conceptualizing waiting cost was outside the scope of my research.

### *Sample*

With regards to sampling, a significant challenge was obtaining a large enough sample size for both the pretest and the main test. I only managed to obtain 30 respondents for the pretest, consisting of 15 respondents for each experimental group (HPHC and LPLC). Despite the small sample size, significant and meaningful results were still achieved. For the main test, I secured 120 respondents, consisting of 30 respondents in each experimental group (HPHC, LPLC, HPLC, and LPHC). This sample size met the minimum requirement according to Stutely (2003), and I did achieve significant results nonetheless.

A second challenge I experienced related to the sample was to get a representative sample of respondents. To succeed, I surveyed students from NHH and BI in Bergen, Norway. Looking at the demographic information collected, most respondents were between the ages of 20-30 and were of Norwegian descent, however many were also international students. No significant differences were found between age groups, nationality, or educational institution which supports the notion that I have achieved a representative sample.

### *Scenarios*

A significant challenge and limitation of my research was the creation of the scenarios. Firstly, it was difficult to create a neutral scenario (that is, a scenario that does not display empathy, customer focus, or mention customer history) without seeming negative. Negativity, or the valence of the experience, was not supposed to be manipulated in my study as it would

result in too many research cells. If the neutral scenarios were perceived as negative, however, the valence of the experience would have likely had an impact on my results.

Additionally, past research indicates that using written scenarios is a suitable methodology for theory testing as long as participants are confronted with situations that are realistic and that they are confronted with scenarios that they experience on a regular basis (Maute & Dubé, 1999; Schmitt, Dubé, & Leclerc, 1992; Thaler, 1985; Wehner, Giardini, & Kabst, 2012). In an attempt to create experiences that were regular occurrences, I monitored the CIBC Facebook page for commonly recurring customer service issues and built my scenarios based on those issues. To test for realism, and strengthen the external validity of my experiment, I first had a couple respondents read through the scenarios and give me verbal feedback. Next, I conducted the pretest. Respondents felt that the scenarios were fairly realistic, albeit slightly exaggerated.

Some of the effects in the pretest were difficult to isolate. For example, reliability as an indicator for content consistency was not effectively isolated. Also, customer knowledge as an indicator for content consistency was also difficult to isolate effects from. However, most other effects could be isolated, strengthening the internal validity of the pretest.

The pretest was conducted using only two scenario groups: HPHC and LPLC. Since the results indicated successful manipulation of process and content consistency, I used this information to build the main test scenarios.

For the main test, external validity was strong because the scenarios and manipulations were pretested for realism and believability. Internal validity was also strong because the effects could be easily isolated. Finally, the scales used to measure the variables were from established scales. Also, the Cronbach alpha coefficients for each scale in my experiment were of acceptable value, thus strengthening the reliability of my experiment.

Scenarios, or hypothetical settings, are suitable for discovering the relationships between predictor or independent variables and dependant variables, just as with field studies (Hausknecht, Day, & Thomas, 2004), although the relationships tend to be slightly stronger in hypothetical settings. This indicates a risk of overestimating effects. When I calculated the effect sizes for each of my variables, the effect sizes were mostly large. Thus, the relationships found between my independent and dependent variables may be overly strong or overestimated. This is a main limitation of my study.

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## APPENDICES

### APPENDIX A: DIMENSIONS AND DESCRIPTIONS OF CONSISTENCY AND CONGRUENCE

<i>Dimension</i>	<i>Description</i>	<i>Items/Indicators</i>	<i>Source</i>
<i>Content Consistency</i>	The consistency between the information exchanged with the customer through different channels.	Potential indicators include incoming and outgoing information. Outgoing information is when a customer receives the same response to a query posed through different channels. Incoming information is when a service interaction occurs through one channel, taking into account eventual past interactions through other channels.	(Sousa & Voss, 2006)
<i>Process Consistency</i>	Consistency between the relevant and comparable process attributes (relative to expectations) of the front offices associated with different channels.	Potential indicators include cross-channel consistency of the service's feel, image, waiting times, and employee discretion levels.	(Sousa & Voss, 2006)
<i>Brand Information Consistency</i>	The retailer shares information via two channels; reinforcement	Indicators could be a consistent store (brand) image, product and promotional information, marketing messages, pricing, and customer service through various channels.	(Lee & Kim, 2010)
<i>Integrated Promotion</i>	Advertising and publicity of one channel through another channel to encourage customers of one channel to use another channel	Presence of phone number on Facebook; automated message referring customers to FB if their query isn't urgent; agents referring customers to FB after service experience fulfilled	(Oh, Teo, & Sambamurthy, 2012)
<i>Integrated Transaction Information Management</i>	Collecting, managing, and making available customer's online and offline transaction information across many channels	Could be difficult to operationalize in FB and call center channels in particular; more effective to personalize website based on purchased services, accounts, etc.	(Oh, Teo, & Sambamurthy, 2012)
<i>Integrated Product and Pricing</i>	Ensuring consistency of product and pricing information across	Ensuring service/product descriptions, categories, prices, interest rates, etc. are the quoted	(Oh, Teo, & Sambamurthy, 2012)

<i>Information Management</i>	different retail channels	the same in different channels	
<i>Integrated Information Access</i>	Providing customers with access to information available in one channel from another channel	Similar to above.	(Oh, Teo, & Sambamurthy, 2012)
<i>Integrated Order Fulfilment</i>	Offering support for customers to choose their preferred channel and complete their purchases	Allowing customers to use the online channel to order products, then pick them up at the physical location for example.	(Oh, Teo, & Sambamurthy, 2012)
<i>Integrated Customer Service</i>	Providing services for customers to access service support in the channel of their choice.	Allowing customers to return goods in a different channel than originally bought. Providing after-sales support across channels.	(Oh, Teo, & Sambamurthy, 2012)
<i>Cross-Channel Human Resource Capability</i>	A firm's ability to build talented staff that can operate effectively in supporting channel integration activities.	Indicators include employee awareness, business skills, and technical knowledge.	(Oh, Teo, & Sambamurthy, 2012)
<i>Integration of Goods Processes</i>	Relates to the coordination of physical goods processes between a catalogue, internet shop, and stationary outlet.	Collection/return of goods from/to stationary outlets of goods ordered from a catalogue/over the internet	(Schramm-Klein & Morschett, 2006)
<i>Integration Dimension</i>	The integration of information and orientation processes.	Product information about all channels in all channels; orientation to all channels through visibility/acquaintance with assortment and services	(Schramm-Klein & Morschett, 2006)

Common themes among the studies are that congruence is equivalent to and measured by:

- Go well together
- Logical and/or natural connection
- Match-up
- Fit together
  - Similar profile (different entities or targets)
- Natural association
- Appropriateness

CONGRUENCY ACROSS THE LITERATURES

Congruence and Brand Extensions

Several authors have studied congruence in relation to brand extensions. Maille and Fleck (2011) perform a useful literature review of the latest work so far. Conceptualizations include: *similarity*, *fit* (logical; expected; fit between the brand and the category of the new product; between the brand and a combination of attributes of the new product; an explanatory link connecting a parent brand to the extension), *perceived similarity*, *typicality* (similarity of the extension to existing branded products; capacity of an element to represent a category; products of a category are representative of the image of the parent brand), *leverage* (the brand offers a benefit sought after in the extension category), *relevancy*, *strongly linked associations* and its category, *congruent information* (supplied information is congruent with consumer expectations), and *consistency* (Maille & Fleck, 2011).

Congruence and Sponsorships

Weeks, Cornwell and Drennan (2008) discuss congruency by way of sponsorships – that is, the relationship between the sponsor and a sponsored entity. They define congruence in terms of relatedness, such as “how well two organizations or events fit together,” and “the natural association that consumers perceive between the event and the sponsor”. In other words, the authors relate congruence with a “logical relationship” between the parties involved. For the purpose of this study, it would be more relevant to alter the relationship between a sponsor and a sponsored entity and instead investigate the natural associations that consumers perceive between two or more channels.

Maille and Fleck (2011) also assimilated research about congruence within a media context. While most conceptualizations are not directly relevant for this study, some terminology could be useful: *mood congruence* (similarity between the mood produced by the program and the emotional vs. informative character of the ad); *thematic congruence* (fit between an ad and the media context, ex. Magazine content or TV characters, plots, etc.); *congruent creative media* (the brand logo, slogan, and imagery are shown in a manner that develops implicitly communicated, relevant and desirable associations with the brand); *functional congruity*; *lifestyle congruity*; and *image congruity*.

Finally, Maille and Fleck (2011) have compiled a review of congruence literature related to certain characteristics of ads and websites. Of particular relevance are the following concepts: consistency between verbal and visual content; consumer's subjective perceptions of fit; congruency = relevancy + expectancy, where relevancy refers to how much information contained in the stimulus helps with theme identification and expectancy refers to how much a piece of information falls within a predetermined schema or structure; image and message congruency; incongruity in the sense of absurdity or an illogical relationship; graphic congruity; cultural congruity; and congruity between the affective tone of the image and the valence of the message as compared to audience expectations.

While there are certainly many specific forms of congruity among the various literatures, the recurrent themes of relevancy and expectancy are prominent. Additionally, valence (positive vs. negative) is a commonly measured construct.

Carlson and O'Cass (2011) in turn discuss the concept of congruity theory stating that consumer behaviour is partly determined by the congruence resulting from a psychological comparison of the image of at least two objects. High congruity occurs when the two items match. For instance, the degree to which a consumer perceives a retailer's website to be congruous with the retailer's physical outlet would influence how information is then processed. Taken further, when the degree of website-retail outlet congruity is higher, the consumer focuses on their pre-existing attitudes towards the retailer as opposed to relying on an assessment of specific utilitarian website characteristics (information quality, aesthetics, navigation performance, security features, etc.). In their study, three items were used to measure retail brand image-web site image congruency, as adapted from Loiacono et al (2007) and Wang

et al (2009). These measures were: “Web site projects an image consistent with the retailer’s image,” “Web site fits with my image of the retailer,” and “Web site’s image matches that of the retailer” which were each measured on a seven-point scale where 1 = strongly disagree and 7 = strongly agree.

APPENDIX C: NON-ACADEMIC ONLINE FINDINGS

<p>Facebook over phones for customer service? (Condon, 2011)</p>	<ul style="list-style-type: none"> <li>- People lodge complaints normally reserved for a 1-800 number on Facebook</li> <li>- Do not remove negative comments</li> <li>- Track down commenters voicing concerns that should be handled by call-center</li> <li>- "operators or help desks just waiting for a customer to complain, [Nissan needs] to have a Facebook presence to solve issues before they get bigger, and take a more proactive role in identifying consumer issues or questions."</li> <li>- When it comes specifically to lodging a complaint, you want to make sure it goes to the right department. You want to be heard</li> <li>- Is Facebook too lacking in specificity and focus?</li> <li>- Would you be as comfortable lodging a customer service complaint over FB as you would calling into a phone bank?</li> </ul>
<p>Running customer service on Facebook takes tools and training (Beal, 2010)</p>	<ul style="list-style-type: none"> <li>- New application from Parature that provides a customer support portal on Facebook.</li> <li>- The <u>Rosetta Stone Facebook page</u> now includes a tab for "support," which gives people on Facebook access to the Rosetta Stone self-service knowledge base as well as the opportunity to chat with a customer service agent.</li> <li>- "One of my department's visions is that learners can come to us for support, help, guidance in any manner they want to," Topper said. "This is just adding a channel -- social media."</li> <li>- It's kind of a live, 24/7 focus group where we hear about the needs of potential learners."</li> <li>- Topper doesn't necessarily want Facebook itself to become the primary method people employ to reach customer service, nor does he want the Facebook page to be purely about service.</li> <li>- Rosetta Stone had to find a <u>balance between marketing and service with its social networking</u> efforts.</li> <li>- agents on the social media team do not take inbound calls</li> </ul>

- According to Forrester Research, 27% of U.S. online consumers sought customer service support on the web in 2011, and currently three out of four expect a reply to a negative comment posted on Facebook.
- Companies such as Get Satisfaction, Lithium, Moxie Software and Parature enable brands to offer customers a way to connect in multiple online locations, including Facebook.
- With these products, companies can streamline their customer service processes and track important customer data, no matter where the customer decides to engage
- Cultivation, encouragement and rewards for “superfans” who engage such solutions provide customer service request deflection,
  - o “Identify and develop relationships with influencers who are knowledgeable about your products,” recommends Erin Korogodsky, social strategist at Lithium. “Those superfans are likely to lend a hand when a customer stops by with a question.”
- Have your social media team field Facebook comments and escalate issues to the appropriate customer service representative.
- Transparent humans: Create a brand voice that is human and approachable. Do not delete posts, but instead take the opportunity to solve your customers’ issues or complaints on your public page. Each problem is most likely a problem for another customer and if the answer is easy to find, customers will be able to answer their own inquiries.
- Users can now directly connect with a brand through brand page messages. This feature can serve as a free online customer service support system for your brand until your volume becomes unmanageable
  - o Customers can also exchange private information with your brand, such as phone numbers and email addresses, which may help you solve their problem faster.
  - o no audience to watch you turn a negative situation into a positive one
- "Pinned" posts allow brands to highlight certain hot topics by pinning them to the top of the wall
- if your customers are able to find answers easily, your workload will be lessened, as will negative sentiment on your wall
- Don’t just respond to negative comments, reply to positive ones, too — e you can encourage positivity with politeness and grace. Fans love to know that their favorite brands hear and appreciate their praise. and they

