國 立 交 通 大 學
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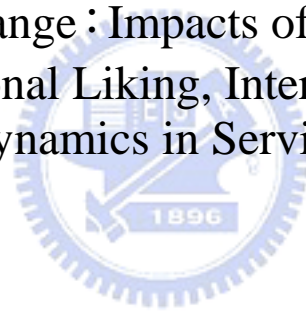## 碩 士 論 文

共有或交換：偏好交易型式對人際喜好、互動品質、以及服務接觸中互動的動態變化之影響

Communal or Exchange：Impacts of Desired Transaction Type on Interpersonal Liking, Interaction Quality, and Interaction Dynamics in Service Encounters

研 究 生：胡友維

指導教授：任維廉 博士
　　　　　涂榮庭 博士

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指導教授：任維廉　　　　　　Advisors：William Jen

　　　　　涂榮庭　　　　　　　　　　　　Rungting Tu

國立交通大學

運輸科技與管理學系

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摘 要

　　服務接觸過去一直是服務行銷研究領域中的重點之一，而之前的研究也已探討了許多影響服務接觸成敗的因素。然而，過去許多學者僅單從顧客角度或是服務人員的角度來瞭解員工服務或顧客行為對服務接觸影響，而忽略服務接觸中顧客與服務人員的互動本質以及雙方同時對彼此行為與心理反應所造成的影響。因此，本篇研究引用平衡理論並探討服務接觸中四個重要的概念來研究服務參與者的心理與行為互動變化，此四個概念即偏好交易型式(共有或交換)、人際喜好、互動品質、互動的動態變化 (互助合作、合作、競爭、對抗)。而本研究在正式施測之前先進行 40 份問卷調查作為前測，以確定本研究情境設計的操弄效果以及問卷問項的信度與效度。在正式施測的實驗一與實驗二中，我們各收集 120 份問卷來檢驗本研究的理論模型與假設。結果顯示本研究問卷情境有很好的操弄效果，而且問卷問項也有很好的信度與效度。此外，本研究的假設均獲得統計上顯著支持。實驗一的結果說明當顧客與服務人員的偏好交易型式一致時，顧客比較容易對員工產生人際上的喜好並且知覺到較好的互動品質。而實驗二說明當顧客處於不平衡狀態時（合作或是競爭）並且想要轉變成平衡狀態時（互助合作或是對抗），顧客比較傾向選擇改變與員工的關係，而非改變自己對偏好交易型式的看法與態度。本研究為服務行銷領域提供了理論與實務上的貢獻，並讓服務業者與顧客能夠更瞭解影響服務接觸成敗的原因。

關鍵字：平衡理論、服務接觸、交易型式、共有、交換、人際偏好、互動品質、
　　　　互動動態變化

Communal or Exchange：Impacts of Desired Transaction Type on Interpersonal Liking, Interaction Quality, and Interaction Dynamics in Service Encounters

Student: Yu Wei Hu   Advisor: William Jen
                                                                    Rungting Tu

Department of Transportation Technology and Management
National Chiao Tung University

Abstract

Service encounter has been a focus of service marketing research, and previous literature has explored and examined factors contributing successful service encounters. However, researchers has largely placed one-sided attention on either employees' performance or customers' behaviors, neglecting to address the interactive nature of service encounters and service participants' potential psychological responses. To fill up the void, the present research adapts balance theory and introduces four concepts to illustrate participants' psychological and behavioral interaction characteristics in a service encounter: desired transaction types (communal based or exchange-based), interpersonal liking, interaction quality, and interaction dynamics (Collaboration, Cooperation, Competition, and Confrontation). In this research, to carefully design the questionnaire, we recruited 40 participants to conduct a pretest. Then, another 240 participants were recruited for two scenario-based experiments to examine our hypotheses. Results show successful manipulations and suggest good reliabilities and validities of items for all constructs. Furthermore, all hypotheses of two studies were significantly supported. Study 1 shows that a match of desired transaction type would lead to higher level of personal liking that the customer has for the contact employee and good quality of interaction between the customer and the contact employee. Study 2 shows that when a customer who is in an imbalanced condition (cooperation or competition) and seeks a balanced interaction condition (collaboration or confrontation), He/she is more likely to change the relationship with the contact employee than to modify one's desired transaction type to side with another. Our investigation of this topic contributes to the marketing literature in numerous ways. Finally, the author also presents theoretical and practical implications and provides marketers and servers better understanding about factors leading to successful service encounters.

Key Words: balance theory, service encounter, transaction type, communal, exchange, interpersonal liking, interaction quality, interaction dynamics

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另外，我也要感謝一起畢業、而且具有深厚革命情感的佛諭、竹軒、維中、與薈明，不論在北京還是台灣，我們彼此在學業及生活上互相照顧與打氣，你們陪我度過了豐富又愉快的研究生涯，每當回顧這段充滿酸甜苦辣的打拼時光，我只能說認識你們真好。此外，我也要感謝老友翊倫、苡萩、冠佑、維真、璨維、偉翔、永慶、琬翎、偉義、欣宜、博彥、建元、晉霖、宜欣、仲安、弈成、孟正、詩珺、玲雯的祝福與鼓勵。同時也要謝謝景堯、思琪 (T1 戰將)、幼芝、羿菁、敏倫、禹瑄、愉雪、邵偉、嘉修、世名、威呈、韋志等學弟妹的關心與幫忙。

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最後，要感謝的人太多，篇幅有限無法一一致意，所以我想感謝所有我認識以及認識我的人，在我需要你們的時候都能給我適時的幫助，感恩的心！

胡 友 維 謹誌

Daniel Hu

中華民國九十八年七月于風城交大

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1. Introduction

While previous research has provided insights into factors contributing to successful service encounters, researchers placed one-sided attentions on either employees' performance or customers' behaviors (Bitner et al. 1990, 1994; Hartline and Ferrell 1996; Hurley 1998). Given the interactive nature of service encounters, the present study focuses on effects of a match/mismatch of transaction type desired on interactions between customers and service providers and service participants' potential psychological responses. Because both the customer and the contact employee often have their own preferences about good service delivery script and service styles, these preconceived desires not only influence relationships between them during service but also determine the valence of interaction quality evaluation and interaction dynamics. For example, in a service encounter, a contact employee diligently observing the needs of customers and constantly providing assistance may earn the appreciation of a customer seeking product recommendations; however, another customer who prefers to leisurely browse and make his/her own purchase decision may find such intense service interaction irritating and stressful.

Therefore, current research introduces three concepts to illustrate the service interaction characteristics of an encounter: desired transaction types (i.e., communal-based and exchange-based), interpersonal liking, and interaction quality. In addition, present research adapts Heider's (1958) balance theory to explain how a match/mismatch of desired transaction types influences interpersonal liking in customer-contact employee relationship and quality of interaction between a customer and a contact employee. Balance theory helps providing critical explanations in our

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study why customer seeks psychological and behavioral congruence to achieve balanced interactions, either by modifying one's transaction type desired to side with another or by changing the relationship between the customer and the contact employee.

Furthermore, acknowledging the dynamic nature of interactions between the two parties involved in a service encounter, we adapt balance theory and propose a interaction dynamics matrix to examine the effects of match/mismatch of desired transaction type and interpersonal liking on interaction dynamics, uncovering the four imbalanced and balanced interaction conditions which are shiftable to each other: (1) "Collaboration" in which both parties like each other and desire same transaction types (e.g., communal-communal and exchange-exchange), and actively put in efforts as partners to accomplish the service goal; (2) "Cooperation" in which two parties dislike each other but have same desired transaction type. Yet, one party is willing to passively follow along and interact accordingly to achieve satisfactory results; (3) "Competition" in which two parties like each other initially but have different desired transaction types (e.g., server communal-customer exchange, or server exchange-customer communal), tension interferes with service delivery, and the two parties actively compete to gain control over the other; and (4) "Confrontation" in which two parties have different desired transaction types and dislike each other initially, disagreement surfaces, and the interaction becomes heated and disrupts service—a worst-case condition.

Finally, our investigation of this topic contributes to the marketing literature in numerous ways. In study 1, four scenario-based surveys conducted provide richer insight into how the match/mismatch could significantly influence interpersonal liking

and interaction quality in service encounters. Furthermore, in study 2, we conduct four scenario-based surveys to investigate service interaction dynamics and to look into possible ways of changing imbalanced state into balanced state, focusing on customer choice of psychological and behavioral changes in a service encounter. Finally, possible limitations and directions for future research will be discussed.

2. Literature Review

2.1 Service Encounter

Service encounter, defined as face-to-face, dyadic interactions between a customer and a contact employee in a service setting (Hurley 1998; Solomon 1985), plays an important role in service deliver process because it can influence customers' and contact employees' perceptions of the service (Bendapudi and Leone 2003; Bitner et al. 1990; Burroughs and Mick 2004; Hartline and Ferrell 1996; Homburg et al. 2005; Jayawardhena et al. 2007; Kelly et al. 1990; Schau et al. 2007; Svensson 2006; Taylor 1994; Wuyts and Geyskens 2005). Previous studies on service encounter have been based on the service receivers' perspective. Parasuraman et al. (1988) develop the well-known SERVQUAL instrument which contains five dimensions of service quality in assessing the customer's judgment of service quality. Bitner et al. (1990) identifies categories of events and behaviors that highlight critical service encounters form the customer's point of view. Dabholkar et al. (1996) identified five dimensions in the retail industry.

Given the nature that contact employees are a critical source of information about customers, however, some studies in the field of service encounter ignores the service providers' perspective, and there have been relatively few research that has attempted to explore the concept of the service encounter beyond the service receivers' perspective. To fill up the void, Bitner et al. (1994) used critical incident technique (CIT) to explore the sources of satisfaction and dissatisfaction in service encounters from the contact employee's point of view. They provided empirical

evidence that unsatisfactory service encounters may be due to inappropriate customer behaviors. Hence, jaycustomers, customers who misconsume in a manner similar to jaywalkers, can be the source of their own dissatisfaction through inappropriate behavior or being unreseasonably demanding.

Furthermore, some researchers suggests that because the interactive traits involved in service encounters are crucial for the outcome of service, research on service encounters should take into account the perspectives of both customers and service providers involved in human interaction and thus a bidirectional understanding of human interactions in the service setting will be achieved (Czepiel 1990; Raajpoot 2004; Solomon et al. 1985; Kelley et al. 1990). Therefore, Role and Script Theory (Solomon et al. 1985; Mills and Morris 1986) has been advanced and used to understand interactions between customers and contact employees in service encounters. According to Role and Script Theory, current research assumes that customers and contact employees in the service encounter have their own role expectations and service scripts. As described by Solomon et al. (1985), a role is the behavior associated with a socially defined position; the role expectations are the standards for role behavior, and script refers to sequences of role behaviors (Solomon et al. 1985).

Therefore, in many routine service encounters, particularly for experienced customers and contact employees, the roles are more likely to be well defined and both the customers and contact employs understand what to expect from each other (Bitner et al. 1994). However, many service encounters are not repeated frequently throughout a person's life, resulting in weak, blurred, and unfamiliar scripts. Hence, differences in perspective may arise when roles of a customer or a contact employee

are less defined, a customer or a contact employee is unfamiliar with expected behaviors, or interferences require the use of complex or less routine subscript. When there is a mismatch of interaction expectations and consequently incongruently behaviors between the two parties, service encounters would not be as smooth and satisfactory as when the expectations are similar and complementary.

2.1.1 Interpersonal Liking in Service Encounters

The concept of interpersonal liking, from the social psychology literature, has been described as the attitudes we have toward another person (Hawke and Heffernan 2006; Nicholson et al. 2001). Some researchers define liking as an orientation toward or away from a person that may be described as having valence (positive, neutral, or negative). The orientation consists of cognitive structures of beliefs and knowledge about the person, affects felt and expressed toward him or her, and behavior tendencies to approach or avoid that person (Hendrick and Hendrick 1983). Furthermore, Nicholson et al. (2001) described interpersonal liking as the emotional bond developed between individuals. That is, "the global affective attachment" an individual has for another individual. This emotional connection can be viewed as fondness or affection. Interpersonal liking has been shown to establish a personal attachment between individuals, therefore reinforcing bonds and acting as a potential driving force for the relationship.

However, interpersonal liking has received relatively scant attention in service encounter literature. More recently, Nicholson et al. (2001) indicate that liking was measured as the consumer's general level of liking for the service provider. Furthermore, Hawke and Heffernan (2006) suggest that liking in a bank lender-business customer context can be defined as an ability to get on or be comfortable with the other party in a bank lender-business customer relationship; based on a positive attitude each person has for the other and the recognition of the existence of an affirmative emotional connection.

Interpersonal liking between the customer and the contact employee is based on first impressions and a serious of service encounters (Hawke and Heffernan 2006; Nicholson et al. 2001). A first impression may stimulate the perceiver to try to learn more about the person, influence his/her search for new information, and affect his interpretation of such information. Furthermore, first impressions are influenced not only by the other's physical appearance, but also by other's behaviors and responses. Some researchers further suggest that similarities of the behaviors or responses between individuals are affectively reinforcing because another's similar responses support the perceiver's sense of esteem or comfort (Nicholson et al. 2001). Therefore, interpersonal liking can be influential in motivating commercial relationship development and maintenance, positively influencing interaction success.

2.1.2 Interaction Quality in Service Encounters

Principally, interaction quality is the dimension of quality originating in interaction between the customer and service personnel (Brady and Cronin 2001). Chandon et al. (1996) point out that the concept of interaction quality should include not only the traditional subdimensions of service quality such as effectiveness, materiality, and accessibility, but also the subdimensions of interactivity, which encompasses the service relationships at work during the encounter, and rituality, which includes all the ceremonial and contextual aspects that shape the "climate" of the interaction of the service encounter. In addition, Brady and Cronin (2001)'s work indicates that perceptions of service quality are determined by outcome quality, interaction quality, and physical environment quality. Furthermore, three distinct factors, attitude, behaviors, and/or expertise of the service provider, constitute customer perceptions of interaction quality. Furthermore, Some researchers also state that service encounters are human interactions (Solomon et al. 1985) and that the both sides (customer and contact employee) involved in the service interface will influence the perceived interaction quality (Monga and Zhu 2005). For example, when there is a mismatch of interaction expectations and consequent behaviors between the customer and contact employee, interaction quality would not be as good as when the expectations are similar and complementary. Moreover, since service have a lot of distinct features, including the following: service are intangible and heterogeneous; their production, distribution, and consumption are simultaneous processes; they are fundamentally activities or delivery processes. Therefore, these features reflect and highlight the essentially interactive nature of service encounters, making evaluation of interaction quality one of the most important parts of perceptions of service encounters.

2.2 Commercial Transaction Type

In current research, we introduce the concept of transaction type by borrowing from the concept of communal and exchange relationships. Previous research stream on communal and exchange relationships has been developed originally by researchers Clark and Mills (Clark and Mills 1979, 1993; Lemay and Clark 2008; Williamson and Clark 1992). Furthermore, Aggarwal (2004) used Clark and Mills's (1979) distinction between communal and exchange relationships to suggests that consumers frequently think about brands as entities associated with a set of human characteristics and that consumers can also have a communal/exchange relationship with a brand or company. The distinction between communal and exchange relationship is based on the rules or norms that govern the giving and receiving of benefits (Clark and Mills 1979, 1993).
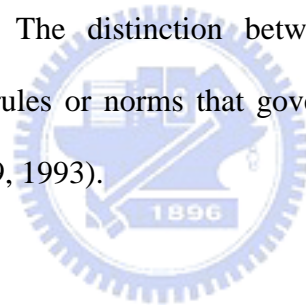
In communal relationship, members of a communal relationship assume that each is concerned about the welfare of the other. They have a positive attitude toward benefiting the other when a need for the benefit exists (Clark and Mills 1993; Lemay and Clark 2008; Lemay et al. 2007; Price and Arnould 1999). For example, friendships, romantic relationships, and family relationships are relatively more communal in nature. Furthermore, Clark and Mills (1993) suggest that communal relationship can be either mutual or one-sided. In one-sided communal relationship, such as the relationship between a parent and an infant, individual gives benefits to another, he or she does not anticipate payback form the other. On the other hand, an essential feature of mutual communal relationships is that one's partner cares about one's welfare and will attend and respond to one's desires, needs, and goal strivings.

On the other hand, an exchange relationship suggests that benefits are given with the expectation of receiving a comparable benefit in return or as prompt repayment for a benefit received previously. In such a relationship, until the benefit is repaid, individuals may experience a sense of inequity and distress. For example, people in business setting or strangers meeting for the first time are relatively more involved in exchange relationships. Clark and Mills (1993, 1994) also indicate that exchange-oriented people would prefer return requests made immediately afterward rather than those that are delayed in time. Furthermore, unlike communal relationship that is more likely to be preferred with an attractive people, an exchange relationship is more likely to be preferred with an unattractive other, and thus a benefit from such a person after he or she has been aided should lead to greater attraction (Clark and Mills 1993; Lemay and Clark 2008; Lemay et al. 2007).

For the application of the concept of communal and exchange relationships, current research suggests that commercial transaction types that individual likes in service encounter could vary along a continuum from "exchange" to "communal". Hence, in the present theorizing, we specify a distinction between two ends of transaction type in service encounter. The first one is "commercial communal transaction" (hereafter CCT) which refers to a service encounter is liable to be more similar to a meeting between friends than merely economic transactions. During commercial communal transaction, individuals are more likely to view the other one in the service encounter dyad as a friend. For example, in a service encounter, a contact employee who desires commercial communal transaction is more willing to care about the wellbeing of the customer and to spend time and effort to share the true feeling. On the other hand, the second type of commercial transaction is labeled "commercial exchange transaction" (hereafter CET) which refers to economic

exchange because in this kind of service encounter the benefits that customers or contact employees give and receive do involve only money or products/services. For example, in a service encounter, a contact employee who desires commercial exchange transaction does not think of the customer as a friend, furthermore, he or she does not like or expect any further interpersonal involvement in the service.

2.3 Balance Theory

Balance Theory was initially developed by Heider (1958). The tenets of balance theory also have been widely applied and verified in a variety of field of research, such as interpersonal attractions and relationships (Aderman 1969; Rodrigues 1967; Sussmann and Davis 1975), service quality (Carson et al. 1997), consumer buying decision and behavior (Woodside and Chebat 2001), cause-related marketing (Basil and Herr 2006).

Heider (1958) proposes a basic social system model that is a triad of a focal person (hereafter P), and other person (hereafter O), and some third object (hereafter X) about which they both have opinions. This third entity could be anything such as an idea, a group, a person, a country, a product, or even a transaction of service (see Figure 1).
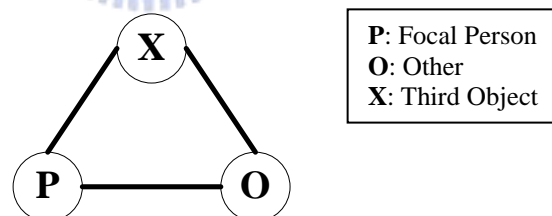
Figure 1 Heider's Basic Model

In Heider's basic model, each line represents a relationship, and those relationships can be either positive or negative. Heider uses a positive sign (+) to indicate a positive sentiment relation (likes, is in favor of, praises, etc.) and a negative sign (−) for a negative sentiment relation (dislikes, in against, criticizes, etc.) among three parties of a given interpersonal relation of the P-O-X type. Hence, there could be eight configurations that can exist among the focal person, the other person, and the third object based on the sign (+ or −) of these relationships. Furthermore, Heider

(1958) suggests that four of them are stable or "balanced" (see Figure 2) and other

four are unstable or "imbalanced" (see Figure 3). More specifically, as illustrated by

Heider, a triad is balanced when all three of the relations are positive or when two of

the relations are negative and one is positive. In other words, a balanced triad when

the resultant sign of the algebraic multiplication of the three signs of a given triads is

positive. For example, the situation is balanced when P and O have the same attitude

toward X where P likes O. On the other hand, a triad is imbalanced when all three of

the relations are negative or when two of the relations are positive and one is negative.

Namely, an imbalanced triad when the resultant sign of the algebraic multiplication of

the three signs of a given triads is negative. For instance, the situation is imbalanced

when P and O disagree regarding X where P likes O. Moreover, imbalanced patterns

are fraught with tensions that made them unstable, particularly if the relationships are

strong. Thus, if people feel themselves are out of balance, then they are motivated to

restore a position of balance. There are three possible ways of changing imbalanced

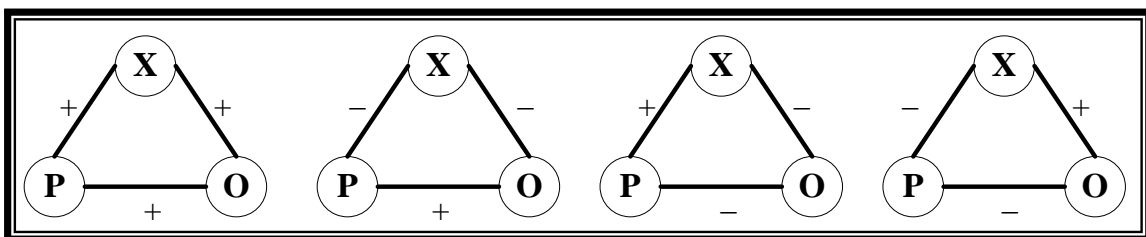state into balanced state: changing the P-O relation, the P-X relation, or the O-X

relation.

Figure 2 Four Balanced Patterns
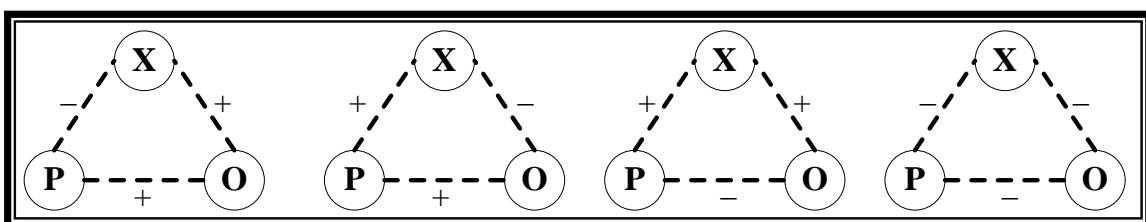
Figure 3 Four Imbalanced Patterns

2.3.1 Application of Balance Theory to Service Encounter Quality

The Three Parties in a Service Encounter Triad

Within the context of the current research, a *customer* is the purchaser and recipient of a service. In a service encounter, quality is partially defined by customer. Service quality perceptions stem from not only how effectively the service is delivered as compared to how effectively the customer expected the service to be delivered, but also whether the desired transaction type is fulfilled or not. Therefore, service quality, as perceived by customer, can be defined as the extent of the discrepancy between customers' expectations or desires and their perceptions. If there is under fulfillment of customer expectation in the service performance, poor service encounter quality could be perceived by customers dissatisfied.

A *customer-contact employee* is the individual who provides services to the customer. The service delivery process is relatively interactive, requiring inputs from both customers and contact employees. Previous research suggests that there are some components of the service encounter for which customer holds the contact employee responsible. For example, customers may expect contact employees to be reliable, responsible, competent, courteous, credible, and attentive. Customers probably further hope that contact employees can exhibit proper demeanor, communicate effectively, and inspire confidence. However, more recently, research suggests that in a service encounter, quality is also partially defined by contact employee. Service quality perceptions stem from not only how customers behave as compared to how the contact employee expect, but also whether the desired transaction type is fulfilled or

not. Therefore, service encounter quality, as perceived by contact employee, can be defined as the extent of the discrepancy between contact employee' expectations or desires and their perceptions. If there is under fulfillment of contact employee expectation in the service delivery process, poor service quality could be perceived by contact employees who are dissatisfied.

Current research suggests that commercial *transaction type*s that individual likes in service encounter could vary along a continuum from "exchange" to "communal". Hence, we specify a distinction between two ends of transaction type in service encounter and assumer that either a customer or a contact employee would prefer one transaction type to the other during the service encounter. One of the transaction types is "commercial communal transaction" which refers to a service encounter is liable to be more similar to a meeting between friends than merely economic transactions. During commercial communal transaction, individual are more likely to view the other one in the service encounter dyad as a friend. The other type of commercial transaction is labeled "commercial exchange transaction" which refers to economic exchange because in this kind of service encounter the benefits that customers or contact employees give and receive do involve only money or products/services. Furthermore, customers or employees do not like or expect any further personal contacts beyond the transaction in the service.

C-E-T Relationships in the Service Encounter Context

The relationships among the customer and the contact employee and their attitudes toward the certain transaction type in the service encounter can be explained through the application of balance theory. In present research, we examine a service encounter triad consisting of two people, customer (hereafter C) and contact employee (hereafter E), and a transaction type (hereafter T) about which they both have opinions (see Figure 4).
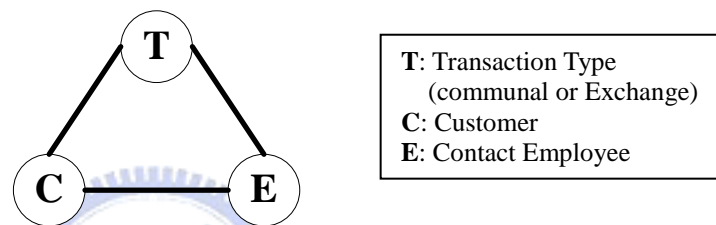
Figure 4 Service Encounter Triad

Furthermore, C-E bond denotes the interpersonal liking between customer and contact employee. We uses a positive sign (+) to indicate that the customer like the contact employee and a negative sign (−) for disliking for the contact employee. Second, C-T bond denotes the customer's attitude toward the certain transaction type. We uses a positive sign (+) to indicate a customer's preference and expectation of occurrence of commercial communal transaction and a negative sign (−) for a customer's preference and expectation of occurrence of commercial exchange transaction. Third, E-T bond denotes the contact employee's attitude toward the certain transaction type. We uses a positive sign (+) to indicate a contact employee's preference and expectation of occurrence of commercial communal transaction and a negative sign (−) for a contact employee's preference and expectation of occurrence of commercial exchange transaction.

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According to the balance theory, there could be eight configurations that can exist among the customer, the contact employee, and transaction type based on the sign (+ or −) of these relationships. Furthermore, current research proposes that four of them are balanced (see Figure 5) because in these patterns all three of the relations are positive or when two of the relations are negative and one is positive. Other four patterns are imbalanced (see Figure 6) because in these patterns all three of the relations are negative or when two of the relations are positive and one is negative.
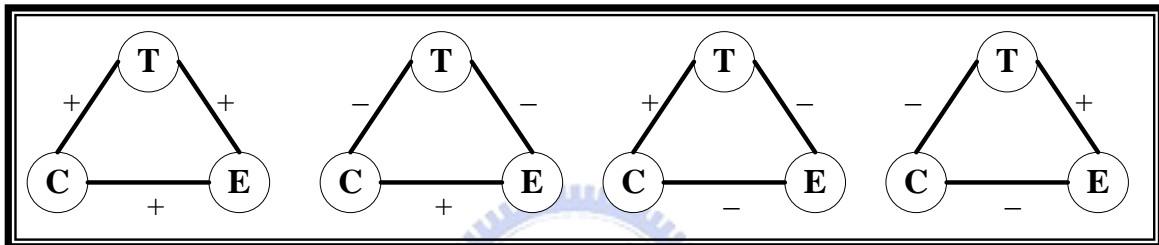
Figure 5 Four Balanced Patterns
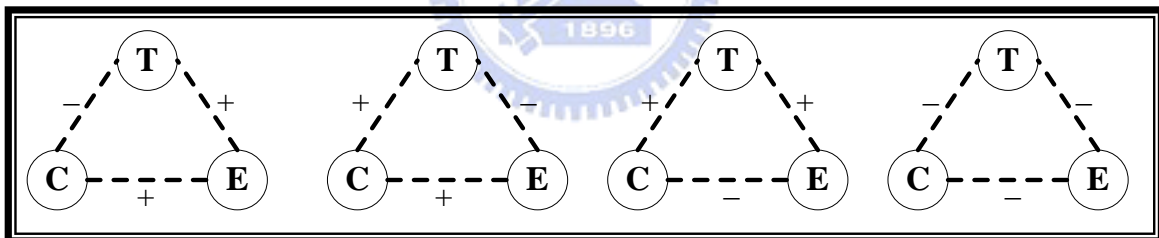
Figure 6 Four Imbalanced Patterns

Moreover, imbalanced patterns are fraught with tensions that made them unstable. Therefore, if the customer or the contact employee feels themselves are out of balance, then they are motivated to restore a position of balance. There are three possible ways of changing imbalanced state into balanced state: changing the C-E relation, the C-T relation, or the E-T relation.

3. Conceptual Model and Hypotheses

3.1 Study 1

3.1.1 Static Model

Previous academic research suggests that service encounter is a transaction in which customers and contact employees solicit cooperation by engaging in tacit bargaining processes, and such transaction will only continue if there is mutual expectation and benefit for both parties involved (Coye 2004; Mills 1990). Furthermore, both the customer and the contact employee in the service encounter have their own preconceived expectations about the how the service will proceed as their own desirability (Bitner et al. 1990; Solomon et al. 1985), and these expectations are about future events which, when compared with the perceived actual service delivered or with what other one involved want, are presumed to impact interactive relationship quality of each other the service encounter. Therefore, the purpose of this research is to propose a model that outlines the impacts of match/mismatch of the transaction type that the customers and the contact employee desire on personal liking and interaction quality at the point of service delivery process. The hypotheses are proposed in the next section.

3.1.2 Hypotheses

Previous research suggests that interpersonal liking between the customer and the contact employee is based on similarities of the behaviors or responses between individuals (Nicholson et al. 2001). Furthermore, according to balance theory, a balance pattern in which the C-E bond is positive exists only under the situation where both the C-T bond and the E-T bond are positive or negative (see Figure 5); otherwise the pattern would not be balanced (see Figure 6). Namely, only when the customer and contact employee have the same attitudes, positive or negative, toward the certain transaction type, there would be a stable state of C-E-T triad in which a positive personal liking and interaction quality between the customer and the contact employee exists (see Figure 7).
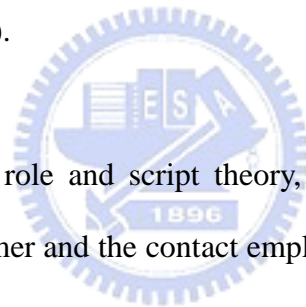
Therefore, according to role and script theory, we hypothesize that, for most service encounter, both customer and the contact employee play participatory role and often have their own preference about transaction type. When the customer wants a CET, he/she may view the transaction as merely economic transactions and require minimal interpersonal involvement. In this case, if the contact employee also desires a CET and regards the transaction as merely economic transactions, which require minimal interpersonal involvement, a match and similarity of the transaction type desired is more likely to lead to higher level of interpersonal liking in the customer-employee relationship. In another case, when the customer desires a CCT type, he/she may regard the transaction as mutually contributing experience between friends. Hence, if the contact employee also desires a CCT and regards the transaction as mutually contributing experience between friends, a match and similarity of the transaction type desired is more likely to lead to higher level of interpersonal liking in

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the customer-employee relationship.