<p>10 global brands with the best customer service on Facebook (socialbakers, 2012)</p>	<ul style="list-style-type: none"> <li>- Rated based on number of fans, questions response rate, and number of questions answered</li> <li>- KLM, T-Mobile, and Sony are top 3</li> <li>- Suggestions: <ul style="list-style-type: none"> <li>o Open wall for questions and feedback from fans</li> <li>o Respond to at least 65% of questions</li> <li>o Respond in time</li> </ul> </li> </ul>
<p>Customer service on Facebook: 4 tips to make it great (Shepherd, 2013)</p>	<ul style="list-style-type: none"> <li>- Don't delete user-generated content <ul style="list-style-type: none"> <li>o If you delete negative comments they aren't going anywhere and it won't solve anything. As a result customers may get savvy and end up sharing their experiences on other platforms out of the reach of your trigger happy delete button!</li> </ul> </li> <li>- Use the private message function <ul style="list-style-type: none"> <li>o Opportunity for private discussion/conversation</li> <li>o can direct customers who are unaware of the private messaging function by offering it as a solution to customers who require assistance with an order which may involve giving sensitive information such as order numbers, contact details etc.</li> </ul> </li> <li>- respond as soon as possible <ul style="list-style-type: none"> <li>o Time is most certainly of essence; do not ignore your customers! Even if you don't have a fully comprehensive answer immediately it is much more courteous to at the very least acknowledge the customer's enquiry rather than ignore it.</li> </ul> </li> <li>- Be personal <ul style="list-style-type: none"> <li>o Respond using the customer's name</li> <li>o Use your own name</li> </ul> </li> <li>- Essentially what your customers really want is acknowledgement, that someone is listening and ready and willing to assist them. When customer service is done well it has the potential to improve brand reputation. Done badly however, you risk jeopardising the loyalty and continued profitability of customer relationships.</li> </ul>

## APPENDIX D: PRETEST SCENARIOS

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The pretest scenarios are shown here. The high process/high content consistency condition (Facebook and call centre conversations) is shown first, followed by the low process/low content consistency condition (call centre conversation only).

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### INVESTIGATION INTO THE CIBC CUSTOMER SERVICE EXPERIENCE

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#### SURVEY: CUSTOMER SERVICE EXPERIENCES WITH CALL CENTER AND FACEBOOK

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Founded in 1867, The Canadian Imperial Bank of Commerce (hereafter referred to as CIBC) has grown to become a leading Canadian-based financial institution. CIBC offers a full range of financial products to consumers and businesses in Canada and worldwide.

CIBC is strategically aiming to enhance their client experience. CIBC is therefore conducting an investigation into the service offered through their call centre and through Facebook. The results of this study will be used to improve the customer experience both online and over the phone.

All information provided in this survey will remain confidential.

#### INSTRUCTIONS

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In this survey, we will show you two conversations that a customer had with CIBC; one through the bank's call center and one through the bank's Facebook page. Please read through the conversations carefully. We would then like you to place yourself in the customer's situation and answer a few questions about how you experienced the customer service.

Please answer the questions honestly. To answer a question, simply circle your choice. The survey should take approximately 10 minutes to complete.

Thank you for your time.

First, we will show you two conversations that CIBC customer Sarah Whittaker had with the bank. The first conversation was on Facebook and the second was with the call centre.

### THE FACEBOOK CONVERSATION

The following post was to CIBC's Facebook wall:



**Sarah Whittaker**

Hi CIBC, I find it very frustrating when I try to pay my bills online but your online banking is always down. Thanks to your crappy network, I can't pay my bills on time and I'll be charged extra fees from my utility company and phone provider. Not to mention, I can't even pay my credit card bill, which means YOU will charge me a fee for being late too. Thanks for that. This is extremely annoying.

Like · Comment · Tuesday at 8:46pm via BlackBerry



Hi Sarah, we're sorry for the inconvenience you're experiencing and we assure you that our technicians are working diligently to resolve our server issues. We definitely don't want you to experience any unnecessary charges and we'd like to reassure you that at CIBC we take all customer issues very seriously. Can you send us a private message with your full name and contact phone number? No account numbers please. ~ Jill

Like · Reply · Tuesday at 10:40pm



Write a comment...

The following is a direct message conversation between Sarah and CIBC:



**Sarah Whittaker**

Hi CIBC, I was just told to send you a private message. My full name is Sarah Whittaker and my phone number is #####.



**CIBC**

Hi Sarah, we're working to get this issue fixed right away. We've made a note in your file not to charge a late fee on your credit card while our servers are down. To securely pay your other bills, we suggest that you call our service centre at #####. Facebook is not secure enough to handle such sensitive account information.

Sarah, while looking at your account, I noticed that you tend to pay your bills on exactly the day they are due. To avoid this potential problem in the future, may I also recommend that you sign up for automatic withdrawal services for your future bill payments? You can register your billing account for each company, set the maximum monthly payments you'd like to make, and let us take care of making sure your bills are paid on time. When you call the service centre, they can help set this up for you. Otherwise, we will notify you when our servers are back up and running, and you can easily register yourself through your online banking.

We do apologize for the inconvenience you've experienced. I can personally understand how frustrating it is when you try to accomplish something important online and the connection is down. If you need any more assistance, simply send us another message here or call us at 1-800-465-2423.

Have a nice day,  
Jill

THE CALL CENTER CONVERSATION (HPHC)

**Sarah Whittaker decides to call the customer service hotline in order to pay her bills. The following is a phone log recording of her experience with CIBC.**

*Note: After navigating the voice-operated menu of options to find the right department, which took approximately 1 minute, she spent 2 minutes on hold waiting to speak to a live agent.*

**CIBC** - Hi, thank you for calling CIBC Client Care. You're speaking with Liz. How can I help you today?

**Sarah** - Hi, I'm calling today to pay some of my bills. Normally, I pay through my online banking, but since your servers are down, I can't.

**CIBC** - We can certainly assist you with paying your bills. Please be assured that CIBC takes all customer issues very seriously. I understand how frustrating it is when the website is down. Trust me, even CIBC employees internally find it frustrating since we can't help our customers as efficiently as we would like to. What's your name, miss?

**Sarah** - Sarah Whittaker.

**CIBC** - And your account number please?

**Sarah** - #####

**CIBC** - Thank you. One moment, I just have to pull up your file. (10 seconds pass)  
Ok now I have your file up and I can see that you just spoke with us on Facebook. I'll just confirm that you will not be charged a late fee from your CIBC Visa card, and I'll help you pay those other bills now.

**Sarah** - Great, I need to pay my electricity bill and my phone bill. My electricity bill account number is #####. I owe \$\$\$\$ this month. My phone bill account number is ##### and I owe \$\$\$\$.

**CIBC** - Ok, I've registered those payments. I see that we recommended you to register for automatic payments in our conversation with you on Facebook. Would you like to set that up? What are your customer numbers for each?

**Sarah** - Yes, please! ##### for the electric company and ##### for my phone company.

**CIBC** - Ok, those companies are now set up for you and will be automatically debited from your account each month so you no longer have to worry about meeting the deadlines. If you would like to change anything or cancel, you can do so at any time through your secure online banking. Have I solved everything today to your satisfaction?

**Sarah** - Yes, thank you very much.

**CIBC** - Excellent! Sarah, we do apologize for the inconvenience you've experienced. If you need any more assistance, simply call us back at 1-800-465-2423 and ask for me, Liz. Thanks for choosing CIBC and have a great day!

## THE CALL CENTRE CONVERSATION (LPLC)

**Sarah Whittaker decides to call the customer service hotline. The following is a phone log recording of her experience with CIBC.**

*Note: After navigating the voice-operated menu of options to find the right department, which took approximately 4 minutes due to a complicated menu of options, she spent 15 minutes on hold waiting to speak to a live agent.*

**CIBC** - Thank you for calling CIBC Investor Services. How can I help you today?

**Sarah** - Hi, I'm calling today to pay some of my bills. Normally, I pay through my online banking, but since your servers are down, I can't.

**CIBC** - I'm sorry, you've reached the wrong department. Let me transfer you to the Customer Care team. *(2 more minutes on hold)*

**CIBC** - Thank you for calling CIBC Client Care. How can I help you today?

**Sarah** - Hi, as I just told the previous person, I'm trying to pay some of my bills online but I can't since your servers are down.

**CIBC** - Yes, our servers are down at the moment. What's your name, miss?

**Sarah** - Sarah Whittaker.

**CIBC** - And your account number please?

**Sarah** - #####

**CIBC** - Thank you. One moment, I just have to pull up your file.

*(1 more minute passes)*

**CIBC** - When the servers are down, it takes a while for us to view your account, but I can see it now. Which bills would you like to pay?

**Sarah** - Well, I already told this to you on Facebook, but anyway, I need to pay my CIBC credit card, my electricity bill and my phone bill. My electricity bill account number is #####. I owe \$\$\$\$ this month. My phone bill account number is ##### and I owe \$\$\$\$.

**CIBC** - *(2 more minutes pass)* Ok miss, those payments have been registered. Is that all you need today?

**Sarah** - When I spoke with you guys on Facebook, I was told I could register for automatic billing. Can I do that with you?

**CIBC** - Miss, since our servers are down, the phone lines here are very busy. I would encourage you to register online for automatic billing when our servers are back up and running. Thanks for choosing CIBC and have a great day.

APPENDIX E: PRETEST QUESTIONNAIRE

SURVEY QUESTIONS

Now that you have read both conversations, we would like you to please answer the following questions about the service Sarah experienced. Please imagine yourself in Sarah's position. Take your time and answer the questions honestly.

First, we would like to know to which degree you think the service Sarah received through Facebook was similar to the service received through the call centre.

- |    |                                                                                                     |                      |   |   |   |   |                  |   |
|----|-----------------------------------------------------------------------------------------------------|----------------------|---|---|---|---|------------------|---|
| 1. | The service provided on Facebook is the same as the service provided through the call centre.       | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |
| 2. | How identical is the service provided over Facebook with that provided through the call centre?     | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Not At All Identical |   |   |   |   | Identical        |   |
| 3. | I can really tell that CIBC is trying to provide the same quality of service across both channels.  | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |
| 4. | I would expect the bank to provide exactly the same service on Facebook as through the call centre. | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |

We would also like to know to which degree you think the service Sarah received through Facebook was reliable compared to the service through the call centre.

- |    |                                                                                                                                         |                     |   |   |   |   |                  |   |
|----|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------|---|---|---|---|------------------|---|
|    |                                                                                                                                         | Completely Disagree |   |   |   |   | Completely Agree |   |
| 1. | CIBC's service is equally dependable through Facebook as through the call centre.                                                       | 1                   | 2 | 3 | 4 | 5 | 6                | 7 |
| 2. | Sarah can trust what employees of CIBC say to her on Facebook just as much as she can trust what they say through the call centre.      | 1                   | 2 | 3 | 4 | 5 | 6                | 7 |
| 3. | The solutions provided through Facebook are just as reliable as the solutions provided through the call centre.                         | 1                   | 2 | 3 | 4 | 5 | 6                | 7 |
| 4. | I would expect CIBC to provide reliable, dependable service regardless of whether I contact them through Facebook or their call centre. | 1                   | 2 | 3 | 4 | 5 | 6                | 7 |

5. I would expect CIBC to provide trustworthy service regardless of whether I contact them through Facebook or their call centre. 1 2 3 4 5 6 7

Next, we would like to know to your impression of how knowledgeable CIBC agents are of their customers on Facebook compared to the call centre.

- |                                                                                                                                                                                | Completely Disagree |   |   | Completely Agree |   |   |   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---|---|------------------|---|---|---|
| 1. It seems that CIBC customer service representatives working with Facebook know what the needs of their customers are just as much as the agents working in the call centre. | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 2. CIBC seems to keep just as accurate customer records on Facebook as through the call centre.                                                                                | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 3. CIBC's use of customer history on Facebook is the same as the use of customer history via the call centre.                                                                  | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 4. I would expect the bank to know my customer history, regardless of whether I contact them on Facebook or through the call centre.                                           | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |

Next, we would like to know to the degree of empathy shown by the CIBC agents on Facebook compared to that shown by the agents in the call center.

- |                                                                                                                                                               | Completely Disagree |   |   | Completely Agree |   |   |   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---|---|------------------|---|---|---|
| 1. CIBC is just as reassuring towards their customers on Facebook and through the call center.                                                                | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 2. CIBC employees are equally friendly on Facebook as through the call center.                                                                                | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 3. CIBC's response to their customers through Facebook is just as fixed and automatic as through the call center.                                             | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 4. CIBC employees similarly tend to put themselves in their customers shoes on Facebook when attempting to solve an issue as they do through the call center. | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |
| 5. The CIBC agent appears just as sympathetic to Sarah's problem on Facebook as through the call center.                                                      | 1                   | 2 | 3 | 4                | 5 | 6 | 7 |

Lastly, we would like to know to which degree you think the CIBC agents on Facebook are focused on their customers compared to the degree of customer focus shown through the call centre.

	Completely Disagree				Completely Agree			
1. CIBC gives customers individual attention equally on Facebook as through the call centre.	1	2	3	4	5	6	7	
2. Employees of CIBC provide the same personal customer attention in both channels.	1	2	3	4	5	6	7	
3. The CIBC agents seem to have their customers' best interests at heart equally on Facebook as in the call centre.	1	2	3	4	5	6	7	
4. The CIBC agent on Facebook is just as attentive with Sarah as is the CIBC call centre agent.	1	2	3	4	5	6	7	

Thank you for your time. The survey is now complete.

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**DEMOGRAPHIC QUESTIONS (OPTIONAL)**

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We would appreciate if you would answer the following questions. All answers will remain confidential. Please circle your response.

Gender	Male	Female	Prefer not to say
Age	18-20	21-25	26-30      31+
Nationality	_____		

## APPENDIX F: MAIN TEST QUESTIONNAIRE

### SURVEY QUESTIONS

Now that you have read both conversations, we would like you to please answer the following questions about the service Sarah experienced. Services provided by banks can create different types of customer experiences, such as *social* experiences, *emotional* experiences, and *cognitive* experiences. Please evaluate each of these types of experiences you believe that Sarah gets from the service provided by CIBC.

Imagine yourself in Sarah's position. Take your time and answer the questions honestly.

First, please evaluate Sarah's social experience with CIBC; that is, the nature of the relationship between Sarah and CIBC.

	Completely Disagree				Completely Agree		
1. I would feel like part of the CIBC community if I experienced the same service as Sarah.	1	2	3	4	5	6	7
2. I would feel like part of the CIBC family if I experienced the same service as Sarah.	1	2	3	4	5	6	7
3. I would not feel left alone by CIBC if I experienced the same service as Sarah.	1	2	3	4	5	6	7

Next, we would like you to evaluate Sarah's emotional experience with CIBC.

	Completely Disagree				Completely Agree		
1. I think the service provided by CIBC induces Sarah's feelings.	1	2	3	4	5	6	7
2. I think Sarah has strong emotions about the service provided by CIBC.	1	2	3	4	5	6	7
3. I think CIBC engages Sarah emotionally.	1	2	3	4	5	6	7

We would also like you to evaluate Sarah's cognitive experience influenced by CIBC; that is, how CIBC influences Sarah's thoughts.

	Completely Disagree				Completely Agree			
1. I would engage in a lot of thinking as a customer of CIBC if I had the same service experience as Sarah did.	1	2	3	4	5	6	7	
2. Being a customer of CIBC would stimulate my thinking and problem solving if I had the same service experience as Sarah.	1	2	3	4	5	6	7	
3. CIBC would challenge my way of thinking if I had experienced the same service as Sarah did.	1	2	3	4	5	6	7	

Next, we would like to know to your impression of the overall service quality provided by CIBC.

	Completely Disagree				Completely Agree			
1. I believe that the general quality of CIBC's services is high.	1	2	3	4	5	6	7	
2. Overall, I consider CIBC's service to be excellent.	1	2	3	4	5	6	7	
3. The CIBC service agents appear to be extremely helpful.	1	2	3	4	5	6	7	
4. The CIBC service agents appear to have a good attitude.	1	2	3	4	5	6	7	

Next, we would like to know to your overall attitude towards CIBC.

**If I were Sarah, my overall impression of CIBC would be:**

	1	2	3	4	5	6	7
1.	Bad						Good
	1	2	3	4	5	6	7
2.	Unfavourable						Favourable
	1	2	3	4	5	6	7
3.	Unsatisfactory						Satisfactory
	1	2	3	4	5	6	7
4.	Negative						Positive
	1	2	3	4	5	6	7
5.	Unlikable						Likable

Please imagine yourself in Sarah's position and indicate how satisfied you would be with CIBC for the following:

	Completely Disagree				Completely Agree			
	1	2	3	4	5	6	7	
1.	If I were Sarah, I would be satisfied with CIBC.							
2.	I would probably think my choice to contact CIBC through these channels was wise.							
3.	If I could do it over again, I would probably choose a different communication channel.							
4.	If I were Sarah, I probably would have enjoyed engaging with CIBC through these channels.							

Lastly, we would like you to please evaluate how similar you believe the service is between the two channels.

- |    |                                                                                                     |                      |   |   |   |   |                  |   |
|----|-----------------------------------------------------------------------------------------------------|----------------------|---|---|---|---|------------------|---|
| 1. | The service provided on Facebook is the same as the service provided through the call centre.       | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |
| 2. | How identical is the service provided over Facebook with that provided through the call centre?     | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Not At All Identical |   |   |   |   | Identical        |   |
| 3. | It is important for CIBC to provide the same service between both channels.                         | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |
| 4. | I would expect the bank to provide exactly the same service on Facebook as through the call centre. | 1                    | 2 | 3 | 4 | 5 | 6                | 7 |
|    |                                                                                                     | Completely Disagree  |   |   |   |   | Completely Agree |   |

Thank you for your time. The survey is now complete.

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**DEMOGRAPHIC QUESTIONS (OPTIONAL)**

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We would appreciate if you would answer the following questions. All answers will remain confidential. Please circle your response.

<b>Gender</b>	Male	Female	Prefer not to say				
<b>Age</b>	15-20	21-25	26-30	31-35	36-40	41-45	46+
<b>Nationality</b>	_____						
<b>Occupation</b>	_____						
<b>Educational Institution</b>	_____						

APPENDIX G: PRETEST STATISTICAL OUTPUT

GLOBAL CONSISTENCY MEASURES

Group Statistics

	Condition	N	Mean	Std. Deviation	Std. Error Mean
Global Same Service	A: High High	15	3.80	1.424	.368
	B: Low Low	15	2.80	1.373	.355
Global Identical Service	A: High High	15	3.67	1.345	.347
	B: Low Low	15	2.73	1.280	.330
Global Same Quality	A: High High	15	5.27	1.335	.345
	B: Low Low	15	2.33	1.496	.386
Consistency Global	A: High High	15	12.7333	3.41147	.88084
	B: Low Low	15	7.8667	3.46135	.89372
Consistency7	A: High High	15	1.8190	.48735	.12583
	B: Low Low	15	1.1238	.49448	.12767
Expectation Same Service	A: High High	15	3.47	1.846	.477
	B: Low Low	15	5.27	2.017	.521

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Global Same Service	Equal variances assumed	.068	.796	1.958	28	.060	1.000	.511	-.046	2.046
	Equal variances not assumed			1.958	27.963	.060	1.000	.511	-.046	2.046
Global Identical Service	Equal variances assumed	.009	.924	1.947	28	.062	.933	.479	-.049	1.915
	Equal variances not assumed			1.947	27.931	.062	.933	.479	-.049	1.915
Global Same Quality	Equal variances assumed	.003	.956	5.667	28	.000	2.933	.518	1.873	3.994
	Equal variances not assumed			5.667	27.642	.000	2.933	.518	1.872	3.994
Consistency Global	Equal variances assumed	.073	.789	3.878	28	.001	4.86667	1.25483	2.29626	7.43707
	Equal variances not assumed			3.878	27.994	.001	4.86667	1.25483	2.29624	7.43710
Consistency7	Equal variances assumed	.073	.789	3.878	28	.001	.69524	.17926	.32804	1.06244
	Equal variances not assumed			3.878	27.994	.001	.69524	.17926	.32803	1.06244
Expectation Same Service	Equal variances assumed	.286	.597	-2.550	28	.017	-1.800	.706	-3.246	-.354
	Equal variances not assumed			-2.550	27.785	.017	-1.800	.706	-3.247	-.353

CONTENT CONSISTENCY – RELIABILITY

Group Statistics

	Condition	N	Mean	Std. Deviation	Std. Error Mean
Reliable Dependable	A: High High	15	3.80	1.082	.279
	B: Low Low	15	3.53	1.767	.456
Reliable Trust	A: High High	15	4.53	1.767	.456
	B: Low Low	15	4.47	1.846	.477
Reliable Reliability	A: High High	15	4.60	1.549	.400
	B: Low Low	15	4.53	1.642	.424
TReliability	A: High High	15	12.9333	3.91821	1.01168
	B: Low Low	15	12.5333	4.06846	1.05047

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Reliable Dependable	Equal variances assumed	1.766	.195	.498	28	.622	.267	.535	-.829	1.363
	Equal variances not assumed			.498	23.205	.623	.267	.535	-.840	1.373
Reliable Trust	Equal variances assumed	.237	.630	.101	28	.920	.067	.660	-1.285	1.419
	Equal variances not assumed			.101	27.947	.920	.067	.660	-1.285	1.419
Reliable Reliability	Equal variances assumed	.299	.589	.114	28	.910	.067	.583	-1.127	1.261
	Equal variances not assumed			.114	27.906	.910	.067	.583	-1.127	1.261
TReliability	Equal variances assumed	.018	.895	.274	28	.786	.40000	1.45842	-2.58743	3.38743
	Equal variances not assumed			.274	27.960	.786	.40000	1.45842	-2.58763	3.38763

CONTENT CONSISTENCY – CUSTOMER KNOWLEDGE

Group Statistics

	Condition	N	Mean	Std. Deviation	Std. Error Mean
Knowledge Customer Needs	A: High High	15	4.93	1.751	.452
	B: Low Low	15	4.47	2.134	.551
Knowledge Accurate Records	A: High High	15	4.67	1.799	.465
	B: Low Low	15	4.13	1.727	.446
Knowledge Customer History	A: High High	15	4.73	1.907	.492
	B: Low Low	15	3.60	1.549	.400
Scaled TReliability	A: High High	15	14.3333	5.05211	1.30445
	B: Low Low	15	12.2000	4.29618	1.10927
Scaled TKnowledge	A: High High	15	2.0476	.72173	.18635
	B: Low Low	15	1.7429	.61374	.15847

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Knowledge Customer Needs	Equal variances assumed	1.388	.249	.655	28	.518	.467	.713	-.993	1.927
	Equal variances not assumed			.655	26.974	.518	.467	.713	-.996	1.929
Knowledge Accurate Records	Equal variances assumed	.328	.571	.828	28	.415	.533	.644	-.786	1.852
	Equal variances not assumed			.828	27.952	.415	.533	.644	-.786	1.852
Knowledge Customer History	Equal variances assumed	1.824	.188	1.786	28	.085	1.133	.634	-.166	2.433
	Equal variances not assumed			1.786	26.870	.085	1.133	.634	-.169	2.435
Scaled TReliability	Equal variances assumed	.369	.549	1.246	28	.223	2.13333	1.71233	-1.37421	5.64088
	Equal variances not assumed			1.246	27.295	.223	2.13333	1.71233	-1.37829	5.64496
Scaled TKnowledge	Equal variances assumed	.369	.549	1.246	28	.223	.30476	.24462	-.19632	.80584
	Equal variances not assumed			1.246	27.295	.223	.30476	.24462	-.19690	.80642

PROCESS CONSISTENCY – EMPATHY

Group Statistics

	Condition	N	Mean	Std. Deviation	Std. Error Mean
Empathy Reassuring	A: High High	15	5.27	1.335	.345
	B: Low Low	15	3.47	1.846	.477
Empathy Friendly	A: High High	15	5.27	1.710	.441
	B: Low Low	15	3.13	1.727	.446
Empathy Automatic Response	A: High High	15	3.07	1.831	.473
	B: Low Low	15	2.73	1.223	.316
Empathy Customer Shoes	A: High High	15	4.87	1.552	.401
	B: Low Low	15	3.80	1.699	.439
Empathy Sympathy	A: High High	15	5.00	1.690	.436
	B: Low Low	15	2.87	1.846	.477
TEmpathy	A: High High	15	23.4667	5.04079	1.30153
	B: Low Low	15	16.0000	5.89188	1.52128
TEmpathy7	A: High High	15	3.3524	.72011	.18593
	B: Low Low	15	2.2857	.84170	.21733