H1: *The customer is more likely to have a personal liking for the contact*
employee when there is a match of transaction type desired between them
than when there is a mismatch of transaction type desired between them.

H1a: *If the customer desires a commercial communal transaction, the*
customer is more likely to like the contact employee who desires a
commercial communal transaction than to like contact employee who
desires a commercial exchange transaction.

H1b: *If the customer desires a commercial exchange transaction, the*
customer is more likely to like the contact employee who desires a
commercial exchange transaction than to like contact employee who
desires a commercial communal transaction.

Kelley et al. (1990) define motivational effort as the amount of effort the customer/service employee exerts during the service encounter process, and motivational direction as the appropriateness of the behaviors of the customer/server. If there is a match between transaction types desired between both parties, the customer and the contact employee will make great efforts to conduct those appropriate activities to facilitate the service delivery in service encounters. Furthermore, Aggarwal (2004) also suggests that a match of norms will positively influence both parties' attitudes and behaviors of the interaction. In other words, the less difference between customer expectations of desired transaction type and perceptions of transaction type that server performed, the better perceptions of

interaction quality that customers have.

Therefore, we hypothesize that, for most service encounter, both customer and the contact employee play participatory role and often have their own preference about transaction type. When the customer wants a CET, he/she may view the transaction as merely economic transactions and require minimal interpersonal involvement. In this case, if the contact employee also desires a CET and regards the transaction as merely economic transactions, which require minimal interpersonal involvement, match and similarity of the transaction type desired is more likely to lead to higher level of interaction quality in service encounters. In another case, when the customer desires a CCT type, he/she may regard the transaction as mutually contributing experience between friends. Hence, if the contact employee also desires a CCT type and regards the transaction as mutually contributing experience between friends, a match and similarity of the transaction type desired is more likely to lead to higher level of interaction quality in service encounter.

H2: *The customer is more likely to have better perceptions of interaction quality when there is a match of transaction type desired between the customer and the contact employee than when there is a mismatch of transaction type desired between them.*

H2a: *If the customer desires a commercial communal transaction, interaction quality between the customer and the contact employee is more likely to be better when the contact employee desires a commercial communal transaction than when the contact employee desires a commercial exchange transaction.*

H2b: *If the customer desires a commercial exchange transaction, interaction quality between the customer and the contact employee is more likely to be better when the contact employee desires a commercial exchange transaction than when the contact employee desires a commercial communal transaction.*
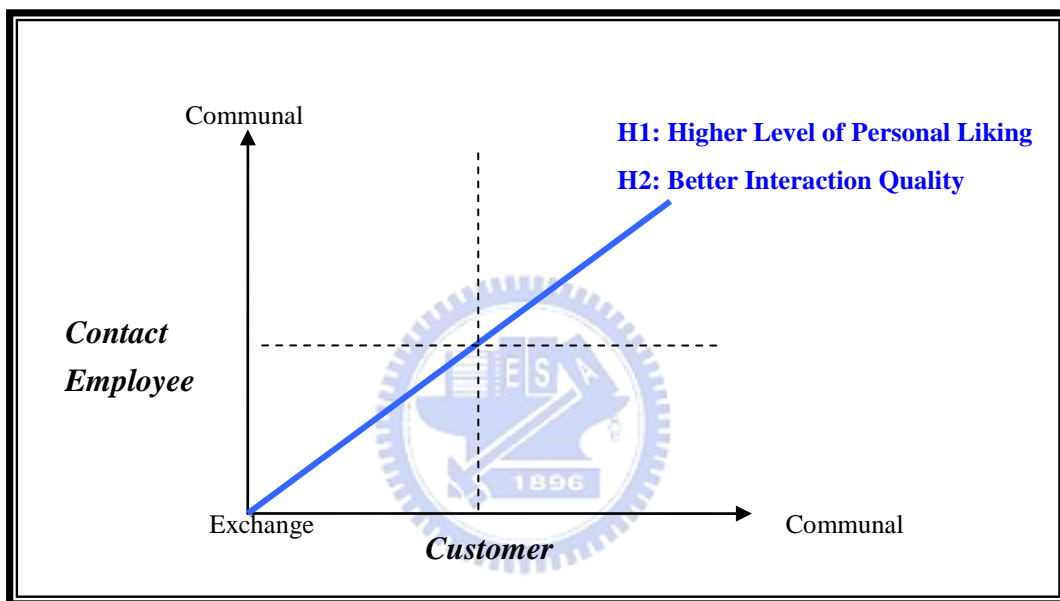
Figure 7 Conceptual Model

3.2 Study 2

3.2.1 Dynamic Model

In present theorizing, there are four balanced states (see Figure 5) and four states are imbalanced (see Figure 6). According to balance theory, imbalanced states are fraught with tensions that made them unstable, particularly if the relationships are strong. Therefore, in service encounter context, if a customer or a contact employee feels himself/herself out of balance (in one of the imbalanced state), then he/she is more motivated to restore a position of balance (in one of the balanced state). That is, each imbalanced state could turn out to be one of balanced states (see Figure 8, 9, 10,11).

Furthermore, there are three possible ways of changing imbalanced state into balanced state: changing (1) the customer's attitude toward the transaction type (C-T bond), (2) the contact employee's attitude toward the transaction type (E-T bond), or (3) the interpersonal liking in customer-contact employee relationship (C-E bond). In order to more clearly and deeply discuss how a imbalanced state shift to a balanced, current research assumes there is one of three possible ways of changing imbalanced state into balanced state at a time. Furthermore, the purpose of study 2 is to investigate customer's choice of possible ways of changing unbalanced state into balanced state, so contact employee's conditions are given. In other words, for the customer, there are two possible ways to go: (1) changing his/her own attitude toward the transaction type (C-T bond) or (2) changing the level of personal liking that the customer has for the contact employee (C-E bond).
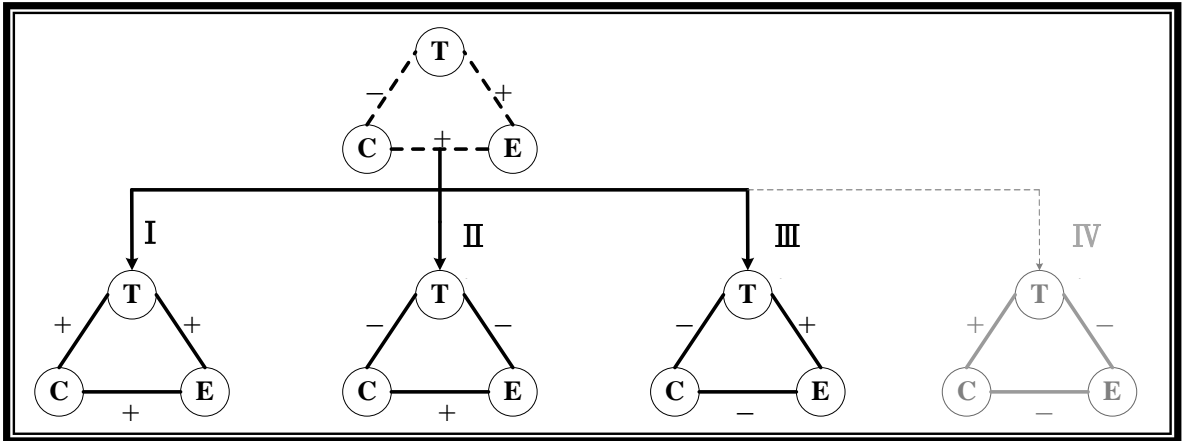
Figure 8 Shift of The Imbalanced State 1 to a Balanced State
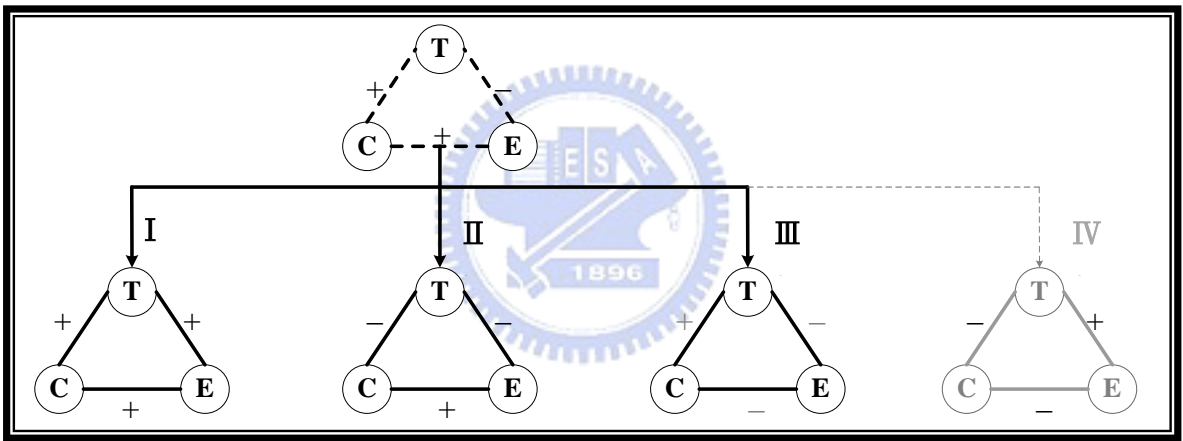
Figure 9 Shift of The Imbalanced State 2 to a Balanced State
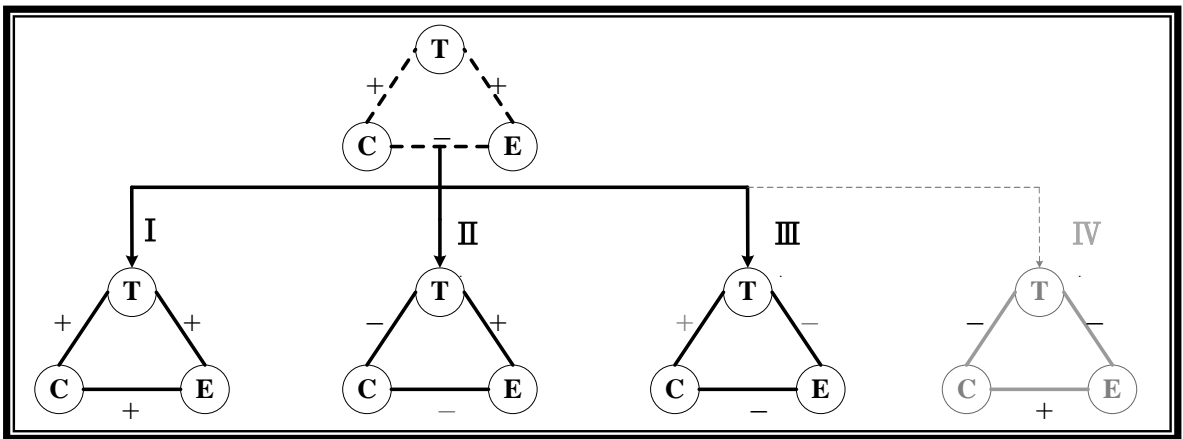
Figure 10 Shift of The Imbalanced State 3 to a Balanced State
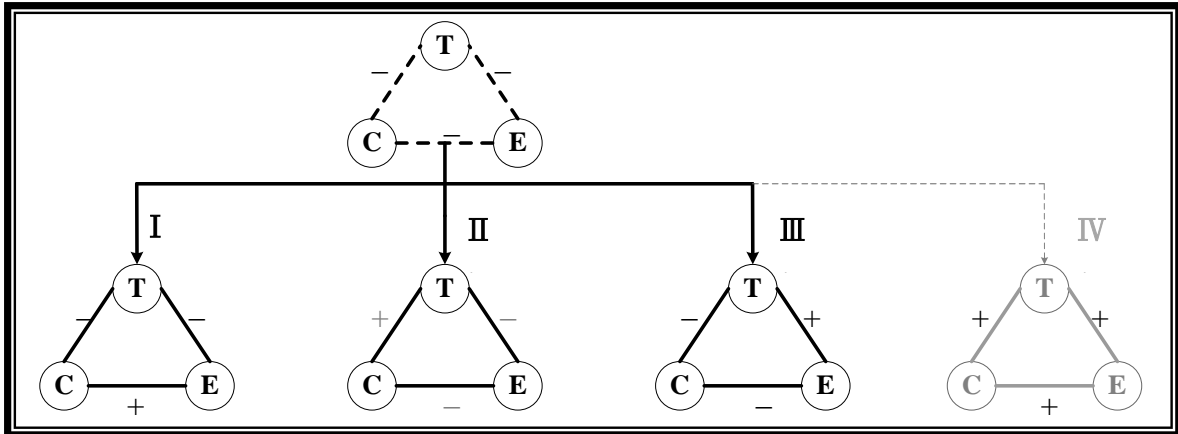
Figure 11 Shift of The Imbalanced State 4 to a Balanced State

Furthermore, in order to further investigate how interactions between change in service encounters, current research proposes a customer-contact employee interaction matrix which contains four quadrants based on mis/match of the transaction type desired (vertical axle) and balance/imbalance condition (horizontal axle) (see Figure 12).
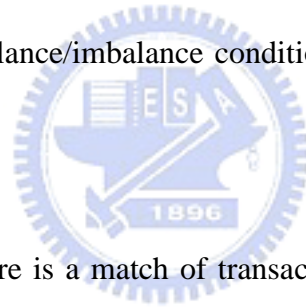
In the first quadrant, there is a match of transaction type that the customer and the contact employee desire, and service encounter triad is balanced because of interpersonal liking exists initially in their relationship. In this case, both the customer and the contact employee like each other initially, they hold the same attitudes about the transaction type desired and are willing to make motivational efforts to conduct those appropriate activities to facilitate the service delivery in service encounters. Ims and Jakobsen (2006) suggest that values and goals are more alike, more collaboration is possible, and greater harmony and partnership exist at some level, leading to a win-win situation. Hence, the customer and the contact employee may make greatest motivational efforts to conduct those appropriate activities with right motivational direction to facilitate the service delivery in service encounters (Kelley's 1990). Therefore, we specify that, in this case, the customer and the contact employee are

more likely to adopt "***Collaboration***," which refers to a relatively stable interaction condition.

In the second quadrant, there is also a match of transaction type desired, but service encounter triad is imbalanced because of interpersonal disliking exists initially in their relationship. In this case, even though the customer and the contact employee do not have personal likings for each other initially, they still hold the same attitude about the transaction type desired and are willing to make motivational efforts to conduct those appropriate activities to facilitate the service delivery in service encounters. O'Donnell et al. (1993) suggest that when both parties hold similar beliefs and attitudes, more cooperation is possible though they do not like each other. Schmitt (1984) also suggest that cooperation typically leads to better performance. Therefore, present research specifies that, in this case, the customer and the contact employee are more likely to adopt "***Cooperation***", which refers to a relatively unstable, positive interface, where both parties have the intention to smooth the interaction, but initial relationship between them is somewhat negative initially.