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Empathy Reassuring	Equal variances assumed	2.642	.115	3.060	28	.005	1.800	.588	.595	3.005
	Equal variances not assumed			3.060	25.491	.005	1.800	.588	.590	3.010
Empathy Friendly	Equal variances assumed	.011	.917	3.400	28	.002	2.133	.627	.848	3.419
	Equal variances not assumed			3.400	27.997	.002	2.133	.627	.848	3.419
Empathy Automatic Response	Equal variances assumed	8.109	.008	.586	28	.562	.333	.568	-.831	1.498
	Equal variances not assumed			.586	24.416	.563	.333	.568	-.839	1.506
Empathy Customer Shoes	Equal variances assumed	1.069	.310	1.795	28	.083	1.067	.594	-.150	2.284
	Equal variances not assumed			1.795	27.775	.083	1.067	.594	-.151	2.284
Empathy Sympathy	Equal variances assumed	.006	.938	3.301	28	.003	2.133	.646	.809	3.457
	Equal variances not assumed			3.301	27.784	.003	2.133	.646	.809	3.458
TEmpathy	Equal variances assumed	.309	.583	3.729	28	.001	7.46667	2.00206	3.36563	11.56771
	Equal variances not assumed			3.729	27.345	.001	7.46667	2.00206	3.36120	11.57214
TEmpathy7	Equal variances assumed	.309	.583	3.729	28	.001	1.06667	.28601	.48080	1.65253
	Equal variances not assumed			3.729	27.345	.001	1.06667	.28601	.48017	1.65316

PROCESS CONSISTENCY – CUSTOMER FOCUS

Group Statistics

	Condition	N	Mean	Std. Deviation	Std. Error Mean
Customer Focus Individual Attention	A: High High	15	5.00	1.604	.414
	B: Low Low	15	3.80	1.568	.405
Customer Focus Personal Attention	A: High High	15	4.87	1.685	.435
	B: Low Low	15	2.93	1.580	.408
Customer Focus Best Interests	A: High High	15	5.00	2.035	.526
	B: Low Low	15	3.27	1.831	.473
Customer Focus Attentive	A: High High	15	4.60	1.724	.445
	B: Low Low	15	3.87	2.134	.551
TCustFocus	A: High High	15	19.4667	6.55599	1.69275
	B: Low Low	15	13.8667	5.99841	1.54878
TCustFocus7	A: High High	15	2.7810	.93657	.24182
	B: Low Low	15	1.9810	.85692	.22125

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Customer Focus Individual Attention	Equal variances assumed	.031	.861	2.073	28	.048	1.200	.579	.014	2.386
	Equal variances not assumed			2.073	27.986	.048	1.200	.579	.014	2.386
Customer Focus Personal Attention	Equal variances assumed	.073	.789	3.242	28	.003	1.933	.596	.712	3.155
	Equal variances not assumed			3.242	27.885	.003	1.933	.596	.712	3.155
Customer Focus Best Interests	Equal variances assumed	.379	.543	2.452	28	.021	1.733	.707	.285	3.181
	Equal variances not assumed			2.452	27.692	.021	1.733	.707	.285	3.182
Customer Focus Attentive	Equal variances assumed	1.632	.212	1.035	28	.309	.733	.708	-.717	2.184
	Equal variances not assumed			1.035	26.816	.310	.733	.708	-.720	2.187
TCustFocus	Equal variances assumed	.279	.602	2.441	28	.021	5.60000	2.29437	.90020	10.29980
	Equal variances not assumed			2.441	27.782	.021	5.60000	2.29437	.89853	10.30147
TCustFocus7	Equal variances assumed	.279	.602	2.441	28	.021	.80000	.32777	.12860	1.47140
	Equal variances not assumed			2.441	27.782	.021	.80000	.32777	.12836	1.47164

APPENDIX H: MAIN TEST STATISTICAL OUTPUT

DESCRIPTIVES

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Relational Experience Community	High Process, High Content	30	4.63	1.299	.237	4.15	5.12	1	6
	Low Process, Low Content	29	3.52	1.573	.292	2.92	4.12	1	7
	High Process, Low Content	31	4.39	1.407	.253	3.87	4.90	2	7
	Low Process, High Content	30	3.47	1.408	.257	2.94	3.99	1	6
	Total	120	4.01	1.498	.137	3.74	4.28	1	7
Relational Experience Family	High Process, High Content	30	3.90	1.689	.308	3.27	4.53	1	6
	Low Process, Low Content	29	2.79	1.320	.245	2.29	3.30	1	6
	High Process, Low Content	31	3.52	1.503	.270	2.96	4.07	1	7
	Low Process, High Content	30	3.10	1.447	.264	2.56	3.64	1	6
	Total	120	3.33	1.536	.140	3.06	3.61	1	7
Relational Experience Alone	High Process, High Content	30	5.67	1.768	.323	5.01	6.33	1	7
	Low Process, Low Content	29	4.07	1.510	.280	3.49	4.64	1	6
	High Process, Low Content	31	5.68	.909	.163	5.34	6.01	3	7
	Low Process, High Content	30	4.63	1.608	.294	4.03	5.23	2	7

	Total	120	5.03	1.616	.148	4.73	5.32	1	7
	High Process, High Content	30	14.2000	3.68033	.67193	12.8257	15.5743	4.00	19.00
	Low Process, Low Content	29	10.3793	3.57984	.66476	9.0176	11.7410	3.00	19.00
Total Relational Experience	High Process, Low Content	31	13.5806	3.19139	.57319	12.4100	14.7513	8.00	21.00
	Low Process, High Content	30	11.2000	3.51744	.64219	9.8866	12.5134	5.00	17.00
	Total	120	12.3667	3.79945	.34684	11.6799	13.0534	3.00	21.00
	High Process, High Content	30	5.27	1.507	.275	4.70	5.83	1	7
	Low Process, Low Content	29	4.66	1.344	.250	4.14	5.17	2	7
Emotional Experience Feelings	High Process, Low Content	31	5.10	1.044	.188	4.71	5.48	3	7
	Low Process, High Content	30	4.53	1.479	.270	3.98	5.09	1	7
	Total	120	4.89	1.371	.125	4.64	5.14	1	7
	High Process, High Content	30	5.10	1.470	.268	4.55	5.65	1	7
	Low Process, Low Content	29	5.17	1.284	.238	4.68	5.66	2	7
Emotional Experience Emotions	High Process, Low Content	31	4.74	1.210	.217	4.30	5.19	2	7
	Low Process, High Content	30	4.83	1.704	.311	4.20	5.47	1	7
	Total	120	4.96	1.422	.130	4.70	5.22	1	7
	High Process, High Content	30	5.00	1.554	.284	4.42	5.58	1	7
	Low Process, Low Content	29	4.55	1.298	.241	4.06	5.05	2	7
Emotional Experience Engage	High Process, Low Content	31	4.68	1.641	.295	4.08	5.28	1	7
	Low Process, High Content	30	4.27	1.741	.318	3.62	4.92	1	6

	Total	120	4.63	1.572	.144	4.34	4.91	1	7
	High Process, High Content	30	15.3667	3.95216	.72156	13.8909	16.8424	3.00	21.00
	Low Process, Low Content	29	14.3793	2.67814	.49732	13.3606	15.3980	9.00	21.00
Total Emotional Experience	High Process, Low Content	31	14.5161	3.25444	.58452	13.3224	15.7099	8.00	21.00
	Low Process, High Content	30	13.6333	4.41380	.80585	11.9852	15.2815	3.00	19.00
	Total	120	14.4750	3.64602	.33283	13.8160	15.1340	3.00	21.00
	High Process, High Content	30	4.20	1.669	.305	3.58	4.82	1	7
	Low Process, Low Content	29	5.07	1.334	.248	4.56	5.58	2	7
Cognitive Experience Thinking	High Process, Low Content	31	4.55	1.287	.231	4.08	5.02	2	7
	Low Process, High Content	30	4.77	1.194	.218	4.32	5.21	2	7
	Total	120	4.64	1.401	.128	4.39	4.89	1	7
	High Process, High Content	30	3.93	1.530	.279	3.36	4.50	1	7
	Low Process, Low Content	29	4.10	1.423	.264	3.56	4.64	1	6
Cognitive Experience Problem Solving	High Process, Low Content	31	4.61	1.116	.200	4.20	5.02	2	6
	Low Process, High Content	30	4.57	1.305	.238	4.08	5.05	2	7
	Total	120	4.31	1.365	.125	4.06	4.55	1	7
	High Process, High Content	30	3.57	1.406	.257	3.04	4.09	1	6
	Low Process, Low Content	29	4.28	1.386	.257	3.75	4.80	1	7
Cognitive Experience Challenge	High Process, Low Content	31	3.81	1.276	.229	3.34	4.27	2	7
	Low Process, High Content	30	3.83	1.464	.267	3.29	4.38	2	6

	Total	120	3.87	1.390	.127	3.62	4.12	1	7
	High Process, High Content	30	11.7000	3.72457	.68001	10.3092	13.0908	5.00	19.00
	Low Process, Low Content	29	13.4483	2.69373	.50021	12.4236	14.4729	9.00	17.00
Total Cognitive Experience	High Process, Low Content	31	12.9677	2.88079	.51740	11.9111	14.0244	6.00	20.00
	Low Process, High Content	30	13.1667	3.33305	.60853	11.9221	14.4112	8.00	19.00
	Total	120	12.8167	3.21494	.29348	12.2355	13.3978	5.00	20.00
	High Process, High Content	30	5.47	1.306	.238	4.98	5.95	2	7
	Low Process, Low Content	29	4.41	1.211	.225	3.95	4.87	2	6
Service Quality High	High Process, Low Content	31	5.81	1.250	.224	5.35	6.26	1	7
	Low Process, High Content	30	4.50	1.280	.234	4.02	4.98	2	6
	Total	120	5.06	1.386	.127	4.81	5.31	1	7
	High Process, High Content	30	5.17	1.683	.307	4.54	5.80	1	7
	Low Process, Low Content	29	3.48	1.379	.256	2.96	4.01	1	6
Service Quality Excellent	High Process, Low Content	31	5.19	1.600	.287	4.61	5.78	1	7
	Low Process, High Content	30	3.70	1.535	.280	3.13	4.27	1	6
	Total	120	4.40	1.732	.158	4.09	4.71	1	7
	High Process, High Content	30	6.03	1.217	.222	5.58	6.49	2	7
	Low Process, Low Content	29	4.03	1.592	.296	3.43	4.64	1	7
Service Quality Helpful	High Process, Low Content	31	5.61	1.145	.206	5.19	6.03	3	7
	Low Process, High Content	30	4.20	1.627	.297	3.59	4.81	1	7

	Total	120	4.98	1.640	.150	4.69	5.28	1	7
	High Process, High Content	30	6.20	.961	.176	5.84	6.56	3	7
	Low Process, Low Content	29	4.34	1.289	.239	3.85	4.84	2	7
Service Quality Attitude	High Process, Low Content	31	5.97	1.048	.188	5.58	6.35	3	7
	Low Process, High Content	30	5.03	1.542	.282	4.46	5.61	1	7
	Total	120	5.40	1.423	.130	5.14	5.66	1	7
	High Process, High Content	30	22.8667	4.57680	.83561	21.1577	24.5757	9.00	28.00
	Low Process, Low Content	29	16.2759	4.83216	.89731	14.4378	18.1139	7.00	26.00
Total Service Quality	High Process, Low Content	31	22.5806	4.52235	.81224	20.9218	24.2395	8.00	28.00
	Low Process, High Content	30	17.4333	5.45631	.99618	15.3959	19.4708	6.00	25.00
	Total	120	19.8417	5.64197	.51504	18.8218	20.8615	6.00	28.00
	High Process, High Content	30	5.47	1.456	.266	4.92	6.01	1	7
	Low Process, Low Content	29	3.79	1.449	.269	3.24	4.34	1	6
Attitude Good	High Process, Low Content	31	5.26	1.290	.232	4.78	5.73	1	7
	Low Process, High Content	30	3.80	1.648	.301	3.18	4.42	1	7
	Total	120	4.59	1.647	.150	4.29	4.89	1	7
	High Process, High Content	30	5.27	1.461	.267	4.72	5.81	2	7
	Low Process, Low Content	29	3.69	1.312	.244	3.19	4.19	1	6
Attitude Favourable	High Process, Low Content	31	5.26	1.290	.232	4.78	5.73	1	7
	Low Process, High Content	30	4.00	1.682	.307	3.37	4.63	1	7