In the third quadrant, there is a mismatch of transaction type desired, and service encounter triad is imbalanced because interpersonal liking exists in customer-contact employee relationship. In this case, even though the customer and the contact employee have personal likings for each other initially, they still hold the different attitudes and expectation toward the transaction type desired. Ims and Jakobsen (2006) suggest that competition is based on the idea of conflicting interests or desires between the actors. When cooperation is replaced by competition as the main principle for interaction in the service encounter, both the customer and the contact employee make efforts to achieve his/her own goal and try to persuade others.

Therefore, current research defines that, in this case, the customers and the contact employee are more likely to be in "**Competition**", which regarding a relatively unstable, negative interface, where customers disagree with the contact employee on transaction type and have more intention to hinder the service delivering.

In the fourth quadrant, there is a mismatch of transaction type desired, and service encounter triad is balanced because interpersonal disliking exists in customer-contact employee relationship. In this case, the customer does not agree with the contact employee on desired transaction type, and vice versa, and the initial relationship between them is also negative. Schmitt (1984) suggests that the more dissimilar ends and means exist, the more confrontation occurs, especially when both parties do not like each other. When competition is replaced by confrontation as the main principle for interaction in the service encounter, both the customer and the contact employee make efforts to achieve his/her own goal and try to dominate others. Therefore, they are under "**Confrontation**", which represents a relatively stable, worst condition where customers are more likely to confront with the contact employee and hinder the accomplishment of the service.

This matrix illustrates the dynamic changes of interaction forms. According to balance theory, imbalanced patterns are fraught with tensions that made them unstable. If a customer/contact employee, who is in "**Cooperation**" or "**Competition**" condition, feels his/herself is out of balance, then he/she is motivated to restore a position of balance condition such as "**Collaboration**" or "**Confrontation**". By investigating possible ways of changing imbalanced state into balanced state, current research would provide richer insight into how match/mismatch and interpersonal liking could significantly influence interaction dynamics in service encounters.
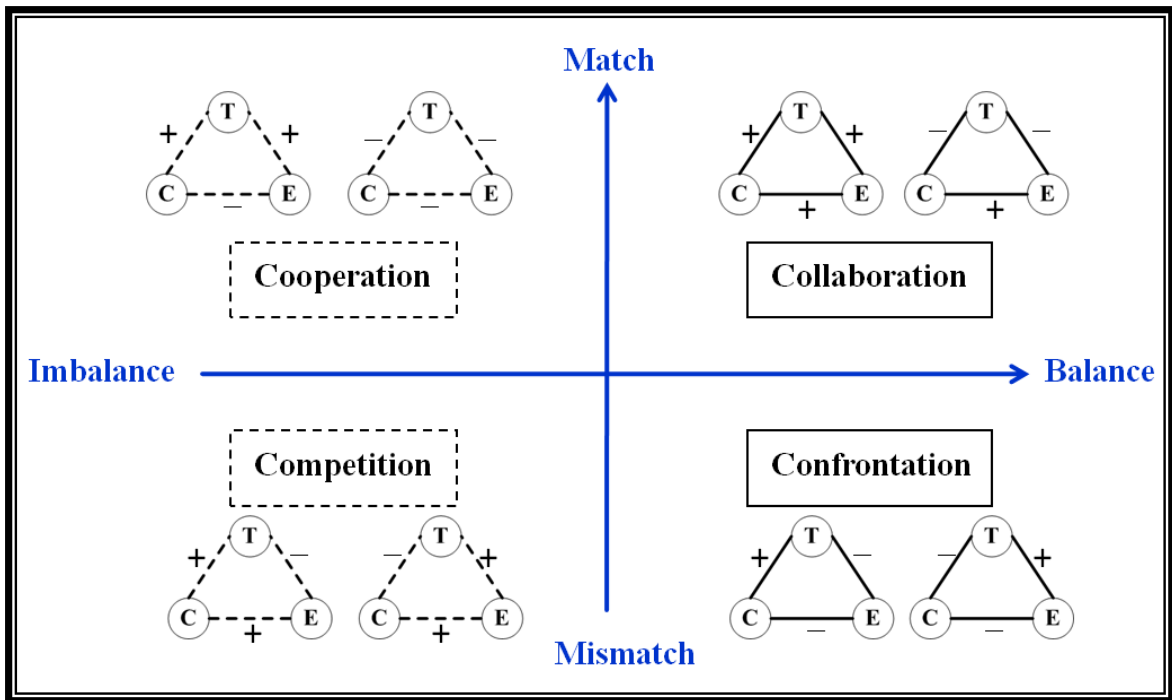
Figure 12 Interaction Dynamics Matrix

3.2.2 Hypotheses

Shift from the Customer's Point of View

In this section, we discuss how the customer who is in the imbalanced state will shift when the condition of the contact employee is given. More specifically, for the customer, there are two possible ways to go: (1) changing his/her own attitude toward the transaction type (C-T bond) or (2) changing the interactive relationship with the contact employee (C-E bond).

Previous research suggests that the consumer satisfaction originated from "Expectation-Disconfirmation theory" referred to the discrepancy between consumers' initial expectation and post-performance of a product/service (Oliver 1977) and one of the service quality gaps is the difference between consumer expectations and perceptions (Parasuraman et al. 1988). Furthermore, researcher characterizes customer expectation of the service as what customers think should happen in service encounters. These should expectation are often combined both customer wants and customer beliefs about what the contact employee is capable of providing (Coye 2004). Hence, customers of services have expectations about what they want and what they will receive from the service delivery process and often have needs and requests that require contact employee to fulfill them. Furthermore, nowadays common beliefs "the customer is always right" and "customer is the king" have been deeply rooted in customers' mind. These beliefs make more customers take it for granted that "paying the cost to be the boss." So, customers rarely compromise themselves with contact employees on the service they expect.

Therefore, current research hypothesizes that customers are more likely to insist on their initial attitudes toward what they want such as desired transaction type, rather than to compromise with what they do not expect and want, even though such persistence would deteriorate the relationship between the customer and the contact employee. To sum up, form customer's perspective, we hypothesize that, as shown in Figure 8, the imbalanced state will shift to the pattern Ⅲ; as shown in Fiure 9, the imbalanced state will shift to the pattern Ⅲ; as shown in Fiure 10, the imbalanced state will shift to the pattern Ⅰ; as shown in Fiure 11, the imbalanced state will shift to the pattern Ⅰ.

> **H3:** *In order to restore to the position of a balanced state, a customer is more willing to change the relationship between the customer and the contact employee than to change his/her attitude toward the transaction type desired.*

Interaction Dynamics in Service Encounters

According to our interaction dynamics matrix model (4 C's: collaboration, cooperation, competition, and confrontation). We present a congruency matrix representing four service interaction dynamics: (1) "Collaboration" in which both parties anticipate same types of transactions (e.g., communal-communal and exchange-exchange), and actively put in efforts as partners to accomplish the service goal; (2) "Cooperation" in which two parties have the same expectations initially (e.g., server communal-customer exchange, or server exchange-customer communal), yet the relationship between them is not that good. Nevertheless, in this case one party is still willing to passively follow along and interact accordingly to achieve satisfactory

results; (3) "Competition" in which two parties have different expectations initially, tension interferes with service delivery, and the two parties actively compete to gain control over the other; and (4) "Confrontation" in which two parties have different expectations initially, disagreement surfaces, and the interaction becomes heated and disrupts service—a worst-case scenario. The interaction dynamic can move from one to the other depending on the actions and behaviors of the parties involved.

In addition, we adapt Heider's (1958) balance theory to explain the various levels of service interaction equilibriums and illustrate the importance of balanced service encounters in customer satisfaction. The triad is anchored by the participating parties: (1) customer, (2) contact employee, and (3) the transaction type that actually occurs—either aligned with or opposite of one or both parties' desired service interactions. Balance theory helps providing critical explanations in our study why customer/employee seeks congruence, either by modifying one's own behavior to side with another or by persuading others to change. For example, imbalanced patterns are fraught with tensions that made them unstable. If a customer/contact employee, who is in "*Cooperation*" or "*Competition*" condition, feels his/herself is out of balance, then s/he is motivated to restore a position of balance condition such as "*Collaboration*" or "*Confrontation*".

Furthermore, because a customer is more willing to change the relationship between the customer and the contact employee than to change his attitude toward the desired transaction type, when in cooperation condition, a customer is more likely to choose to collaborate with the contact employee. Likewise, when a customer is being in the competition condition, a customer is more likely to choose to confront with the contact employee. (see Figure 13).

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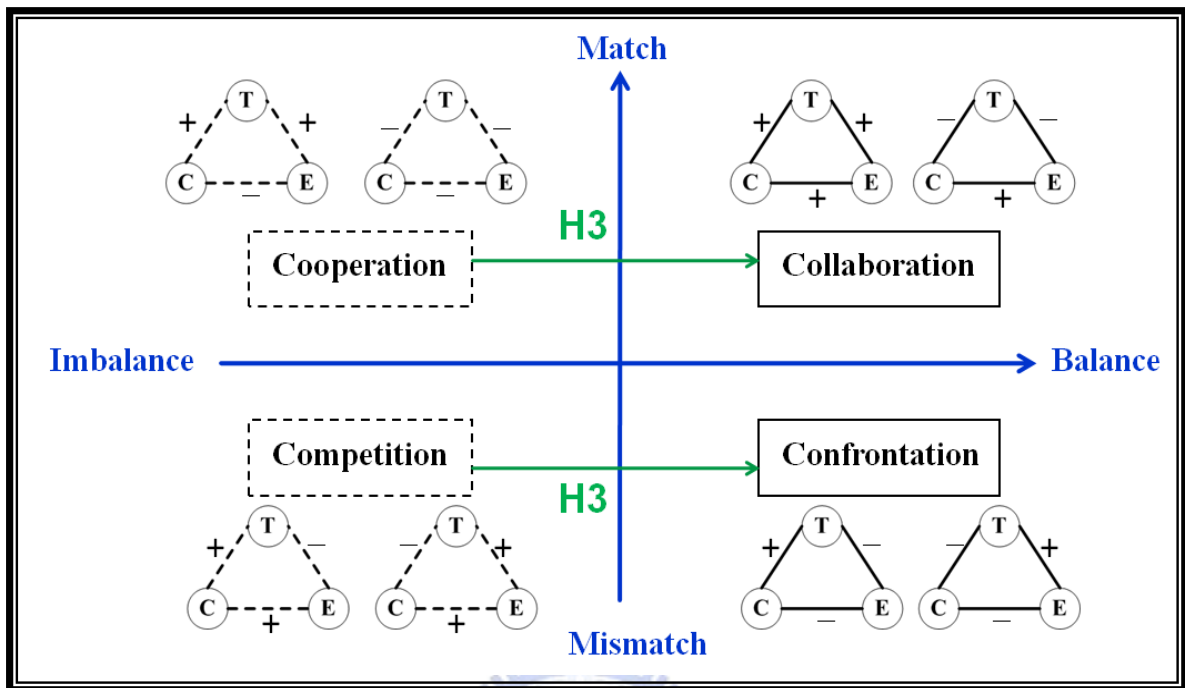
Figure 13 Interaction Dynamics Matrix and Hypotheses
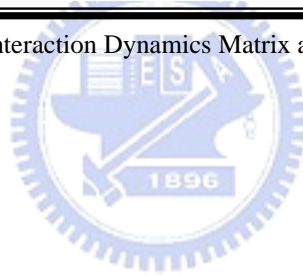
4. Methodology

4.1 Design

A pretest was administered to 40 pedestrians who are not part of the group involved in the experiments of study1 and study 2 to determine two scenario descriptions that represent communal transaction and exchange-based transaction separately from customers' perspectives and to determine two scenario descriptions that represent communal transaction and exchange-based transaction separately from contact employees' perspectives. We also interview and ask them to list adjectives that would capture the definitions of interpersonal liking in customer-server relationship and of interaction quality in service encounter.

In study 1, a 2 (customer communal vs. customer exchange) × 2 (employee communal vs. employee exchange) between subjects factorial design was used in this experiment to test the effects of match/mismatch of transaction type desired on interpersonal liking and interaction quality. In study 2, a 2(match of transaction type desired vs. mismatch of transaction type desired) × 2 (liking vs. disliking) within subjects factorial design was used in this experiment to investigate possible ways of changing imbalanced state into balanced state.

4.2 Subjects and Procedure

In study 1, present study randomly chose 120 pedestrians such as students and wage earners as our subjects (30 participants per scenario). We ask them to fill out a questionnaire and offer them small gifts for their participation. The participants were randomly assigned to one of the four versions of the situation shown as appendix A. Participants are first exposed to a description of the transaction type a consumer desires in a hypothetical bank and are asked to project themselves into the role of the consumer. These descriptions are aimed at triggering either communal-based or exchange-based transaction type desired. Next, the scenario described a consumer who seeks help from teller A of the hypothetical bank to resolve a problem of the deferred parking payment which was paid by credit card of the hypothetical bank. In communal-based scenarios, Teller A desires CCT, which is based on concern for each other's need, and regarded service transaction as mutually contributing experience between friends. In exchange-based scenarios, Teller A desires CET, which is based on quid pro quo, and views services as merely economic transactions and require minimal interpersonal involvement. Subsequently, participants are asked to complete a questionnaire containing items measuring communal orientation, exchange orientation, interpersonal liking, interaction quality, and also included demographic items. Finally, small gifts are offered to thank for their participation.

In study 2, current study randomly chose 120 pedestrians such as students or wage earners as our subjects (30 participants per scenario). We ask them to fill out a questionnaire and offer them small gifts for their participation. The participants were randomly assigned to one of the four versions of the situation shown as appendix B.

In the beginning, participants were informed that their participation would help the research evaluate service encounters in banking industry. Subsequently, participants viewed the stimulus material about imbalanced situations of a consumer and were asked to project themselves into the role of the consumer. One of four situations was randomly assigned. We ask subjects to complete a questionnaire containing items measuring initial communal orientation toward transactions, initial exchange orientation toward transactions, initial interpersonal liking, after communal orientation toward transactions, after exchange orientation toward transactions, after interpersonal liking, overall choice of after response, and also included demographic items.

4.3 Measures

In study 1, we use multi-item scales to measure the model constructs. Customer's communal orientation toward transactions (hereafter Ccom) and exchange orientation toward transactions (hereafter Cex) were separately measured on a six-item, seven-point, semantic differential scale (Aggarwal 2004; Clark and Mills 1979, 1993; Lemay and Clark 2008; Lemay et al. 2007;Williamson and Clark 1992). Likewise, employee's communal orientation toward transactions (hereafter Ecom) and exchange orientation toward transactions (hereafter Eex) were separately measured on a six-item, seven-point, semantic differential scale (Aggarwal 2004; Clark and Mills 1979, 1993; Lemay and Clark 2008; Lemay et al. 2007; Williamson and Clark 1992). Interpersonal liking (hereafter IPL) was measure on a five-item, seven-point, semantic differential scale (Nicholson et al. 2001). Interaction quality (hereafter IQ) was measured with a ten-item, seven-point, semantic differential scale (Brady and Cronin 2001; Chando et al. 1997).