	Total	120	4.57	1.597	.146	4.28	4.86	1	7
	High Process, High Content	30	5.37	1.474	.269	4.82	5.92	2	7
	Low Process, Low Content	29	3.72	1.412	.262	3.19	4.26	1	7
Attitude Satisfactory	High Process, Low Content	31	5.35	1.561	.280	4.78	5.93	1	7
	Low Process, High Content	30	3.97	1.732	.316	3.32	4.61	1	7
	Total	120	4.62	1.711	.156	4.31	4.93	1	7
	High Process, High Content	30	5.47	1.570	.287	4.88	6.05	1	7
	Low Process, Low Content	29	3.93	1.280	.238	3.44	4.42	1	6
Attitude Positive	High Process, Low Content	31	5.29	1.321	.237	4.81	5.78	1	7
	Low Process, High Content	30	4.00	1.762	.322	3.34	4.66	1	7
	Total	120	4.68	1.640	.150	4.39	4.98	1	7
	High Process, High Content	30	5.43	1.569	.286	4.85	6.02	2	7
	Low Process, Low Content	29	3.62	1.498	.278	3.05	4.19	1	7
Attitude Likable	High Process, Low Content	31	5.26	1.316	.236	4.78	5.74	1	7
	Low Process, High Content	30	3.90	1.768	.323	3.24	4.56	1	6
	Total	120	4.57	1.723	.157	4.26	4.88	1	7
	High Process, High Content	30	27.0000	7.00739	1.27937	24.3834	29.6166	8.00	35.00
	Low Process, Low Content	29	18.7586	6.32825	1.17513	16.3515	21.1658	5.00	32.00
Total Attitude	High Process, Low Content	31	26.4194	6.30753	1.13287	24.1057	28.7330	5.00	35.00
	Low Process, High Content	30	19.6667	8.04013	1.46792	16.6644	22.6689	6.00	34.00

	Total	120	23.0250	7.83813	.71552	21.6082	24.4418	5.00	35.00
	High Process, High Content	30	5.50	1.383	.253	4.98	6.02	1	7
	Low Process, Low Content	29	3.55	1.242	.231	3.08	4.02	1	6
Satisfaction Satisfactory	High Process, Low Content	31	5.29	1.296	.233	4.81	5.77	2	7
	Low Process, High Content	30	3.57	1.633	.298	2.96	4.18	1	6
	Total	120	4.49	1.660	.152	4.19	4.79	1	7
	High Process, High Content	30	5.63	1.497	.273	5.07	6.19	1	7
	Low Process, Low Content	29	4.45	1.502	.279	3.88	5.02	2	7
Satisfaction Wise Choice	High Process, Low Content	31	5.84	1.128	.203	5.42	6.25	3	7
	Low Process, High Content	30	4.83	1.621	.296	4.23	5.44	1	7
	Total	120	5.20	1.537	.140	4.92	5.48	1	7
	High Process, High Content	30	4.37	1.564	.286	3.78	4.95	1	6
	Low Process, Low Content	29	3.21	1.544	.287	2.62	3.79	1	6
Satisfaction Channel Engage	High Process, Low Content	31	4.35	1.473	.265	3.81	4.90	1	6
	Low Process, High Content	30	4.03	1.712	.313	3.39	4.67	1	7
	Total	120	4.00	1.624	.148	3.71	4.29	1	7
	High Process, High Content	30	15.5000	3.24569	.59258	14.2880	16.7120	3.00	19.00
	Low Process, Low Content	29	11.2069	3.63887	.67572	9.8227	12.5910	5.00	19.00
Total Sat minus same channel	High Process, Low Content	31	15.4839	2.91971	.52440	14.4129	16.5548	8.00	19.00
	Low Process, High Content	30	12.4333	4.04870	.73919	10.9215	13.9451	3.00	19.00

	Total	120	13.6917	3.92320	.35814	12.9825	14.4008	3.00	19.00
	High Process, High Content	30	2.60	2.094	.382	1.82	3.38	1	7
	Low Process, Low Content	29	4.03	1.880	.349	3.32	4.75	1	7
MC Expect Same Service	High Process, Low Content	31	3.00	1.483	.266	2.46	3.54	1	5
	Low Process, High Content	30	2.83	1.984	.362	2.09	3.57	1	7
	Total	120	3.11	1.926	.176	2.76	3.46	1	7
	High Process, High Content	30	4.27	2.612	.477	3.29	5.24	1	7
	Low Process, Low Content	29	4.21	2.111	.392	3.40	5.01	1	7
MC Importance	High Process, Low Content	31	3.94	2.220	.399	3.12	4.75	1	7
	Low Process, High Content	30	4.30	1.822	.333	3.62	4.98	1	7
	Total	120	4.18	2.187	.200	3.78	4.57	1	7
	High Process, High Content	30	8.5667	3.35984	.61342	7.3121	9.8213	3.00	14.00
	Low Process, Low Content	29	4.3448	1.56470	.29056	3.7496	4.9400	2.00	8.00
GlobalConsistency	High Process, Low Content	31	8.6129	1.94384	.34912	7.8999	9.3259	4.00	12.00
	Low Process, High Content	30	6.8667	2.66178	.48597	5.8727	7.8606	2.00	13.00
	Total	120	7.1333	3.00121	.27397	6.5908	7.6758	2.00	14.00

LEVENE'S TEST OF HOMOGENEITY OF VARIANCES

	Levene Statistic	df1	df2	Sig.
Relational Experience Community	1.237	3	116	.300
Relational Experience Family	.539	3	116	.656
Relational Experience Alone	3.869	3	116	.011
Total Relational Experience	.257	3	116	.856
Emotional Experience Feelings	1.416	3	116	.242
Emotional Experience Emotions	1.519	3	116	.213
Emotional Experience Engage	2.006	3	116	.117
Total Emotional Experience	2.349	3	116	.076
Cognitive Experience Thinking	2.039	3	116	.112
Cognitive Experience Problem Solving	1.429	3	116	.238
Cognitive Experience Challenge	.579	3	116	.630
Total Cognitive Experience	2.111	3	116	.103
Service Quality High	.846	3	116	.471
Service Quality Excellent	.287	3	116	.835
Service Quality Helpful	2.309	3	116	.080
Service Quality Attitude	2.550	3	116	.059
Total Service Quality	.952	3	116	.418
Attitude Good	.974	3	116	.408
Attitude Favourable	.996	3	116	.398
Attitude Satisfactory	1.267	3	116	.289
Attitude Positive	1.969	3	116	.122
Attitude Likable	2.022	3	116	.115
Total Attitude	1.305	3	116	.276
Satisfaction Satisfactory	1.774	3	116	.156
Satisfaction Wise Choice	1.505	3	116	.217
Satisfaction Channel Engage	.403	3	116	.751
Total Sat minus same channel	1.163	3	116	.327
MC Expect Same Service	1.041	3	116	.377
MC Importance	4.695	3	116	.004
GlobalConsistency	6.486	3	116	.000

## ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Relational Experience Community	Between Groups	31.962	3	10.654	5.258	.002
	Within Groups	235.030	116	2.026		
	Total	266.992	119			
Relational Experience Family	Between Groups	20.766	3	6.922	3.089	.030
	Within Groups	259.901	116	2.241		
	Total	280.667	119			
Relational Experience Alone	Between Groups	56.655	3	18.885	8.616	.000
	Within Groups	254.270	116	2.192		
	Total	310.925	119			
Total Relational Experience	Between Groups	301.891	3	100.630	8.244	.000
	Within Groups	1415.976	116	12.207		
	Total	1717.867	119			
Emotional Experience Feelings	Between Groups	10.997	3	3.666	2.000	.118
	Within Groups	212.595	116	1.833		
	Total	223.592	119			
Emotional Experience Emotions	Between Groups	3.852	3	1.284	.629	.598
	Within Groups	236.940	116	2.043		
	Total	240.792	119			
Emotional Experience Engage	Between Groups	8.312	3	2.771	1.124	.342
	Within Groups	285.813	116	2.464		
	Total	294.125	119			
Total Emotional Experience	Between Groups	45.422	3	15.141	1.143	.335
	Within Groups	1536.503	116	13.246		
	Total	1581.925	119			
Cognitive Experience Thinking	Between Groups	11.886	3	3.962	2.073	.108
	Within Groups	221.706	116	1.911		
	Total	233.592	119			
Cognitive Experience Problem Solving	Between Groups	10.314	3	3.438	1.888	.136
	Within Groups	211.278	116	1.821		
	Total	221.592	119			
Cognitive Experience Challenge	Between Groups	7.702	3	2.567	1.340	.265
	Within Groups	222.165	116	1.915		
	Total	229.867	119			
Total Cognitive Experience	Between Groups	53.360	3	17.787	1.754	.160

	Within Groups	1176.607	116	10.143		
	Total	1229.967	119			
Service Quality High	Between Groups	43.752	3	14.584	9.152	.000
	Within Groups	184.840	116	1.593		
	Total	228.592	119			
Service Quality Excellent	Between Groups	76.253	3	25.418	10.510	.000
	Within Groups	280.547	116	2.419		
	Total	356.800	119			
Service Quality Helpful	Between Groups	89.880	3	29.960	15.104	.000
	Within Groups	230.087	116	1.984		
	Total	319.967	119			
Service Quality Attitude	Between Groups	65.514	3	21.838	14.452	.000
	Within Groups	175.286	116	1.511		
	Total	240.800	119			
Total Service Quality	Between Groups	1049.817	3	349.939	14.825	.000
	Within Groups	2738.175	116	23.605		
	Total	3787.992	119			
Attitude Good	Between Groups	74.031	3	24.677	11.498	.000
	Within Groups	248.961	116	2.146		
	Total	322.992	119			
Attitude Favourable	Between Groups	61.458	3	20.486	9.819	.000
	Within Groups	242.009	116	2.086		
	Total	303.467	119			
Attitude Satisfactory	Between Groups	69.543	3	23.181	9.644	.000
	Within Groups	278.823	116	2.404		
	Total	348.367	119			
Attitude Positive	Between Groups	60.251	3	20.084	8.970	.000
	Within Groups	259.716	116	2.239		
	Total	319.967	119			
Attitude Likable	Between Groups	76.637	3	25.546	10.704	.000
	Within Groups	276.830	116	2.386		
	Total	353.467	119			
Total Attitude	Between Groups	1697.400	3	565.800	11.692	.000
	Within Groups	5613.525	116	48.392		
	Total	7310.925	119			
Satisfaction Satisfactory	Between Groups	101.565	3	33.855	17.344	.000
	Within Groups	226.426	116	1.952		
	Total	327.992	119			
Satisfaction Wise Choice	Between Groups	38.701	3	12.900	6.171	.001

	Within Groups	242.499	116	2.091		
	Total	281.200	119			
	Between					
	Groups	26.211	3	8.737	3.522	.017
Satisfaction Channel Engage	Within Groups	287.789	116	2.481		
	Total	314.000	119			
	Between					
	Groups	424.224	3	141.408	11.655	.000
Total Sat minus same channel	Within Groups	1407.367	116	12.132		
	Total	1831.592	119			
	Between					
	Groups	35.259	3	11.753	3.355	.021
MC Expect Same Service	Within Groups	406.332	116	3.503		
	Total	441.592	119			
	Between					
	Groups	2.529	3	.843	.173	.915
MC Importance	Within Groups	566.796	116	4.886		
	Total	569.325	119			
	Between					
	Groups	357.127	3	119.042	19.320	.000
GlobalConsistency	Within Groups	714.740	116	6.162		
	Total	1071.867	119			

ROBUST TESTS OF EQUALITY OF MEANS

Robust Tests of Equality of Means

		Statistic <sup>a</sup>	df1	df2	Sig.
Relational Experience	Welch	5.323	3	64.157	.002
Community	Brown-Forsythe	5.244	3	112.981	.002
Relational Experience	Welch	3.006	3	64.305	.037
Family	Brown-Forsythe	3.098	3	112.782	.030
Relational Experience	Welch	9.985	3	61.215	.000
Alone	Brown-Forsythe	8.551	3	100.101	.000
Total Relational	Welch	7.886	3	64.168	.000
Experience	Brown-Forsythe	8.224	3	114.179	.000
Emotional Experience	Welch	1.845	3	63.331	.148
Feelings	Brown-Forsythe	1.991	3	108.267	.120
Emotional Experience	Welch	.731	3	63.866	.538
Emotions	Brown-Forsythe	.628	3	107.767	.599
Emotional Experience	Welch	1.025	3	64.242	.387
Engage	Brown-Forsythe	1.130	3	112.233	.340
Total Emotional	Welch	.868	3	63.573	.463
Experience	Brown-Forsythe	1.146	3	103.225	.334
Cognitive Experience	Welch	1.771	3	63.984	.162
Thinking	Brown-Forsythe	2.071	3	107.793	.108
Cognitive Experience	Welch	1.832	3	63.690	.150
Problem Solving	Brown-Forsythe	1.878	3	109.609	.137
Cognitive Experience	Welch	1.299	3	64.214	.283
Challenge	Brown-Forsythe	1.338	3	114.457	.266
Total Cognitive	Welch	1.469	3	64.039	.231
Experience	Brown-Forsythe	1.756	3	109.056	.160
Service Quality High	Welch	9.132	3	64.387	.000
	Brown-Forsythe	9.159	3	115.675	.000
Service Quality Excellent	Welch	10.577	3	64.372	.000
	Brown-Forsythe	10.542	3	114.265	.000
Service Quality Helpful	Welch	14.660	3	63.402	.000
	Brown-Forsythe	14.999	3	104.965	.000
Service Quality Attitude	Welch	15.352	3	63.362	.000
	Brown-Forsythe	14.391	3	101.013	.000
Total Service Quality	Welch	14.892	3	64.170	.000
	Brown-Forsythe	14.804	3	112.830	.000
Attitude Good	Welch	11.234	3	64.039	.000
	Brown-Forsythe	11.471	3	112.077	.000
Attitude Favourable	Welch	10.480	3	64.081	.000
	Brown-Forsythe	9.816	3	110.405	.000
Attitude Satisfactory	Welch	9.968	3	64.329	.000
	Brown-Forsythe	9.664	3	113.481	.000
Attitude Positive	Welch	9.320	3	63.982	.000
	Brown-Forsythe	8.975	3	108.428	.000
Attitude Likable	Welch	10.837	3	63.907	.000
	Brown-Forsythe	10.678	3	110.637	.000
Total Attitude	Welch	12.074	3	64.131	.000
	Brown-Forsythe	11.691	3	111.069	.000
Satisfaction Satisfactory	Welch	17.586	3	64.164	.000
	Brown-Forsythe	17.358	3	110.566	.000
Satisfaction Wise Choice	Welch	6.640	3	63.379	.001

	Brown-Forsythe	6.138	3	108.796	.001
Satisfaction Channel	Welch	3.627	3	64.248	.017
Engage	Brown-Forsythe	3.518	3	114.268	.017
Total Sat minus same	Welch	11.737	3	63.728	.000
channel	Brown-Forsythe	11.604	3	108.681	.000
MC Expect Same Service	Welch	3.115	3	63.505	.032
	Brown-Forsythe	3.341	3	109.304	.022
MC Importance	Welch	.177	3	63.969	.911
	Brown-Forsythe	.173	3	108.828	.915
GlobalConsistency	Welch	33.786	3	62.620	.000
	Brown-Forsythe	19.368	3	88.767	.000

a. Asymptotically F distributed.