In study 2, customer's initial communal orientation toward transactions (hereafter Ccomb) and initial exchange orientation toward transactions (hereafter Cexb) were separately measured on a six-item, seven-point, semantic differential scale (Aggarwal 2004; Clark and Mills 1979, 1993; Lemay and Clark 2008; Lemay et al. 2007; Williamson and Clark 1992). Customer's after communal orientation toward transactions (hereafter Ccoma) and after exchange orientation toward transactions (hereafter Cexa) were separately measured on a six-item, seven-point, semantic differential scale (Aggarwal 2004; Clark and Mills 1979, 1993; Lemay and Clark 2008; Lemay et al. 2007; Williamson and Clark 1992). Customer's initial

interpersonal liking for the teller (hereafter IPLb) and customer's after interpersonal

liking for the teller (hereafter IPLa) were both measured on a five-item, seven-point,

semantic differential scale (Nicholson et al. 2001).

5. Results

5.1 Study 1 – Static Model

From a total of 120 questionnaires of study 1, less than 10 of them contained unanswered questions. However, owing the limitation of the sample size, those unanswered questions are treated as missing data. Therefore, 120 questionnaires are usable consisting of 55 male and 65 female. Participants' ages ranged from 19 years of age to 49 years of age, with 61% between ages 20 and 29. Furthermore, 82% of participants are students and 16% of them are wage earner. 49% of participants go to banks at least once per month.

We use SPSS 12.0 software to conduct manipulation check. Communal participant provided a significantly higher communal orientation score than exchange participants (Mcomm. = 5.39, Mexch. = 3.29; F(1, 119) = 108.825, P=0.000) and exchange participant provided a significantly lower Communality Score than communal participants (Mcomm. = 3.92, Mexch. = 5.38; F(1, 119) = 64.836, P=0.000). On the other hand, communal orientation score of communal teller scenario is significantly higher than that of exchange teller scenario (Mcomm. = 5.49, Mexch. = 2.64; F (1, 119) = 237.259, P=0.000) and communal orientation score of exchange teller scenario is significantly lower than that of communal teller scenario (Mcomm. = 3.35, Mexch. = 5.74; F (1, 119) = 169.633, P=0.000).

All Cronbach's alphas of each construct in study 1 were over the threshold value 0.90, suggesting good internal consistency of multiple items for each construct (see Table 1). In addition, the average variance extracted (AVE) of all construct exceeded the minimum criterion of 0.5, suggesting good convergent validities (Fornell and Lacker 1981) (see Table 1).

Table 1 Results of Cronbach's Alpha and AVE

Construct	Cronbach's Alpha	AVE
Ccom	0.944	0.738
Cex	0.922	0.672
Ecom	0.972	0.850
Eex	0.964	0.818
IPL	0.925	0.728
IQ	0.965	0.738

ANOVA analyses conducted on IPL measure revealed main effects of match/mismatch of transaction type desired, with participants having more personal likings for tellers in match condition than in mismatch condition (Mmatch = 5.17, Mmismatch = 4.04; F (1, 119) = 26.496, P=0.000) (see Fugure 14). More Specifically speaking, communal customers have significantly more likings for communal tellers than exchange ones (Mmatch. = 5.63, Mmismatch. = 3.95; F (1, 59) = 34.613, P=0.000). Communal customers have significantly more likings for communal tellers than exchange customer have for communal tellers (Mmatch. = 5.63, Mmismatch. = 4.13; F(1, 59) = 27.751, P=0.000). On the other hand, exchange customers have significantly more likings for exchange tellers than communal ones (Mmatch. = 4.70,

Mmismatch. = 3.95; F (1, 59) = 5.712, P=0.020). Exchange customers also have significant more likings for exchange tellers than communal customers have for exchange tellers (Mmatch. = 4.70, Mmismatch. = 4.13; F (1, 59) = 3.359, P=0.072) (see Fugure 15). Therefore, hypotheses H1, H1a, and H1b are significantly supported.
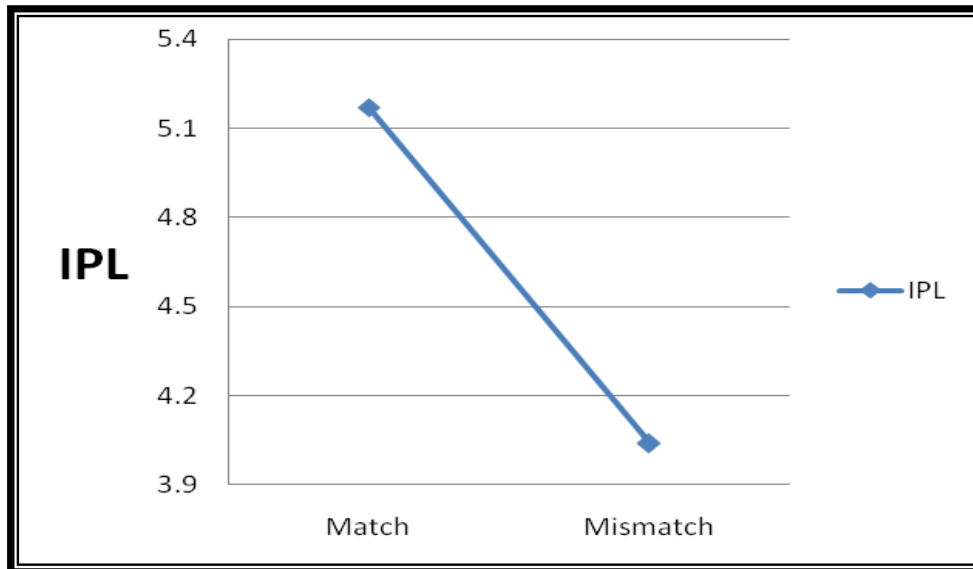
Figure 14 Interpersonal Liking
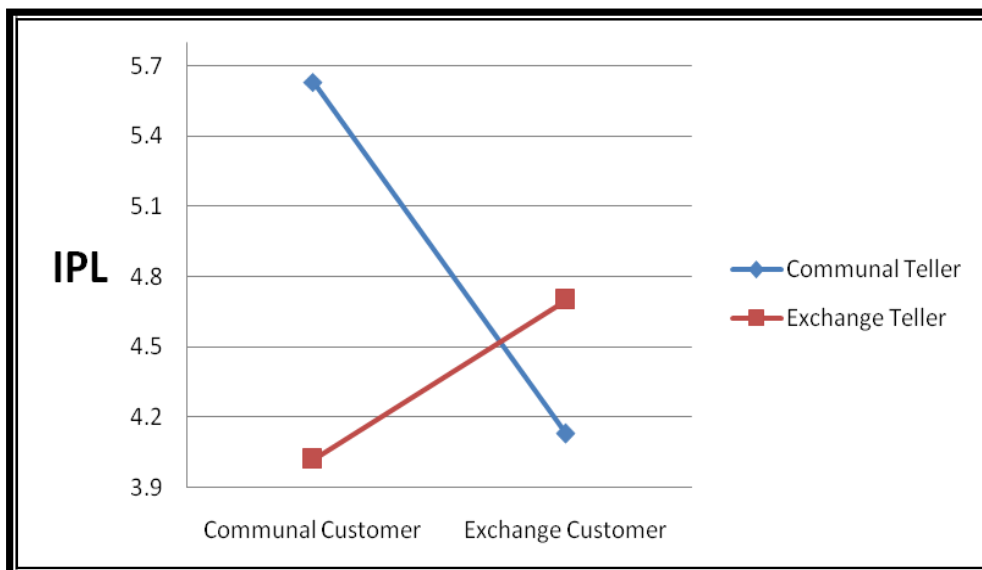
Figure 15 Interpersonal Liking

ANOVA analyses conducted on IQ measure revealed main effects of match/mismatch of transaction type desired, with participants evaluating IQ more positively in match condition than in mismatch condition (Mmatch = 5.42, Mmismatch = 4.02; F (1, 119) = 42.799, P = 0.000) (Fugure 16). More specifically speaking, communal customers more positively evaluate quality of interaction with communal teller than with exchange teller (Mmatch = 5.81, Mmismatch = 4.05; F (1, 59) = 42.177, P = 0.000). Communal customers more positively evaluate quality of interaction with communal teller than do exchange customers with communal teller (Mmatch = 5.81, Mmismatch = 3.99; F (1, 59) = 38.551, P = 0.000). On the other hand, exchange customers more positively evaluate quality of interaction with exchange tellers than with communal tellers (Mmatch = 5.02, Mmismatch = 4.05; F (1, 59) = 10.659, P=0.002). Exchange customers more positively evaluate quality of interaction with c exchange teller than do communal customers with exchange teller (Mmatch = 5.02, Mmismatch = 3.99; F (1, 59) = 10.573, P=0.002) (see Fugure 17). Therefore, hypotheses H2, H2a, and H2b are significantly supported.
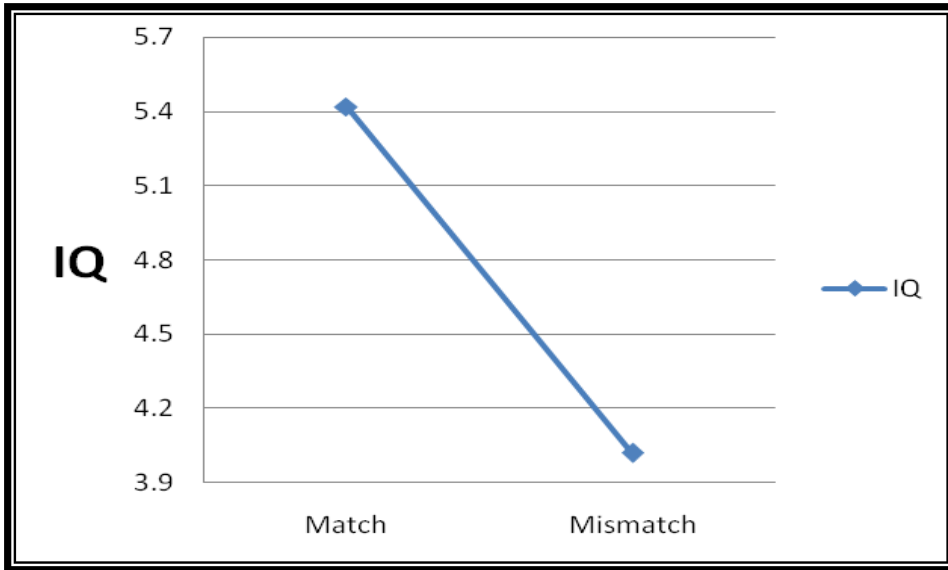
Figure 16 Interaction Quality
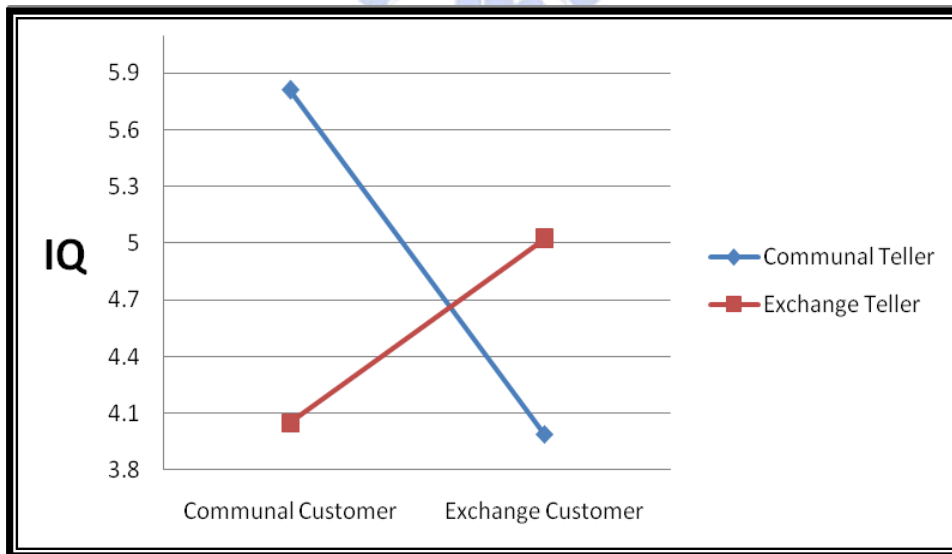
Figure 17 Interaction Quality

5.2 Study 2 – Dynamic Model

120 questionnaires of study 2 are usable consisting of 60 male and 60 female. Participants' ages ranged from 19 years of age to 49 years of age, with 70% between ages 20 and 29. Furthermore, 87% of participants are students and 12% of them are wage earner. 63% of participants go to banks at least once per month.

We use SPSS 12.0 software to conduct manipulation check. Communal participant provided a significantly higher initial communal orientation score than exchange participants (Mcom. = 5.34, Mex. = 3.94; F (1, 119) = 180.133, P = 0.000) and exchange participant provided a significantly lower initial Communality Score than communal participants (Mcom. = 3.52, Mex. = 5.71; F (1, 119) = 159.470, P = 0.000).

All Cronbach's alphas of each construct in study 1 were over the threshold value 0.90, suggesting good internal consistency of multiple items for each construct (see Table 2). In addition, the average variance extracted (AVE) of all construct exceeded the minimum criterion of 0.5, suggesting good convergent validities (Fornell and Lacker 1981) (see Table 2).

Table 2 Results of Cronbach's Alpha and AVE

Construct	Cronbach's Alpha	AVE
Ccomb	0.946	0.755
Cexb	0.938	0.721
Ccoma	0.954	0.774
Cexa	0.945	0.747
IPLb	0.946	0.793
IPLa	0.943	0.770

Paired-samples t-tests were conducted to compare IPLb in initial imbalanced conditions and IPLa in after balanced conditions. Also, paired-samples t-tests were conducted to compare Ccomb and Cexb in initial imbalanced conditions and to compare Ccoma and Cexa in after balanced conditions.

In first scenario (communal customer-communal teller-disliking), the score for Ccomb (M = 5.472, SD = 0.673) is significant higher than score for Cexb (M = 3.600, SD = 1.176); t (29) = 6.628, p = 0.000. The score for Ccoma (M = 5.322, SD = 0.835) is significant higher than score for Cexa (M = 3.461, SD = 1.236); t (29) = 5.221, p = 0.000. There was a significant difference in the scores for IPLb in initial imbalanced condition (M = 2.43, SD = 0.884) and IPLa in after balanced condition (M = 5.633, SD = 0.667); t (29) = -18.260, p = 0.000.

In second scenario (exchange customer-exchange teller-disliking), the score for Cexb (M = 5.767, SD = 0.641) is significantly higher than score for Ccomb (M = 2.961, SD = 1.066); t (29) = -9.771, p = 0.000. The score for Cexa (M = 4.889, SD = 1.093) is significantly higher than score for Ccoma (M = 3.483, SD = 1.314); t (29) = -3.596, p = 0.000. There was a significant difference in the scores for IPLb in initial imbalanced condition (M = 2.613, SD = 0.961) and IPLa in after balanced condition (M = 4.227, SD = 1.494); t (29) = -3.596, p = 0.001.

In first and second scenarios, the results suggest that customers maintain the same attitudes toward the transaction type desired in either initial imbalanced conditions or after balanced conditions and choose to have higher personal liking for tellers in after balanced conditions than in initial imbalance conditions. Therefore, a customer is more willing to change the relationship between the customer and the contact employee than to change his attitude toward the desired transaction type to restore to the position of a balanced state. Namely, in order to restore to the position of a balanced state, a customer in cooperation condition are more likely to coordinate with the contact employee.