APPENDIX I: POST-HOC TESTS – MULTIPLE COMPARISONS

Tukey HSD

Dependent Variable	(I) Experiment Group	(J) Experiment Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Relational Experience Community		Low Process, Low Content	1.116*	.371	.017	.15	2.08
	High Process, High Content	High Process, Low Content	.246	.365	.906	-.70	1.20
		Low Process, High Content	1.167*	.368	.010	.21	2.12
		High Process, High Content	-1.116*	.371	.017	-2.08	-.15
	Low Process, Low Content	High Process, Low Content	-.870	.368	.090	-1.83	.09
		Low Process, High Content	.051	.371	.999	-.92	1.02
		High Process, High Content	-.246	.365	.906	-1.20	.70
	High Process, Low Content	Low Process, Low Content	.870	.368	.090	-.09	1.83
		Low Process, High Content	.920	.365	.061	-.03	1.87
		High Process, High Content	-1.167*	.368	.010	-2.12	-.21
	Low Process, High Content	Low Process, Low Content	-.051	.371	.999	-1.02	.92
		High Process, Low Content	-.920	.365	.061	-1.87	.03
		Low Process, Low Content	1.107*	.390	.027	.09	2.12
	High Process, High Content	High Process, Low Content	.384	.383	.749	-.62	1.38
		Low Process, High Content	.800	.386	.169	-.21	1.81
		High Process, High Content	-1.107*	.390	.027	-2.12	-.09
Relational Experience Family	Low Process, Low Content	High Process, Low Content	-.723	.387	.247	-1.73	.28
		Low Process, High Content	-.307	.390	.860	-1.32	.71
		High Process, High Content	-.384	.383	.749	-1.38	.62
	High Process, Low Content	Low Process, Low Content	.723	.387	.247	-.28	1.73
		Low Process, High Content	.416	.383	.699	-.58	1.42
		High Process, High Content	-.800	.386	.169	-1.81	.21
	Low Process, High Content	Low Process, Low Content	.307	.390	.860	-.71	1.32
		High Process, Low Content	-.416	.383	.699	-1.42	.58
Relational Experience Alone	High Process, High Content	Low Process, Low Content	1.598*	.386	.000	.59	2.60

		High Process, Low Content	-.011	.379	1.000	-1.00	.98
		Low Process, High Content	1.033*	.382	.039	.04	2.03
		High Process, High Content	-1.598*	.386	.000	-2.60	-.59
	Low Process, Low Content	High Process, Low Content	-1.608*	.382	.000	-2.61	-.61
		Low Process, High Content	-.564	.386	.463	-1.57	.44
		High Process, High Content	.011	.379	1.000	-.98	1.00
	High Process, Low Content	Low Process, Low Content	1.608*	.382	.000	.61	2.61
		Low Process, High Content	1.044*	.379	.034	.06	2.03
		High Process, High Content	-1.033*	.382	.039	-2.03	-.04
	Low Process, High Content	Low Process, Low Content	.564	.386	.463	-.44	1.57
		High Process, Low Content	-1.044*	.379	.034	-2.03	-.06
		Low Process, Low Content	3.82069*	.90984	.000	1.4490	6.1923
	High Process, High Content	High Process, Low Content	.61935	.89479	.900	-1.7131	2.9518
		Low Process, High Content	3.00000*	.90210	.006	.6485	5.3515
		High Process, High Content	-3.82069*	.90984	.000	-6.1923	-1.4490
	Low Process, Low Content	High Process, Low Content	-3.20133*	.90260	.003	-5.5541	-.8486
		Low Process, High Content	-.82069	.90984	.804	-3.1923	1.5510
	Total Relational Experience	High Process, High Content	-.61935	.89479	.900	-2.9518	1.7131
		High Process, Low Content	3.20133*	.90260	.003	.8486	5.5541
		Low Process, High Content	2.38065*	.89479	.044	.0482	4.7131
		High Process, High Content	-3.00000*	.90210	.006	-5.3515	-.6485
	Low Process, High Content	Low Process, Low Content	.82069	.90984	.804	-1.5510	3.1923
		High Process, Low Content	-2.38065*	.89479	.044	-4.7131	-.0482
		Low Process, Low Content	.611	.353	.311	-.31	1.53
	High Process, High Content	High Process, Low Content	.170	.347	.961	-.73	1.07
		Low Process, High Content	.733	.350	.160	-.18	1.64
	Emotional Experience Feelings	High Process, High Content	-.611	.353	.311	-1.53	.31
		Low Process, Low Content	-.442	.350	.588	-1.35	.47
		Low Process, High Content	.122	.353	.986	-.80	1.04

	High Process, High Content	-.170	.347	.961	-1.07	.73
	High Process, Low Content	.442	.350	.588	-.47	1.35
	Low Process, High Content	.563	.347	.369	-.34	1.47
	High Process, High Content	-.733	.350	.160	-1.64	.18
	Low Process, High Content	-.122	.353	.986	-1.04	.80
	High Process, Low Content	-.563	.347	.369	-1.47	.34
	Low Process, Low Content	-.072	.372	.997	-1.04	.90
	High Process, High Content	.358	.366	.762	-.60	1.31
	Low Process, High Content	.267	.369	.888	-.70	1.23
	High Process, High Content	.072	.372	.997	-.90	1.04
	Low Process, Low Content	.430	.369	.649	-.53	1.39
Emotional Experience Emotions	Low Process, High Content	.339	.372	.799	-.63	1.31
	High Process, High Content	-.358	.366	.762	-1.31	.60
	High Process, Low Content	-.430	.369	.649	-1.39	.53
	Low Process, High Content	-.091	.366	.995	-1.05	.86
	High Process, High Content	-.267	.369	.888	-1.23	.70
	Low Process, High Content	-.339	.372	.799	-1.31	.63
	High Process, Low Content	.091	.366	.995	-.86	1.05
	Low Process, Low Content	.448	.409	.692	-.62	1.51
	High Process, High Content	.323	.402	.853	-.73	1.37
	Low Process, High Content	.733	.405	.274	-.32	1.79
	High Process, High Content	-.448	.409	.692	-1.51	.62
	Low Process, Low Content	-.126	.406	.990	-1.18	.93
Emotional Experience Engage	Low Process, High Content	.285	.409	.898	-.78	1.35
	High Process, High Content	-.323	.402	.853	-1.37	.73
	High Process, Low Content	.126	.406	.990	-.93	1.18
	Low Process, High Content	.411	.402	.737	-.64	1.46
	High Process, High Content	-.733	.405	.274	-1.79	.32
	Low Process, High Content	-.285	.409	.898	-1.35	.78

		High Process, Low Content	-.411	.402	.737	-1.46	.64
		Low Process, Low Content	.98736	.94777	.725	-1.4832	3.4579
	High Process, High Content	High Process, Low Content	.85054	.93210	.798	-1.5791	3.2802
		Low Process, High Content	1.73333	.93971	.258	-.7162	4.1828
		High Process, High Content	-.98736	.94777	.725	-3.4579	1.4832
	Low Process, Low Content	High Process, Low Content	-.13682	.94023	.999	-2.5877	2.3140
		Low Process, High Content	.74598	.94777	.860	-1.7245	3.2165
Total Emotional Experience		High Process, High Content	-.85054	.93210	.798	-3.2802	1.5791
	High Process, Low Content	Low Process, Low Content	.13682	.94023	.999	-2.3140	2.5877
		Low Process, High Content	.88280	.93210	.779	-1.5469	3.3125
		High Process, High Content	-1.73333	.93971	.258	-4.1828	.7162
	Low Process, High Content	Low Process, Low Content	-.74598	.94777	.860	-3.2165	1.7245
		High Process, Low Content	-.88280	.93210	.779	-3.3125	1.5469
		Low Process, Low Content	-.869	.360	.080	-1.81	.07
	High Process, High Content	High Process, Low Content	-.348	.354	.759	-1.27	.57
		Low Process, High Content	-.567	.357	.390	-1.50	.36
		High Process, High Content	.869	.360	.080	-.07	1.81
	Low Process, Low Content	High Process, Low Content	.521	.357	.466	-.41	1.45
		Low Process, High Content	.302	.360	.835	-.64	1.24
Cognitive Experience Thinking		High Process, High Content	.348	.354	.759	-.57	1.27
	High Process, Low Content	Low Process, Low Content	-.521	.357	.466	-1.45	.41
		Low Process, High Content	-.218	.354	.927	-1.14	.70
		High Process, High Content	.567	.357	.390	-.36	1.50
	Low Process, High Content	Low Process, Low Content	-.302	.360	.835	-1.24	.64
		High Process, Low Content	.218	.354	.927	-.70	1.14
		Low Process, Low Content	-.170	.351	.963	-1.09	.75
	High Process, High Content	High Process, Low Content	-.680	.346	.207	-1.58	.22
		Low Process, High Content	-.633	.348	.270	-1.54	.27
Cognitive Experience Problem Solving		Low Process, Low Content	.170	.351	.963	-.75	1.09

		High Process, Low Content	-.509	.349	.464	-1.42	.40
		Low Process, High Content	-.463	.351	.553	-1.38	.45
		High Process, High Content	.680	.346	.207	-.22	1.58
	High Process, Low Content	Low Process, Low Content	.509	.349	.464	-.40	1.42
		Low Process, High Content	.046	.346	.999	-.85	.95
		High Process, High Content	.633	.348	.270	-.27	1.54
	Low Process, High Content	Low Process, Low Content	.463	.351	.553	-.45	1.38
		High Process, Low Content	-.046	.346	.999	-.95	.85
		Low Process, Low Content	-.709	.360	.206	-1.65	.23
	High Process, High Content	High Process, Low Content	-.240	.354	.906	-1.16	.68
		Low Process, High Content	-.267	.357	.878	-1.20	.66
		High Process, High Content	.709	.360	.206	-.23	1.65
	Low Process, Low Content	High Process, Low Content	.469	.358	.557	-.46	1.40
		Low Process, High Content	.443	.360	.610	-.50	1.38
		High Process, High Content	.240	.354	.906	-.68	1.16
	High Process, Low Content	Low Process, Low Content	-.469	.358	.557	-1.40	.46
		Low Process, High Content	-.027	.354	1.000	-.95	.90
		High Process, High Content	.267	.357	.878	-.66	1.20
	Low Process, High Content	Low Process, Low Content	-.443	.360	.610	-1.38	.50
		High Process, Low Content	.027	.354	1.000	-.90	.95
		Low Process, Low Content	-1.74828	.82938	.157	-3.9102	.4136
	High Process, High Content	High Process, Low Content	-1.26774	.81566	.409	-3.3939	.8584
		Low Process, High Content	-1.46667	.82232	.286	-3.6102	.6768
		High Process, High Content	1.74828	.82938	.157	-.4136	3.9102
	Total Cognitive Experience	Low Process, Low Content	.48053	.82278	.937	-1.6642	2.6252
		Low Process, High Content	.28161	.82938	.986	-1.8803	2.4435
		High Process, High Content	1.26774	.81566	.409	-.8584	3.3939
	High Process, Low Content	Low Process, Low Content	-.48053	.82278	.937	-2.6252	1.6642
		Low Process, High Content	-.19892	.81566	.995	-2.3251	1.9272

		High Process, High Content	1.46667	.82232	.286	-.6768	3.6102
	Low Process, High Content	Low Process, Low Content	-.28161	.82938	.986	-2.4435	1.8803
		High Process, Low Content	.19892	.81566	.995	-1.9272	2.3251
		Low Process, Low Content	1.053*	.329	.009	.20	1.91
	High Process, High Content	High Process, Low Content	-.340	.323	.720	-1.18	.50
		Low Process, High Content	.967*	.326	.019	.12	1.82
		High Process, High Content	-1.053*	.329	.009	-1.91	-.20
	Low Process, Low Content	High Process, Low Content	-1.393*	.326	.000	-2.24	-.54
		Low Process, High Content	-.086	.329	.994	-.94	.77
Service Quality High		High Process, High Content	.340	.323	.720	-.50	1.18
	High Process, Low Content	Low Process, Low Content	1.393*	.326	.000	.54	2.24
		Low Process, High Content	1.306*	.323	.001	.46	2.15
		High Process, High Content	-.967*	.326	.019	-1.82	-.12
	Low Process, High Content	Low Process, Low Content	.086	.329	.994	-.77	.94
		High Process, Low Content	-1.306*	.323	.001	-2.15	-.46
		Low Process, Low Content	1.684*	.405	.000	.63	2.74
	High Process, High Content	High Process, Low Content	-.027	.398	1.000	-1.07	1.01
		Low Process, High Content	1.467*	.402	.002	.42	2.51
		High Process, High Content	-1.684*	.405	.000	-2.74	-.63
	Low Process, Low Content	High Process, Low Content	-1.711*	.402	.000	-2.76	-.66
		Low Process, High Content	-.217	.405	.950	-1.27	.84
Service Quality Excellent		High Process, High Content	.027	.398	1.000	-1.01	1.07
	High Process, Low Content	Low Process, Low Content	1.711*	.402	.000	.66	2.76
		Low Process, High Content	1.494*	.398	.002	.46	2.53
		High Process, High Content	-1.467*	.402	.002	-2.51	-.42
	Low Process, High Content	Low Process, Low Content	.217	.405	.950	-.84	1.27
		High Process, Low Content	-1.494*	.398	.002	-2.53	-.46
		Low Process, Low Content	1.999*	.367	.000	1.04	2.95
Service Quality Helpful	High Process, High Content	High Process, Low Content	.420	.361	.650	-.52	1.36

	Low Process, High Content	1.833*	.364	.000	.89	2.78
	High Process, High Content	-1.999*	.367	.000	-2.95	-1.04
Low Process, Low Content	High Process, Low Content	-1.578*	.364	.000	-2.53	-.63
	Low Process, High Content	-.166	.367	.969	-1.12	.79
	High Process, High Content	-.420	.361	.650	-1.36	.52
High Process, Low Content	Low Process, Low Content	1.578*	.364	.000	.63	2.53
	Low Process, High Content	1.413*	.361	.001	.47	2.35
	High Process, High Content	-1.833*	.364	.000	-2.78	-.89
Low Process, High Content	Low Process, Low Content	-.166	.367	.969	-.79	1.12
	High Process, Low Content	-1.413*	.361	.001	-2.35	-.47
	Low Process, Low Content	1.855*	.320	.000	1.02	2.69
High Process, High Content	High Process, Low Content	.232	.315	.882	-.59	1.05
	Low Process, High Content	1.167*	.317	.002	.34	1.99
	High Process, High Content	-1.855*	.320	.000	-2.69	-1.02
Low Process, Low Content	High Process, Low Content	-1.623*	.318	.000	-2.45	-.80
	Low Process, High Content	-.689	.320	.143	-1.52	.15
Service Quality Attitude	High Process, High Content	-.232	.315	.882	-1.05	.59
	Low Process, Low Content	1.623*	.318	.000	.80	2.45
	Low Process, High Content	.934*	.315	.019	.11	1.76
	High Process, High Content	-1.167*	.317	.002	-1.99	-.34
Low Process, High Content	Low Process, Low Content	.689	.320	.143	-.15	1.52
	High Process, Low Content	-.934*	.315	.019	-1.76	-.11
	Low Process, Low Content	6.59080*	1.26523	.000	3.2928	9.8888
High Process, High Content	High Process, Low Content	.28602	1.24430	.996	-2.9575	3.5295
	Low Process, High Content	5.43333*	1.25446	.000	2.1634	8.7033
Total Service Quality	High Process, High Content	-6.59080*	1.26523	.000	-9.8888	-3.2928
	Low Process, Low Content	-6.30478*	1.25516	.000	-9.5766	-3.0330
	Low Process, High Content	-1.15747	1.26523	.797	-4.4555	2.1405
High Process, Low Content	High Process, High Content	-.28602	1.24430	.996	-3.5295	2.9575

	Low Process, Low Content	6.30478*	1.25516	.000	3.0330	9.5766
	Low Process, High Content	5.14731*	1.24430	.000	1.9038	8.3908
	High Process, High Content	-5.43333*	1.25446	.000	-8.7033	-2.1634
Low Process, High Content	Low Process, Low Content	1.15747	1.26523	.797	-2.1405	4.4555
	High Process, Low Content	-5.14731*	1.24430	.000	-8.3908	-1.9038
	Low Process, Low Content	1.674*	.382	.000	.68	2.67
High Process, High Content	High Process, Low Content	.209	.375	.945	-.77	1.19
	Low Process, High Content	1.667*	.378	.000	.68	2.65
	High Process, High Content	-1.674*	.382	.000	-2.67	-.68
Low Process, Low Content	High Process, Low Content	-1.465*	.378	.001	-2.45	-.48
	Low Process, High Content	-.007	.382	1.000	-1.00	.99
Attitude Good	High Process, High Content	-.209	.375	.945	-1.19	.77
	High Process, Low Content	1.465*	.378	.001	.48	2.45
	Low Process, High Content	1.458*	.375	.001	.48	2.44
	High Process, High Content	-1.667*	.378	.000	-2.65	-.68
Low Process, High Content	Low Process, Low Content	.007	.382	1.000	-.99	1.00
	High Process, Low Content	-1.458*	.375	.001	-2.44	-.48
	Low Process, Low Content	1.577*	.376	.000	.60	2.56
High Process, High Content	High Process, Low Content	.009	.370	1.000	-.96	.97
	Low Process, High Content	1.267*	.373	.005	.29	2.24
	High Process, High Content	-1.577*	.376	.000	-2.56	-.60
Low Process, Low Content	High Process, Low Content	-1.568*	.373	.000	-2.54	-.60
	Low Process, High Content	-.310	.376	.842	-1.29	.67
Attitude Favourable	High Process, High Content	-.009	.370	1.000	-.97	.96
	High Process, Low Content	1.568*	.373	.000	.60	2.54
	Low Process, High Content	1.258*	.370	.005	.29	2.22
	High Process, High Content	-1.267*	.373	.005	-2.24	-.29
Low Process, High Content	Low Process, Low Content	.310	.376	.842	-.67	1.29
	High Process, Low Content	-1.258*	.370	.005	-2.22	-.29

		Low Process, Low Content	1.643*	.404	.000	.59	2.69
	High Process, High Content	High Process, Low Content	.012	.397	1.000	-1.02	1.05
		Low Process, High Content	1.400*	.400	.004	.36	2.44
		High Process, High Content	-1.643*	.404	.000	-2.69	-.59
	Low Process, Low Content	High Process, Low Content	-1.631*	.401	.000	-2.67	-.59
		Low Process, High Content	-.243	.404	.932	-1.29	.81
		High Process, High Content	-.012	.397	1.000	-1.05	1.02
	High Process, Low Content	Low Process, Low Content	1.631*	.401	.000	.59	2.67
		Low Process, High Content	1.388*	.397	.004	.35	2.42
		High Process, High Content	-1.400*	.400	.004	-2.44	-.36
	Low Process, High Content	Low Process, Low Content	.243	.404	.932	-.81	1.29
		High Process, Low Content	-1.388*	.397	.004	-2.42	-.35
		Low Process, Low Content	1.536*	.390	.001	.52	2.55
	High Process, High Content	High Process, Low Content	.176	.383	.968	-.82	1.18
		Low Process, High Content	1.467*	.386	.001	.46	2.47
		High Process, High Content	-1.536*	.390	.001	-2.55	-.52
	Low Process, Low Content	High Process, Low Content	-1.359*	.387	.003	-2.37	-.35
		Low Process, High Content	-.069	.390	.998	-1.08	.95
		High Process, High Content	-.176	.383	.968	-1.18	.82
	High Process, Low Content	Low Process, Low Content	1.359*	.387	.003	.35	2.37
		Low Process, High Content	1.290*	.383	.006	.29	2.29
		High Process, High Content	-1.467*	.386	.001	-2.47	-.46
	Low Process, High Content	Low Process, Low Content	.069	.390	.998	-.95	1.08
		High Process, Low Content	-1.290*	.383	.006	-2.29	-.29
		Low Process, Low Content	1.813*	.402	.000	.76	2.86
	High Process, High Content	High Process, Low Content	.175	.396	.971	-.86	1.21
		Low Process, High Content	1.533*	.399	.001	.49	2.57
	Low Process, Low Content	High Process, High Content	-1.813*	.402	.000	-2.86	-.76
		High Process, Low Content	-1.637*	.399	.000	-2.68	-.60

	Low Process, High Content	-0.279	.402	.899	-1.33	.77
	High Process, High Content	-.175	.396	.971	-1.21	.86
	High Process, Low Content	1.637*	.399	.000	.60	2.68
	Low Process, High Content	1.358*	.396	.005	.33	2.39
	High Process, High Content	-1.533*	.399	.001	-2.57	-.49
	Low Process, High Content	.279	.402	.899	-.77	1.33
	High Process, Low Content	-1.358*	.396	.005	-2.39	-.33
	Low Process, Low Content	8.24138*	1.81157	.000	3.5192	12.9635
	High Process, High Content	.58065	1.78161	.988	-4.0634	5.2247
	Low Process, High Content	7.33333*	1.79615	.000	2.6514	12.0153
	High Process, High Content	-8.24138*	1.81157	.000	-12.9635	-3.5192
	Low Process, Low Content	-7.66073*	1.79715	.000	-12.3453	-2.9762
	High Process, Low Content	-.90805	1.81157	.959	-5.6302	3.8141
Total Attitude	High Process, High Content	-.58065	1.78161	.988	-5.2247	4.0634
	High Process, Low Content	7.66073*	1.79715	.000	2.9762	12.3453
	Low Process, High Content	6.75269*	1.78161	.001	2.1086	11.3967
	High Process, High Content	-7.33333*	1.79615	.000	-12.0153	-2.6514
	Low Process, High Content	.90805	1.81157	.959	-3.8141	5.6302
	High Process, Low Content	-6.75269*	1.78161	.001	-11.3967	-2.1086
	Low Process, Low Content	1.948*	.364	.000	1.00	2.90
	High Process, High Content	.210	.358	.936	-.72	1.14
	Low Process, High Content	1.933*	.361	.000	.99	2.87
	High Process, High Content	-1.948*	.364	.000	-2.90	-1.00
	Low Process, Low Content	-1.739*	.361	.000	-2.68	-.80
Satisfaction Satisfactory	Low Process, High Content	-.015	.364	1.000	-.96	.93
	High Process, High Content	-.210	.358	.936	-1.14	.72
	High Process, Low Content	1.739*	.361	.000	.80	2.68
	Low Process, High Content	1.724*	.358	.000	.79	2.66
	Low Process, High Content	-1.933*	.361	.000	-2.87	-.99