In third scenario (communal customer-exchange teller-liking), the score for Ccomb (M = 5.217, SD = 1.009) is significantly higher than score for Cexb (M = 3.439, SD = 1.236); t (29) = 4.713, p = 0.000. The score for Ccoma (M = 4.939, SD = 1.286) is significantly higher than score for Cexa (M = 3.600, SD = 1. 396); t (29) = 2.819, p = 0.009. There was a significant difference in the scores for IPLb in initial imbalanced condition (M = 5.767, SD = 0.695) and IPLa in after balanced condition (M = 3.180, SD = 1.127); t(29) = 9.715, p = 0.000.

In forth scenario (exchange customer-communal teller-liking), the score for Cexb (M = 5.661, SD = 0.588) is significantly higher than score for Ccomb (M = 2.928, SD = 1.123); t(29) = -9.499, p = 0.000. The score for Cexa (M = 5.061, SD = 1.233) is significantly higher than score for Ccoma (M = 3.517, SD = 1.571); t(29) = -3.266, p = 0.003. There was a significant difference in the scores for IPLb in initial imbalanced condition (M = 5.727, SD = 0.813) and IPLa in after balanced condition (M = 3.800, SD = 1.429); t(29) = 5.926, p = 0.000.

In third and fourth scenarios, the results suggest that customers maintain the same attitudes toward the transaction type desired in either initial imbalanced conditions or after balanced conditions and choose to have lower personal liking for tellers in after balanced conditions than in initial imbalance conditions. Namely, in order to restore to the position of a balanced state, a customer in competition condition are more likely to confront with the contact employee.

Finally, all results of 4 scenarios in study 2 suggest that in order to restore to the position of a balanced state, a customer is more willing to change the relationship between the customer and the contact employee than to change his attitude toward the desired transaction type. Therefore, hypothesis 3 is significantly supported.

6. Discussion and Implication

6.1General Discussion

Current research introduces three concepts to illustrate the service interaction characteristics of an encounter: desired transaction types (i.e., communal-based CCT and exchange-based CET), interpersonal liking, and interaction quality. In addition, present research adapts balance theory to explain how a match/mismatch of desired transaction types influences interpersonal liking in customer-contact employee relationship and quality of interaction between a customer and a contact employee. Furthermore, we propose an interaction dynamics matrix to examine the effects of match/mismatch of desired transaction type and interpersonal liking on interaction dynamics, uncovering the four imbalanced and balanced interaction conditions which are shiftable: Collaboration, Cooperation, Competition, and Confrontation (Ims and Jakobsen 2006; O'Donnell et al. 1993; Schmitt 1984).

The results of study 1 provide converging support for the theory that a match of transaction type desired leads to a higher level of interpersonal liking in the customer-contact employee relationship and better interaction quality (Aggarwal 2004; Kellet et al. 1990; Nicholson et al. 2001). Specifically, study 1 show that, relative to customers who prefer exchange-based service, those prefer communal-based service are more likely to have personal likings for the contact employee who prefer communal-based service and more positive perceptions of interaction quality. Further, relative to customers who prefer communal-based service, those prefer

exchange-based service are more likely to have personal likings for contact employees who prefer exchange-based service and more positive perceptions of interaction quality. Namely, this research offers a theoretical model for understanding why some customers who want exchange-based services become dissatisfied with or irritated because of an "over attentive" contact employee or why some customers who want communal-based services become frustrated and dissatisfied with an "apathetic" server.

Study 2 finds that in order to restore to the position of a balanced state, a customer is more willing to change the customer-contact employee relationship than to change his/her attitudes toward the desired transaction type (Heider 1958; Oliver 1977; Parasuraman et al. 1988; Coye 2004). In other words, customers are more likely to insist their initial attitudes toward service style they want, rather than to compromise with what they do not desire, even though such persistence would deteriorate the interactive relationship between the customer and the contact employee. Therefore, within the context of the current research, a customer in "Cooperation" condition may feel her/himself is out of balance, and, therefore, motivated to restore a position of balanced condition such as "Collaboration." On the other hand, a customer in "Competition" condition may also feel her/himself is out of balance, and thus motivated to restore a position of balanced condition such as "Confrontation."

6.2 Implication

The results of the two studies have some important implications for managers. As highlighted by study 1, what the customers' real needs and desires becomes an emphasized issue (Aggarwal 2004; Nicholson et al. 2001; Oliver 1977; Parasuraman et al. 1988). Service provider should understand customer's demands so that they can figure out the ways to promote the interaction quality and interpersonal liking as well as reduce the faults. Hence, unlike a common belief, the notion of current research is that being overly attentive or enthusiastic is not always the best way to serve customers. Although it works in many circumstances, there are times when other ways might be better. For example, in a service encounter, a contact employee diligently observing the needs of customer and constantly providing assistance may earn the appreciation of a customer seeking product recommendations; another customer who prefers to leisurely browse and make his own purchase decision may find such intense service quite irritating and stressful. In this case, therefore, overly enthusiastic or attentive service may not only discourage repeat patronage but also provoke negative word of mouth commentary. Hence, if the customer is able to communicate his/her desire to the service employee that leads to adequate adjustment, and vice versa, the overall service experience for both parties could turn out to be very positive. On the other hand, if the employee become defensive of the customer's comment and insist on his/her own service style, the service outcome may turn disastrous.

Study 2 focuses on the customer's psychological and behavioral responses to a mismatch of the desired transaction type and to changes of personal likings for the contact employee, and these responses would lead to interaction dynamics in service

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encounters. The results highlights that if a mismatch of desired transaction type occurs, the customer and the contact employee are more likely to be in "Competition" condition initially and thus confront with each other eventually; Conversely, if a match of desired transaction type occurs, the customer and the contact employee are more likely to be in "Cooperation" condition even though they may dislike each other initially. In this case, the customer and the contact employee are more likely to choose to adopt "Collaboration," which refers to the best interaction condition. Therefore, the central goal of service management is to achieve customer-employee congruence which exerts strong positive influences interpersonal liking and interaction quality. To attain congruence, not only could the service provider carefully observe signs reflecting what customers want, but also he/she should be able to judge subtle changes of the customer's attitude and behaviors, especially when the customer shows some symptoms, such as impatience or anxiety, of imbalanced psychological state (Heider 1958). Hence, customers may not only appreciate flexibility of the contact employee in dealing with this matter, but also be more willing to collaborate, rather than to confront, with the contact employee.

However, because customers typically have various desires for services, it is impossible for service providers to fulfill all desires of customers. Hence, service providers need to understand the niches of the service firm and should improve attractive quality elements to enhance the value of the core services. Also, service providers should avoid wasting time and energy on quality elements that customers do not care. For example, a successful service provider who is known for exchange-based service style may not need to make extra efforts to build communal relationships with customers for carting various tastes. Furthermore, service firms could properly educate the customer and attempt to influence the customer's

pre-service expectations (Coye 2004; Maclnnis and Mello 2005). It should be noted that not only do service providers want to create a desire on the part of the customer for their services, but they also have to insure that the customer has clear expectations about what the service providers can actually deliver. For example, the bank that promotes both its efficiency and punctuality and its lack of personal involvement in service encounters is addressing the customer desire for exchange-based transactions as well as clarifying expectations about the service delivery style of this bank.

In sum, it is incumbent on service providers to be aware of the potential factors that influence both customers' desires and potential opportunities for interventions that could lead to more positive service experiences and that thus could curb deteriorations of service encounters. Hence, now that we have known the importance of match/mismatch of desired transaction types in contributing to successful service encounters, we get better understanding that to provide customers with neither more nor less than what they exactly want --for to go beyond, as the research has demonstrated, is as wrong as to fall short, and excessive service can necessarily damage the chances of successful transactions as much as inadequate service.

6.3 Limitation and Future Research

Although this study reports several important findings, it is not without limitations. First, in present research, we assume there is only one of three possible ways of changing imbalanced state into balanced state at a time. However, in fact, customers in an imbalanced situation may change their attitude toward the transaction type and their personal likings for the contact employee simultaneously. Second, in present research, we do not assume that imbalanced states could transit from each other. However, it is interesting to investigate shifts from an imbalanced state to another imbalanced state. Finally, because behaviors and attitudes of contact employees in the scenarios are given, current research does not take effects of changes of behaviors of servers on customers into account.

Therefore, as for further directions along this line of inquiry, we proposed three possible points of view for future research based on our finding. First of all, it would be worthwhile to investigate whether a customer in "Cooperation" condition would choose to confront with the server when service failures occur and whether a customer in "Competition" condition would choose to coordinate with the contact employee when service outcome is much better than expected. Second, future research should study other possible ways of changing imbalanced state into balanced state. Finally, for most service encounters, both the customer and the contact employee play participatory roles in the service encounter. While present research has provided insight into customers' psychological and behavioral responses to contact employees, it is also important to get better understanding about contact employee's psychological and behavioral responses to customers.

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Appendix A

您好：①

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

交通大學管理學院 民國 98 年 5 月

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　您一直以來都是在富友銀行辦理個人儲匯業務，該銀行的服務品質令人滿意。您人生的第一個帳戶便在這間銀行開立，您也還記得在這間銀行獲得生平第一張信用卡時興奮的心情。

　　此外，每當來到富友銀行，行員會記得您是誰，並親切地打招呼與接待您，同時他們會主動關心您要辦理的業務，並告訴您辦理流程，指引您到正確櫃台辦理，並幫您準備好需要填寫的表單，以確保您能享受到顧客權益與福利。同時，行員也喜歡跟您閒聊，關心彼此的近況，您和行員都喜歡分享彼此的工作或生活經驗。整體而言，您對富友銀行有很好印象，而且在該銀行經歷的事情都是美好且難忘的。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
1. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
2. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
3. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
4. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
5. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
6. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
7. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
8. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
9. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
10. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
11. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
12. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境 2：富友銀行的 A 行員服務您的情況】

　　您上個月使用富友銀行的信用卡繳交停車費，但是您今天卻收到逾期未繳通知以及 300 元罰單。於是您親自來到富友銀行瞭解原因，當您走進銀行時，A 行員親切地打招呼且記得您的名字。接著他主動詢問您需要辦理的業務，在瞭解狀況並幫您查證後，A 行員地告訴您該筆停車費已確實繳交完畢。

　　而且 A 行員也主動調出相關資料，並幫您聯繫該主管機關，他不僅沒有酌收今天的資料手續費 50 元，而且在處理完您的問題之後，他接著從容地為您詳細地講解了一次富友銀行信用卡繳款的方式。除此之外，他也繼續分享他自己尋找停車位與繳交停車費的相關經驗，同時也關心您最近工作的狀況。

一、根據上述 A 行員與您的互動，您覺得 **A 行員實際上提供什麼樣的服務方式？**
　　請針對以下內容同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
1. A 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
2. A 行員願意跟我分享他的個人近況	①	②	③	④	⑤	⑥	⑦
3. A 行員像朋友一般親切地服務我	①	②	③	④	⑤	⑥	⑦
4. A 行員服務我的時候特別有人情味	①	②	③	④	⑤	⑥	⑦
5. A 行員的服務讓我覺得溫暖	①	②	③	④	⑤	⑥	⑦
6. A 行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
7. A 行員服務我的方式感覺純粹只是為了完成一個商業交易	①	②	③	④	⑤	⑥	⑦
8. A 行員專注辦好我的業務，沒有跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
9. A 行員很少問我個人的事	①	②	③	④	⑤	⑥	⑦
10. A 行員跟我純粹保持買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
11. A 行員提供服務的方式讓我覺得是公事公辦	①	②	③	④	⑤	⑥	⑦
12. A 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

二、請根據情境 1 與情境 2 的描述，評估您對 A 行員的看法。

請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
1. 在服務過程中，A 行員的行為符合我的期待	①	②	③	④	⑤	⑥	⑦
2. 我可以放心地讓 A 行員幫我處理業務	①	②	③	④	⑤	⑥	⑦
3. A 行員的服務方式適合我	①	②	③	④	⑤	⑥	⑦
4. 我喜歡 A 行員辦理業務的方式	①	②	③	④	⑤	⑥	⑦
5. 我喜歡 A 行員的互動方式	①	②	③	④	⑤	⑥	⑦
6. 我覺得 A 行員瞭解我想要的服務方式	①	②	③	④	⑤	⑥	⑦
7. A 行員的服務態度是可以接受的	①	②	③	④	⑤	⑥	⑦
8. A 行員的服務態度讓我覺得舒服	①	②	③	④	⑤	⑥	⑦
9. 我覺得整個服務過程是輕鬆的	①	②	③	④	⑤	⑥	⑦
10. 整個服務過程讓我感到愉快	①	②	③	④	⑤	⑥	⑦
11. A 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
12. 我覺得 A 行員人很不錯	①	②	③	④	⑤	⑥	⑦
13. 我喜歡 A 行員	①	②	③	④	⑤	⑥	⑦
14. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
15. 即使沒有業務上的關係，我也願意與 A 行員當朋友	①	②	③	④	⑤	⑥	⑦

【個人基本資料】

1.您的性別： ☐ 男　　☐ 女

2.您的年齡為： ☐ 19 歲以下　☐ 20-29 歲　☐ 30-39 歲　☐ 40-49 歲
☐ 50-59 歲　☐ 60 歲以上

3.您的職業為： ☐ 學生　☐ 教師　☐ 軍警　☐ 上班族
☐ 自己開業　☐ 家管　☐ 其他

4.平均每月到銀行辦理業務次數： ☐ 0 次　☐ 1 次　☐ 2~4 次　☐ 5 次(含)以上

5.平均每月所得 (或零用錢)： ☐ 1 萬元(含)以下　☐ 1~3 萬　☐ 3~5 萬　☐ 5 萬(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。
再次感謝您熱誠的協助與支持，謝謝。

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　基於工作的需要，一直以來您都是到富友銀行辦理公司交辦的儲匯業務。由於您必須儘快完成公司所交辦的業務，所以您希望行員能夠在最短的時間之內專心處理好您的業務。而且因為完成匯款後，您必須立即離開銀行返回工作崗位，所以您不喜歡跟行員有多餘的互動，也不喜歡跟行員有業務以外的交談。

　　除此之外，富友銀行的行員只重視處理業務的效率與辦事能力，所以行員不太會主動與顧客聊天，也很少與客戶有業務以外的互動。而且行員只是把顧客當成公司的客戶，很少與顧客有進一步的認識與私交。整體而言，您對於富友銀行所提供的效率與辦事能力感到滿意。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
13. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
14. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
15. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
16. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
17. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
18. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
19. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
20. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
21. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
22. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
23. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
24. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境 2：富友銀行的 A 行員服務您的情況】

　　您上個月使用富友銀行的信用卡繳交停車費，但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著到富友銀行辦理公司業務的時候，順便瞭解一下原因，而且您不希望在銀行耽擱太久，因為您想要儘快趕回公司處理別的重要事情。

　　而 A 行員幫您查證之後，告訴您該筆停車費用確實已繳交完畢。於是您進一步要求他幫您調出資料，A 行員表示能夠提供資料，並需要酌收 50 元手續費。同時，A 行員向您表示根據相關規定，必須請您自行拿資料與相關主管機關聯絡。

　　接著，在處理您的業務過程中，A 行員按照標準作業程序確認您的身份之後，除此之外並沒有跟您有任何其他交談。最後在迅速處理好您的業務之後，行員把資料交還給您，同時他也已經通知下一位等候的顧客來櫃台服務。

一、根據上述 A 行員與您的互動,您覺得 A 行員實際上提供什麼樣的服務方式？
　　請針對以下內容同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
13. A 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
14. A 行員願意跟我分享他的個人近況	①	②	③	④	⑤	⑥	⑦
15. A 行員像朋友一般親切地服務我	①	②	③	④	⑤	⑥	⑦
16. A 行員服務我的時候特別有人情味	①	②	③	④	⑤	⑥	⑦
17. A 行員的服務讓我覺得溫暖	①	②	③	④	⑤	⑥	⑦
18. A 行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
19. A 行員服務我的方式感覺純粹只是為了完成一個商業交易	①	②	③	④	⑤	⑥	⑦
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23. A 行員提供服務的方式讓我覺得是公事公辦	①	②	③	④	⑤	⑥	⑦
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23. A 行員的服務態度讓我覺得舒服	①	②	③	④	⑤	⑥	⑦
24. 我覺得整個服務過程是輕鬆的	①	②	③	④	⑤	⑥	⑦
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30. 即使沒有業務上的關係，我也願意與 A 行員當朋友	①	②	③	④	⑤	⑥	⑦

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1.您的性別：　□ 男　　　　□ 女

2.您的年齡為：　□ 19 歲以下　□ 20-29 歲　□ 30-39 歲　□ 40-49 歲
　　　　　　　　□ 50-59 歲　□ 60 歲以上

3.您的職業為：　□ 學生　　□ 教師　　□ 軍警　　□ 上班族
　　　　　　　　□ 自己開業　□ 家管　　□ 其他

4.平均每月到銀行　□ 0 次　　□ 1 次　　□ 2~4 次　　□5 次(含)以上
辦理業務次數：

5.平均每月所得
(或零用錢)：　　□ 1 萬元(含)以下　□ 1~3 萬　□ 3~5 萬　□5 萬(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。
再次感謝您熱誠的協助與支持，謝謝。

您好：　　　　　　　　　　　　　　　　　　　　　　　　　　　　　③

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

<div align="right">交通大學管理學院 民國 98 年 5 月</div>

<div align="center">請想像您是故事中的主角，並仔細閱讀以下情境描述。</div>

【情境 1：您過去到富友銀行的經驗】

　　您一直以來都是在富友銀行辦理個人儲匯業務，該銀行的服務品質令人滿意。您人生的第一個帳戶便在這間銀行開立，您也還記得在這間銀行獲得生平第一張信用卡時興奮的心情。

　　此外，每當來到富友銀行，行員會記得您是誰，並親切地打招呼與接待您，同時他們會主動關心您要辦理的業務，並告訴您辦理流程，指引您到正確櫃台辦理，並幫您準備好需要填寫的表單，以確保您能享受到顧客權益與福利。同時，行員也喜歡跟您閒聊，關心彼此的近況，您和行員都喜歡分享彼此的工作或生活經驗。整體而言，您對富友銀行有很好印象，而且在該銀行經歷的事情都是美好且難忘的。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
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32. A 行員專注辦好我的業務，沒有跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
33. A 行員很少問我個人的事	①	②	③	④	⑤	⑥	⑦
34. A 行員跟我純粹保持買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
35. A 行員提供服務的方式讓我覺得是公事公辦	①	②	③	④	⑤	⑥	⑦
36. A 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

二、請根據情境 1 與情境 2 的描述，評估您對 A 行員的看法。

請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
31. 在服務過程中，A 行員的行為符合我的期待	①	②	③	④	⑤	⑥	⑦
32. 我可以放心地讓 A 行員幫我處理業務	①	②	③	④	⑤	⑥	⑦
33. A 行員的服務方式適合我	①	②	③	④	⑤	⑥	⑦
34. 我喜歡 A 行員辦理業務的方式	①	②	③	④	⑤	⑥	⑦
35. 我喜歡 A 行員的互動方式	①	②	③	④	⑤	⑥	⑦
36. 我覺得 A 行員瞭解我想要的服務方式	①	②	③	④	⑤	⑥	⑦
37. A 行員的服務態度是可以接受的	①	②	③	④	⑤	⑥	⑦
38. A 行員的服務態度讓我覺得舒服	①	②	③	④	⑤	⑥	⑦
39. 我覺得整個服務過程是輕鬆的	①	②	③	④	⑤	⑥	⑦
40. 整個服務過程讓我感到愉快	①	②	③	④	⑤	⑥	⑦
41. A 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
42. 我覺得 A 行員人很不錯	①	②	③	④	⑤	⑥	⑦
43. 我喜歡 A 行員	①	②	③	④	⑤	⑥	⑦
44. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
45. 即使沒有業務上的關係，我也願意與 A 行員當朋友	①	②	③	④	⑤	⑥	⑦

【個人基本資料】

1.您的性別： □ 男　　　　□ 女

2.您的年齡為： □ 19 歲以下　□ 20-29 歲　□ 30-39 歲　□ 40-49 歲
　　　　　　　□ 50-59 歲　□ 60 歲以上

3.您的職業為： □ 學生　　□ 教師　　□ 軍警　　□ 上班族
　　　　　　　□ 自己開業　□ 家管　　□ 其他

4.平均每月到銀行辦理業務次數： □ 0 次　　□ 1 次　　□ 2~4 次　　□ 5 次(含)以上

5.平均每月所得(或零用錢)： □ 1 萬元(含)以下　□ 1~3 萬　□ 3~5 萬　□ 5 萬(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。
再次感謝您熱誠的協助與支持，謝謝。

您好：

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

<div align="right">交通大學管理學院 民國 98 年 6 月</div>

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　基於工作的需要，一直以來您都是到富友銀行辦理公司交辦的儲匯業務。由於您必須儘快完成公司所交辦的業務，所以您希望行員能夠在最短的時間之內專心處理好您的業務。而且因為完成匯款後，您必須立即離開銀行返回工作崗位，所以您不喜歡跟行員有多餘的互動，也不喜歡跟行員有業務以外的交談。

　　除此之外，富友銀行的行員只重視處理業務的效率與辦事能力，所以行員不太會主動與顧客聊天，也很少與客戶有業務以外的互動。而且行員只是把顧客當成公司的客戶，很少與顧客有進一步的認識與私交。整體而言，您對於富友銀行所提供的效率與辦事能力感到滿意。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
37. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
38. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
39. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
40. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
41. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
42. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
43. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
44. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
45. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
46. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
47. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
48. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境 2：富友銀行的 A 行員服務您的情況】

　　　您上個月使用富友銀行的信用卡繳交停車費，但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著到富友銀行辦理公司業務的時候，順便瞭解一下原因。而您不希望在銀行耽擱太久，因為您想要儘快趕回公司處理別的重要事情。

　　　而 A 行員今天看到您便向您打招呼，在請您坐下時，也為您送上一杯茶水。接著他主動詢問您需要辦理的業務，在瞭解狀況並幫您查證後，A 行員告訴您該筆停車費已確實繳交完畢。

　　　此外，A 行員也主動調出相關資料，並幫您聯繫該主管機關，他不僅沒有酌收今天的資料手續費 50 元，而且在處理完您的問題之後，A 行員也不急著服務下一位客戶，他接著為您詳細地講解富友銀行信用卡繳款的方式。除此之外，他也繼續分享他自己尋找停車位與繳交停車費的相關經驗，同時也一直跟您聊天，並關心你生活狀況。

一、根據上述 A 行員與您的互動，您覺得 **A 行員實際上提供什麼樣的服務方式**？
　　請針對以下內容同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
37. A 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
38. A 行員願意跟我分享他的個人近況	①	②	③	④	⑤	⑥	⑦
39. A 行員像朋友一般親切地服務我	①	②	③	④	⑤	⑥	⑦
40. A 行員服務我的時候特別有人情味	①	②	③	④	⑤	⑥	⑦
41. A 行員的服務讓我覺得溫暖	①	②	③	④	⑤	⑥	⑦
42. A 行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
43. A 行員服務我的方式感覺純粹只是為了完成一個商業交易	①	②	③	④	⑤	⑥	⑦
44. A 行員專注辦好我的業務，沒有跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
45. A 行員很少問我個人的事	①	②	③	④	⑤	⑥	⑦
46. A 行員跟我純粹保持買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
47. A 行員提供服務的方式讓我覺得是公事公辦	①	②	③	④	⑤	⑥	⑦
48. A 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

二、請根據<u>情境 1</u> 與<u>情境 2</u> 的描述，評估您對 A 行員的看法。

請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
46. 在服務過程中，A 行員的行為符合我的期待	①	②	③	④	⑤	⑥	⑦
47. 我可以放心地讓 A 行員幫我處理業務	①	②	③	④	⑤	⑥	⑦
48. A 行員的服務方式適合我	①	②	③	④	⑤	⑥	⑦
49. 我喜歡 A 行員辦理業務的方式	①	②	③	④	⑤	⑥	⑦
50. 我喜歡 A 行員的互動方式	①	②	③	④	⑤	⑥	⑦
51. 我覺得 A 行員瞭解我想要的服務方式	①	②	③	④	⑤	⑥	⑦
52. A 行員的服務態度是可以接受的	①	②	③	④	⑤	⑥	⑦
53. A 行員的服務態度讓我覺得舒服	①	②	③	④	⑤	⑥	⑦
54. 我覺得整個服務過程是輕鬆的	①	②	③	④	⑤	⑥	⑦
55. 整個服務過程讓我感到愉快	①	②	③	④	⑤	⑥	⑦
56. A 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
57. 我覺得 A 行員人很不錯	①	②	③	④	⑤	⑥	⑦
58. 我喜歡 A 行員	①	②	③	④	⑤	⑥	⑦
59. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
60. 即使沒有業務上的關係，我也願意與 A 行員當朋友	①	②	③	④	⑤	⑥	⑦

【個人基本資料】

1.您的性別：　　□ 男　　　　□ 女

2.您的年齡為：　□ 19 歲以下　□ 20-29 歲　□ 30-39 歲　□ 40-49 歲
　　　　　　　　□ 50-59 歲　□ 60 歲以上

3.您的職業為：　□ 學生　　　□ 教師　　□ 軍警　　□ 上班族
　　　　　　　　□ 自己開業　□ 家管　　□ 其他

4.平均每月到銀行　□ 0 次　　　□ 1 次　　□ 2~4 次　□ 5 次(含)以上
辦理業務次數：

5.平均每月所得
　(或零用錢)：　□ 1 萬元(含)以下　□ 1~3 萬　□ 3~5 萬　□ 5 萬(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。
再次感謝您熱誠的協助與支持，謝謝。

Appendix B

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　您一直以來都是在富友銀行辦理個人儲匯業務，該銀行的服務品質令人滿意。您人生的第一個帳戶便在這間銀行開立，您也還記得在這間銀行獲得生平第一張信用卡時興奮的心情。

　　此外，每當來到富友銀行，行員會記得您是誰，並親切地打招呼與接待您，同時他們會主動關心您要辦理的業務，並告訴您辦理流程，指引您到正確櫃台辦理，並幫您準備好需要填寫的表單，以確保您能享受到顧客權益與福利。同時，行員也喜歡跟您閒聊，關心彼此的近況，您和行員都喜歡分享彼此的工作或生活經驗。整體而言，您對富友銀行有很好印象，而且在該銀行經歷的事情都是美好且難忘的。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
49. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
50. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
51. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
52. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
53. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
54. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
55. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
56. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
57. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
58. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
59. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
60. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境2: B行員過去的服務】

> 富友銀行的 B 行員曾經幫您辦理過業務，雖然每次都會幫您完成業務，不過在過程中他常常會粗心大意，例如：他曾經不小心把金額填錯，或是少蓋一個章，讓您必須再重新辦理一次業務，而且他並沒有特別為此向您道歉。

一、根據以上所描述的 B 行員過去服務您的經驗，請評估您對於 B 行員的感覺。
並針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
61. B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
62. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
63. 我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
64. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
65. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

【情境3: B行員今天的服務】

> 您上個月使用富友銀行的信用卡繳交停車費，但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著來富友銀行辦理儲匯業務時，順便瞭解逾期罰款的原因。
>
> 當您走進銀行時，發現為您服務的正是 B 行員。而 B 行員看到您便向您問候，在請您坐下之後，接著他便主動詢問您需要辦理的業務，在瞭解狀況並幫您查證後，B 行員告訴您該筆停車費已確實繳交完畢。
>
> 同時，他也主動幫您調出相關資料並聯繫該主管機關，他不僅沒有酌收今天的資料手續費 50 元，而且在處理您的問題之後，他接著重頭到尾地為您詳細地講解了一次富友銀行信用卡繳款的方式。此時，雖然您已辦理完畢，他也繼續向您分享他自己尋找停車位與繳交停車費的相關經驗，同時也跟您聊天並關心您的近況。

一、根據上頁情境 3，**您在接受 B 行員這次服務後，請評估您對於 B 行員的感覺**
並請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
1. 在這次服務中，B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
2. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
3. 在這次服務經驗中，我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
4. 本次服務中，我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
5. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

二、若**下次再來富友銀行，您覺得富友銀行的行員以什麼方式服務比較適合您？**
請針對以下內容同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
1. 富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
2. 該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
3. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
4. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
5. 該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
6. 富友銀行的行員會像是一位好朋友	①	②	③	④	⑤	⑥	⑦
7. 到富友銀行辦理業務純粹只是商業交易	①	②	③	④	⑤	⑥	⑦
8. 該銀行的行員只要專注辦好我的業務，不要跟我有任何額外的互動	①	②	③	④	⑤	⑥	⑦
9. 富友銀行的行員不會特別關心我	①	②	③	④	⑤	⑥	⑦
10. 該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
11. 該銀行的行員，以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
12. 富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

三、根據這次 B 行員服務您的經驗，**判斷您整體的反應偏向下列哪種（二選一）**

☐ 整體而言，我變得比較喜歡 B 行員。而且我希望行員服務我的時候，可以像朋友一般親切的服務方式，並關心我的需求。

☐ 整體而言，我不喜歡 B 行員。而且我希望行員服務我的時候，只需要專注辦好我的業務，不需要與我多餘的互動或是交談。

【個人基本資料】

1.您的性別： ☐ 男　　　　☐ 女

2.您的年齡為： ☐ 19 歲以下　☐ 20-29 歲　☐ 30-39 歲　☐ 40-49 歲
　　　　　　　☐ 50-59 歲　☐ 60 歲以上

3.您的職業為： ☐ 學生　　☐ 教師　　☐ 軍警　　☐ 上班族
　　　　　　　☐ 自己開業　☐ 家管　　☐ 其他

4.平均每月到銀行
辦理業務次數： ☐　0 次　　☐ 1 次　　☐ 2~4 次　　☐5 次(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。
再次感謝您熱誠的協助與支持，謝謝。

您好：

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

<div align="right">交通大學管理學院 民國 98 年 6 月</div>

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　基於工作的需要，一直以來您都是到富友銀行辦理公司交辦的儲匯業務。由於您必須儘快完成公司所交辦的業務，所以您希望行員能夠在最短的時間之內專心處理好您的業務。而且因為完成匯款後，您必須立即離開銀行返回工作崗位，所以您不喜歡跟行員有多餘的互動，也不喜歡跟行員有業務以外的交談。

　　除此之外，富友銀行的行員只重視處理業務的效率與辦事能力，所以行員不太會主動與顧客聊天，也很少與客戶有業務以外的互動。而且行員只是把顧客當成公司的客戶，很少與顧客有進一步的認識與私交。整體而言，您對於富友銀行所提供的效率與辦事能力感到滿意，而且不用花精力與時間去跟行員社交這點也是您喜歡去富友銀行的主因。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
61. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
62. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
63. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
64. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
65. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
66. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
67. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
68. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
69. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
70. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
71. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
72. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境 2： B 行員過去的服務】