		Low Process, Low Content	.015	.364	1.000	-.93	.96
		High Process, Low Content	-1.724*	.358	.000	-2.66	-.79
		Low Process, Low Content	1.185*	.377	.011	.20	2.17
	High Process, High Content	High Process, Low Content	-.205	.370	.945	-1.17	.76
		Low Process, High Content	.800	.373	.146	-.17	1.77
		High Process, High Content	-1.185*	.377	.011	-2.17	-.20
	Low Process, Low Content	High Process, Low Content	-1.390*	.374	.002	-2.36	-.42
		Low Process, High Content	-.385	.377	.737	-1.37	.60
Satisfaction Wise Choice		High Process, High Content	.205	.370	.945	-.76	1.17
	High Process, Low Content	Low Process, Low Content	1.390*	.374	.002	.42	2.36
		Low Process, High Content	1.005*	.370	.038	.04	1.97
		High Process, High Content	-.800	.373	.146	-1.77	.17
	Low Process, High Content	Low Process, Low Content	.385	.377	.737	-.60	1.37
		High Process, Low Content	-1.005*	.370	.038	-1.97	-.04
		Low Process, Low Content	1.160*	.410	.028	.09	2.23
	High Process, High Content	High Process, Low Content	.012	.403	1.000	-1.04	1.06
		Low Process, High Content	.333	.407	.845	-.73	1.39
		High Process, High Content	-1.160*	.410	.028	-2.23	-.09
	Low Process, Low Content	High Process, Low Content	-1.148*	.407	.028	-2.21	-.09
		Low Process, High Content	-.826	.410	.188	-1.90	.24
Satisfaction Channel Engage		High Process, High Content	-.012	.403	1.000	-1.06	1.04
	High Process, Low Content	Low Process, Low Content	1.148*	.407	.028	.09	2.21
		Low Process, High Content	.322	.403	.856	-.73	1.37
		High Process, High Content	-.333	.407	.845	-1.39	.73
	Low Process, High Content	Low Process, Low Content	.826	.410	.188	-.24	1.90
		High Process, Low Content	-.322	.403	.856	-1.37	.73
		Low Process, Low Content	4.29310*	.90707	.000	1.9287	6.6575
Total Sat minus same channel	High Process, High Content	High Process, Low Content	.01613	.89207	1.000	-2.3092	2.3415
		Low Process, High Content	3.06667*	.89935	.005	.7224	5.4110

		High Process, High Content	-4.29310*	.90707	.000	-6.6575	-1.9287
	Low Process, Low Content	High Process, Low Content	-4.27697*	.89985	.000	-6.6226	-1.9314
		Low Process, High Content	-1.22644	.90707	.532	-3.5909	1.1380
		High Process, High Content	-.01613	.89207	1.000	-2.3415	2.3092
	High Process, Low Content	Low Process, Low Content	4.27697*	.89985	.000	1.9314	6.6226
		Low Process, High Content	3.05054*	.89207	.005	.7252	5.3759
		High Process, High Content	-3.06667*	.89935	.005	-5.4110	-.7224
	Low Process, High Content	Low Process, Low Content	1.22644	.90707	.532	-1.1380	3.5909
		High Process, Low Content	-3.05054*	.89207	.005	-5.3759	-.7252
		Low Process, Low Content	-1.434*	.487	.020	-2.70	-.16
	High Process, High Content	High Process, Low Content	-.400	.479	.838	-1.65	.85
		Low Process, High Content	-.233	.483	.963	-1.49	1.03
		High Process, High Content	1.434*	.487	.020	.16	2.70
	Low Process, Low Content	High Process, Low Content	1.034	.484	.147	-.23	2.29
		Low Process, High Content	1.201	.487	.071	-.07	2.47
		High Process, High Content	.400	.479	.838	-.85	1.65
MC Expect Same Service	High Process, Low Content	Low Process, Low Content	-1.034	.484	.147	-2.29	.23
		Low Process, High Content	.167	.479	.985	-1.08	1.42
		High Process, High Content	.233	.483	.963	-1.03	1.49
	Low Process, High Content	Low Process, Low Content	-1.201	.487	.071	-2.47	.07
		High Process, Low Content	-.167	.479	.985	-1.42	1.08
		Low Process, Low Content	.060	.576	1.000	-1.44	1.56
	High Process, High Content	High Process, Low Content	.331	.566	.936	-1.14	1.81
		Low Process, High Content	-.033	.571	1.000	-1.52	1.45
		High Process, High Content	-.060	.576	1.000	-1.56	1.44
MC Importance	Low Process, Low Content	High Process, Low Content	.271	.571	.964	-1.22	1.76
		Low Process, High Content	-.093	.576	.998	-1.59	1.41
	High Process, Low Content	High Process, High Content	-.331	.566	.936	-1.81	1.14
		Low Process, Low Content	-.271	.571	.964	-1.76	1.22

		Low Process, High Content	-.365	.566	.917	-1.84	1.11
		High Process, High Content	.033	.571	1.000	-1.45	1.52
	Low Process, High Content	Low Process, Low Content	.093	.576	.998	-1.41	1.59
		High Process, Low Content	.365	.566	.917	-1.11	1.84
		Low Process, Low Content	4.22184*	.64641	.000	2.5369	5.9068
	High Process, High Content	High Process, Low Content	-.04624	.63572	1.000	-1.7034	1.6109
		Low Process, High Content	1.70000*	.64091	.044	.0294	3.3706
		High Process, High Content	-4.22184*	.64641	.000	-5.9068	-2.5369
	Low Process, Low Content	High Process, Low Content	-4.26808*	.64127	.000	-5.9397	-2.5965
		Low Process, High Content	-2.52184*	.64641	.001	-4.2068	-.8369
GlobalConsistency		High Process, High Content	.04624	.63572	1.000	-1.6109	1.7034
	High Process, Low Content	Low Process, Low Content	4.26808*	.64127	.000	2.5965	5.9397
		Low Process, High Content	1.74624*	.63572	.035	.0891	3.4034
		High Process, High Content	-1.70000*	.64091	.044	-3.3706	-.0294
	Low Process, High Content	Low Process, Low Content	2.52184*	.64641	.001	.8369	4.2068
		High Process, Low Content	-1.74624*	.63572	.035	-3.4034	-.0891

\*. The mean difference is significant at the 0.05 level.

HOMOGENOUS SUBSETS

Total Relational Experience

Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	2
Low Process, Low Content	29	10.3793	
Low Process, High Content	30	11.2000	
High Process, Low Content	31		13.5806
High Process, High Content	30		14.2000
Sig.		.800	.902

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Total Emotional Experience

Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05
		1
Low Process, High Content	30	13.6333
Low Process, Low Content	29	14.3793
High Process, Low Content	31	14.5161
High Process, High Content	30	15.3667
Sig.		.258

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Total Cognitive Experience  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	
High Process, High Content	30	11.7000	
High Process, Low Content	31	12.9677	
Low Process, High Content	30	13.1667	
Low Process, Low Content	29	13.4483	
Sig.		.151	

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Total Service Quality  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	2
Low Process, Low Content	29	16.2759	
Low Process, High Content	30	17.4333	
High Process, Low Content	31		22.5806
High Process, High Content	30		22.8667
Sig.		.793	.996

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Total Attitude  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	2
Low Process, Low Content	29	18.7586	
Low Process, High Content	30	19.6667	
High Process, Low Content	31		26.4194
High Process, High Content	30		27.0000
Sig.		.958	.988

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Total Sat minus same channel  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	2
Low Process, Low Content	29	11.2069	
Low Process, High Content	30	12.4333	
High Process, Low Content	31		15.4839
High Process, High Content	30		15.5000
Sig.		.525	1.000

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 29.983.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MC Expect Same Service  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05	
		1	2
High Process, High Content	30	2.60	
Low Process, High Content	30	2.83	2.83
High Process, Low Content	31	3.00	3.00
Low Process, Low Content	29		4.03
Sig.		.841	.068

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 29.983.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

MC Importance  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05
		1
High Process, Low Content	31	3.94
Low Process, Low Content	29	4.21
High Process, High Content	30	4.27
Low Process, High Content	30	4.30
Sig.		.919

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 29.983.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

GlobalConsistency  
Tukey HSD<sup>a,b</sup>

Experiment Group	N	Subset for alpha = 0.05		
		1	2	3
Low Process, Low Content	29	4.3448		
Low Process, High Content	30		6.8667	
High Process, High Content	30			8.5667
High Process, Low Content	31			8.6129
Sig.		1.000	1.000	1.000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample Size = 29.983.
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

APPENDIX J: INDIRECT MACRO OUTPUT

PERCEIVED SERVICE QUALITY

Preacher and Hayes (2008) SPSS Macro for Multiple Mediation  
Written by Andrew F. Hayes, The Ohio State University  
<http://www.afhayes.com/>

For details, see Preacher, K. J., & Hayes, A. F. (2008). Asymptotic and resampling strategies for assessing and comparing indirect effects in multiple mediator models. *Behavior Research Methods*, 40, 879-891.

\*\*\*\*\*

Dependent, Independent, and Proposed Mediator Variables:

DV = TServQua  
IV = Process\_  
MEDS = TRelatio

Sample size  
61

IV to Mediators (a paths)

	Coeff	se	t	p
TRelatio	-,3401	,1228	-2,7701	,0075

Direct Effects of Mediators on DV (b paths)

	Coeff	se	t	p
TRelatio	,9226	,1538	5,9991	,0000

Total Effect of IV on DV (c path)

	Coeff	se	t	p
Process_	-,7353	,1831	-4,0170	,0002

Direct Effect of IV on DV (c' path)

	Coeff	se	t	p
Process_	-,4216	,1542	-2,7342	,0083

Model Summary for DV Model

R-sq	Adj R-sq	F	df1	df2	p
,5154	,4987	30,8478	2,0000	58,0000	,0000

\*\*\*\*\*

NORMAL THEORY TESTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Effect	se	Z	p
TOTAL	-,3138	,1235	-2,5400	,0111
TRelatio	-,3138	,1235	-2,5400	,0111

\*\*\*\*\*

BOOTSTRAP RESULTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Data	Boot	Bias	SE
TOTAL	-,3138	-,3127	,0011	,1244
TRelatio	-,3138	-,3127	,0011	,1244

Bias Corrected Confidence Intervals

	Lower	Upper
TOTAL	-,5950	-,1008
TRelatio	-,5950	-,1008

\*\*\*\*\*

Level of Confidence for Confidence Intervals:

95

Number of Bootstrap Resamples:

5000

\*\*\*\*\* NOTES \*\*\*\*\*

Bootstrap confidence intervals are preferred to normal theory tests for inference about indirect effects. See Hayes, A. F. (2009). Beyond Baron and Kenny: Statistical mediation analysis in the new millennium. Communication Monographs, 76, 408-420, or Hayes, A. F. (2013). Introduction to mediation, moderation, and conditional process analysis: A regression-based approach. New York: The Guilford Press

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BRAND ATTITUDES

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Dependent, Independent, and Proposed Mediator Variables:

DV = TAttitud

IV = Process\_

MEDS = TRelatio

Sample size

61

IV to Mediators (a paths)

	Coeff	se	t	p
TRelatio	-,3401	,1228	-2,7701	,0075

Direct Effects of Mediators on DV (b paths)

	Coeff	se	t	p
TRelatio	1,2169	,2326	5,2321	,0000

Total Effect of IV on DV (c path)

	Coeff	se	t	p
Process_	-,9647	,2638	-3,6563	,0005

Direct Effect of IV on DV (c' path)

	Coeff	se	t	p
Process_	-,5508	,2332	-2,3624	,0215

Model Summary for DV Model

R-sq	Adj R-sq	F	df1	df2	p
,4461	,4270	23,3598	2,0000	58,0000	,0000

\*\*\*\*\*

NORMAL THEORY TESTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Effect	se	Z	p
TOTAL	-,4139	,1673	-2,4734	,0134
TRelatio	-,4139	,1673	-2,4734	,0134

\*\*\*\*\*

BOOTSTRAP RESULTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Data	Boot	Bias	SE
TOTAL	-,4139	-,4085	,0053	,1512
TRelatio	-,4139	-,4085	,0053	,1512

Bias Corrected Confidence Intervals

	Lower	Upper
TOTAL	-,7554	-,1468
TRelatio	-,7554	-,1468

\*\*\*\*\*

Level of Confidence for Confidence Intervals:

95

Number of Bootstrap Resamples:

5000

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SATISFACTION

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**Dependent, Independent, and Proposed Mediator Variables:**

DV = TSatisfa

IV = Process\_

MEDS = TRelatio

Sample size

61

IV to Mediators (a paths)

	Coeff	se	t	p
TRelatio	-,3401	,1228	-2,7701	,0075

Direct Effects of Mediators on DV (b paths)

	Coeff	se	t	p
TRelatio	,4993	,1211	4,1213	,0001

Total Effect of IV on DV (c path)

	Coeff	se	t	p
Process_	-,4358	,1288	-3,3837	,0013

Direct Effect of IV on DV (c' path)

	Coeff	se	t	p
Process_	-,2660	,1214	-2,1902	,0325

Model Summary for DV Model

	R-sq	Adj R-sq	F	df1	df2	p
	,3522	,3299	15,7680	2,0000	58,0000	,0000

\*\*\*\*\*

NORMAL THEORY TESTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Effect	se	Z	p
TOTAL	-,1698	,0730	-2,3246	,0201
TRelatio	-,1698	,0730	-2,3246	,0201

\*\*\*\*\*

BOOTSTRAP RESULTS FOR INDIRECT EFFECTS

Indirect Effects of IV on DV through Proposed Mediators (ab paths)

	Data	Boot	Bias	SE
TOTAL	-,1698	-,1656	,0042	,0715
TRelatio	-,1698	-,1656	,0042	,0715

Bias Corrected Confidence Intervals

	Lower	Upper
TOTAL	-,3481	-,0580
TRelatio	-,3481	-,0580

\*\*\*\*\*