富友銀行的 B 行員曾經幫您辦理過業務，雖然每次都會幫您完成業務，不過在過程中他常常會動作緩慢，讓您必須等待很久，而且有時候他會粗心大意，例如漏蓋一些印章，以至於讓您必須花時間再補辦一些手續。

一、根據以上所描述的 B 行員過去服務您的經驗，請評估您對於 B 行員的感覺。
並針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
66. B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
67. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
68. 我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
69. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
70. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

【情境 3： B 行員今天的服務】

您上個月使用富友銀行的信用卡繳交停車費，但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著到富友銀行辦理公司業務的時候，順便瞭解一下原因。而且您不希望在銀行耽擱太久，因為您想要儘快趕回公司處理別的重要事情，同時您本身也不喜歡花精力與時間去跟行員社交。

當您走進銀行時，發現為您服務的正是 B 行員。而 B 行員幫您查證之後，告訴您該筆停車費用確實已繳交完畢。於是您進一步要求他幫您調出資料，B 行員表示能夠提供資料，並需要酌收 50 元手續費。同時，B 行員向您表示根據相關規定，必須請您自行拿資料與相關主管機關聯絡。

接著，在處理您的業務過程中，B 行員按照標準作業程序確認您的身份之後，除此之外並沒有跟您有任何其他交談，也沒有其他任何互動。最後在迅速、正確地處理好您的業務之後，B 行員把資料交還給您，同時他也通知下一位等候的顧客來櫃台服務。

一、根據上頁情境 3，**您在接受 B 行員這次服務後，請評估您對於 B 行員的感覺**並請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
6. 在這次服務中，B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
7. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
8. 在這次服務經驗中，我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
9. 本次服務中，我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
10. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

二、**若您下次再來富友銀行時，您覺得 B 行員以什麼方式服務比較適合您？**

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
13. B 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
14. B 行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
15. B 行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
16. B 行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
17. B 行員的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
18. B 的行員會像是一位好朋友	①	②	③	④	⑤	⑥	⑦
19. B 行員辦理業務純粹只是商業交易	①	②	③	④	⑤	⑥	⑦
20. B 行員只要專注辦好我的業務，不要跟我有任何額外的互動	①	②	③	④	⑤	⑥	⑦
21. B 行員不要特別關心我	①	②	③	④	⑤	⑥	⑦
22. B 行員只要跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
23. B 行員以公事公辦的方式服務我即可	①	②	③	④	⑤	⑥	⑦
24. B 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

三、根據這次 B 行員服務您的經驗，**判斷您整體的反應偏向下列哪種（二選一）**

☐ 整體而言，我變得比較喜歡 B 行員一些。而且我希望行員服務我的時候，只需要專注辦好我的業務，不需要與我多餘的互動或是交談。

☐ 整體而言，我不喜歡 B 行員。而且我希望行員服務我的時候，應該像朋友一樣親切，多跟我聊天、分享心事、關心彼此的狀況。

【個人基本資料】

1.您的性別： □ 男　　　　□ 女
2.您的年齡為： □ 19 歲以下　□ 20-29 歲　□ 30-39 歲　□ 40-49 歲
　　　　　　　 □ 50-59 歲　□ 60 歲以上
3.您的職業為： □ 學生　　　□ 教師　　□ 軍警　　　□ 上班族
　　　　　　　 □ 自己開業　□ 家管　　□ 其他
4.平均每月到銀行
辦理業務次數：　□　0 次　　　□ 1 次　　　□ 2~4 次　　□5 次(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。

再次感謝您熱誠的協助與支持，謝謝。

您好：

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

<div align="right">交通大學管理學院 民國 98 年 6 月</div>

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　您一直以來都是在富友銀行辦理個人儲匯業務，該銀行的服務品質令人滿意。您人生的第一個帳戶便在這間銀行開立，您也還記得在這間銀行獲得生平第一張信用卡時興奮的心情。

　　此外，每當來到富友銀行，行員會記得您是誰，並親切地打招呼與接待您，同時他們會主動關心您要辦理的業務，並告訴您辦理流程，指引您到正確櫃台辦理，並幫您準備好需要填寫的表單，以確保您能享受到顧客權益與福利。同時，行員也喜歡跟您閒聊，關心彼此的近況，您和行員都喜歡分享彼此的工作或生活經驗。整體而言，您對富友銀行有很好印象，而且在該銀行經歷的事情都是美好且難忘的。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
73. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
74. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
75. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
76. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
77. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
78. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
79. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
80. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
81. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
82. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
83. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
84. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境 2： B 行員過去的服務】

　　富友銀行的 B 行員曾經幫您辦理過業務，他每次都幫您處理得很好。在辦理過程中，他會細心地核對資料，避免錯誤的發生，而且您感覺他樂於從事這個工作，而且他對於服務顧客很有熱忱。

一、根據以上所描述的 **B 行員過去服務您的經驗**，請評估您對於 B 行員的感覺。
　　並針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
71. B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
72. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
73. 我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
74. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
75. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

【情境 3： B 行員今天的服務】

　　您上個月使用富友銀行的信用卡繳交停車費，但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著來富友銀行辦理儲匯業務時，順便瞭解逾期罰款的原因。

　　當您走進銀行時，發現為您服務的正是 B 行員。而 B 行員只有面無表情地向您點頭問候，在幫您查證之後，B 行員告訴您該筆停車費用確實已繳交完畢。於是您進一步要求他幫您調出資料，B 行員表示能夠提供資料，並需要酌收 50 元手續費。同時，B 行員向您表示根據相關規定，必須請您自行拿資料與相關主管機關聯絡。

　　接著，在處理您的業務過程中，B 行員按照標準作業程序確認您的身份之後，除此之外並沒有跟您有任何其他交談，也沒有其他任何互動。最後在迅速處理好您的業務之後，B 行員把資料交還給您，同時他也已經通知下一位等候的顧客來櫃台服務。

一、根據上頁情境 3，**您在接受 B 行員這次服務後，請評估您對於 B 行員的感覺**
並請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
11. 在這次服務中，B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
12. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
13. 在這次服務經驗中，我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
14. 本次服務中，我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
15. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

二、當**下次**再來富友銀行時，**您覺得 B 行員以什麼方式服務比較適合您？**
請針對以下內容同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
25. B 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
26. B 行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
27. B 行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
28. B 行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
29. B 行員的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
30. B 的行員會像是一位好朋友	①	②	③	④	⑤	⑥	⑦
31. B 行員辦理業務純粹只是商業交易	①	②	③	④	⑤	⑥	⑦
32. B 行員只要專注辦好我的業務，不要跟我有任何額外的互動	①	②	③	④	⑤	⑥	⑦
33. B 行員不要特別關心我	①	②	③	④	⑤	⑥	⑦
34. B 行員只要跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
35. B 行員以公事公辦的方式服務我即可	①	②	③	④	⑤	⑥	⑦
36. B 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

三、根據這次 B 行員服務您的經驗，**判斷您整體的反應偏向下列哪種（二選一）**

☐ 整體而言，我變得比較不喜歡 B 行員。而且我希望行員在服務我的時候，應該像朋友一樣親切，關心我的需求。

☐ 整體而言，我喜歡 B 行員。而且我希望行員在服務我的時候，只要專注辦好我的業務，不要與我多餘的互動或是交談。

【個人基本資料】

1.您的性別： ☐ 男　　　☐ 女

2.您的年齡為： ☐ 19 歲以下　☐ 20-29 歲　☐ 30-39 歲　☐ 40-49 歲
　　　　　　　 ☐ 50-59 歲　☐ 60 歲以上

3.您的職業為： ☐ 學生　　☐ 教師　　☐ 軍警　　☐ 上班族
　　　　　　　 ☐ 自己開業　☐ 家管　　☐ 其他

4.平均每月到銀行
辦理業務次數： ☐ 0 次　　☐ 1 次　　☐ 2~4 次　　☐5 次(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。

再次感謝您熱誠的協助與支持，謝謝。

您好：

　　這份問卷目的是為了銀行業服務研究的調查。您所填答的各項資料僅會作為學術分析之用，不會外流。非常感謝您的支持與協助。

<div align="right">交通大學管理學院 民國 98 年 6 月</div>

請想像您是故事中的主角，並仔細閱讀以下情境描述。

【情境 1：您過去到富友銀行的經驗】

　　基於工作的需要，一直以來您都是到富友銀行辦理公司交辦的儲匯業務。由於您必須儘快完成公司所交辦的業務，所以您希望行員能夠在最短的時間之內專心處理好您的業務。而且因為完成匯款後，您必須立即離開銀行返回工作崗位，所以您不喜歡跟行員有多餘的互動，也不喜歡跟行員有業務以外的交談。

　　除此之外，富友銀行的行員只重視處理業務的效率與辦事能力，所以行員不太會主動與顧客聊天，也很少與客戶有業務以外的互動。而且行員只是把顧客當成公司的客戶，很少與顧客有進一步的認識與私交。整體而言，您對於富友銀行所提供的效率與辦事能力感到滿意，而且不用花精力與時間去跟行員社交這點也是您喜歡去富友銀行的主因。

請根據上述您到富友銀行的經驗，您覺得富友銀行的行員會以什麼方式服務您？
請針對以下各項敘述的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
85. 我認為富友銀行的行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
86. 我覺得該銀行的行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
87. 富友銀行的行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
88. 該銀行的行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
89. 我覺得該銀行的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
90. 我預期富友銀行的行員像是一位好朋友	①	②	③	④	⑤	⑥	⑦
91. 我覺得到富友銀行辦理業務純粹是商業交易	①	②	③	④	⑤	⑥	⑦
92. 我認為該銀行的行員只會專注辦好我的業務，不會跟我有額外的互動	①	②	③	④	⑤	⑥	⑦
93. 富友銀行的行員不太會問我個人的事	①	②	③	④	⑤	⑥	⑦
94. 我認為該銀行的行員，只會跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
95. 我覺得該銀行的行員，會以公事公辦的方式服務我	①	②	③	④	⑤	⑥	⑦
96. 我預期富友銀行的行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

【情境2: B 行員過去的服務】

> 富友銀行的 B 行員曾經幫您辦理過業務,他每次都幫您處理得很好。在辦理過程中,他會細心地核對資料,避免錯誤的發生,而且他的辦事效率很不錯,在很短的時間就能夠幫您辦完所有業務。

一、根據以上所描述的 **B 行員過去服務您的經驗**,請評估您對於 B 行員的感覺。
並針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
76. B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
77. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
78. 我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
79. 我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
80. 即使沒有業務上的關係,我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

【情境3: B 行員今天的服務】

> 您上個月使用富友銀行的信用卡繳交停車費,但是您卻收到逾期未繳通知以及 300 元罰單。於是您今天趁著到富友銀行辦理公司業務的時候,順便瞭解一下原因。而且您不希望因為這件事在銀行耽擱太久,因為您必須要儘快趕回公司處理別的重要事情,而且您也不喜歡花精力與時間去跟行員社交。
>
> 當您走進銀行時,發現為您服務的正是 B 行員。而 B 行員看到您便地向您問候。接著他詢問您需要辦理的業務,在瞭解狀況並幫您查證之後,B 行員告訴您該筆停車費已確實繳交完畢。他幫您調出相關資料並聯繫該主管機關之後,而他也沒有向您酌收今天資料費 50 元。而在處理完您的問題之後,接著 B 行員又從頭到尾、重新地為您講解了一次富友銀行信用卡繳款的方式。
>
> 此時,雖然您已辦理完畢,他仍繼續跟您分享繳交停車費的相關經驗,同時他也一直跟您聊天,並詢問您的工作近況。

一、根據上頁情境3，**您在接受 B 行員這次服務後，請評估您對於 B 行員的感覺**並請針對以下各問項內容的同意程度進行評分。

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
16. 在這次服務中，B 行員讓我留下好印象	①	②	③	④	⑤	⑥	⑦
17. 我覺得 B 行員人很不錯	①	②	③	④	⑤	⑥	⑦
18. 在這次服務經驗中，我喜歡 B 行員	①	②	③	④	⑤	⑥	⑦
19. 本次服務中，我覺得他是一位好行員	①	②	③	④	⑤	⑥	⑦
20. 即使沒有業務上的關係，我也願意與 B 行員當朋友	①	②	③	④	⑤	⑥	⑦

二、若您**下次**再來富友銀行時，**您覺得 B 行員以什麼方式服務比較適合您？**

	非常不同意	不同意	稍微不同意	普通	稍微同意	同意	非常同意
37. B 行員會關心我的生活近況	①	②	③	④	⑤	⑥	⑦
38. B 行員會跟我分享他個人近況	①	②	③	④	⑤	⑥	⑦
39. B 行員會像朋友一樣親切地服務我	①	②	③	④	⑤	⑥	⑦
40. B 行員會特別有人情味地服務我	①	②	③	④	⑤	⑥	⑦
41. B 行員的服務讓我感受到溫暖	①	②	③	④	⑤	⑥	⑦
42. B 的行員會像是一位好朋友	①	②	③	④	⑤	⑥	⑦
43. B 行員辦理業務純粹只是商業交易	①	②	③	④	⑤	⑥	⑦
44. B 行員只要專注辦好我的業務，不要跟我有任何額外的互動	①	②	③	④	⑤	⑥	⑦
45. B 行員不要特別關心我	①	②	③	④	⑤	⑥	⑦
46. B 行員只要跟我保持單純的買方與賣方的交易關係	①	②	③	④	⑤	⑥	⑦
47. B 行員以公事公辦的方式服務我即可	①	②	③	④	⑤	⑥	⑦
48. B 行員像是一個生意人	①	②	③	④	⑤	⑥	⑦

三、根據這次 B 行員服務您的經驗，**判斷您整體的反應偏向下列哪種**（二選一）

☐ 整體而言，我變得比較不喜歡 B 行員。而且我還是希望行員服務我時，只需要專注辦好我的業務，不需要與我多餘的互動或交談。

☐ 整體而言，我喜歡 B 行員。而且我希望任何行員在服務我時，應該像朋友一樣親切，多跟我聊天、分享心事、關心彼此的狀況。

【個人基本資料】

1.您的性別： □ 男 □ 女

2.您的年齡為： □ 19 歲以下 □ 20-29 歲 □ 30-39 歲 □ 40-49 歲
□ 50-59 歲 □ 60 歲以上

3.您的職業為： □ 學生 □ 教師 □ 軍警 □ 上班族
□ 自己開業 □ 家管 □ 其他

4.平均每月到銀行
辦理業務次數： □ 0 次 □ 1 次 □ 2~4 次 □5 次(含)以上

問卷到此結束，煩請您再檢查一次有無遺漏的地方。

再次感謝您熱誠的協助與支持，謝謝。

簡 歷

姓名：胡友維

生日：72 年 12 月 23 日

住址：台北市士林區承德路四段 58 巷 46 弄 3 號 4 樓

電話：(02) 2885-4017

E-mail：ywhu.tem95g@nctu.edu.tw

學歷：

民國 98 年 6 月　國立交通大學運輸科技與管理學系碩士班畢業

民國 95 年 2 月　國立東華大學企業管理學系畢業

民國 91 年 6 月　台北市立成功高中畢業

民國 88 年 6 月　台北市立百齡國中畢業

民國 85 年 6 月　台北市立劍潭國小畢業