Impact of Salespersons' Acculturation Behaviours on Buyers' Commitment

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Attestation of Authorship

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person nor material which to a substantial extent has been accepted for the qualification of any other degree or diploma of a university or other institution of higher learning, except where due acknowledgement is made in the acknowledgements.

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Abstract

Healthy buyer-seller relationships are seen as a source of buyers' satisfaction, commitment and loyalty. However, creating fruitful relationships with buyers is not always simple and straightforward for salespersons, especially when they seek to establish relationships with buyers from different cultures. Given the challenging nature of intercultural interaction, it becomes imperative for salespersons to identify the behaviours that will best suit such relationships. There is much evidence that salespersons frequently adopt acculturation behaviours in order to build relationships with buyers from different cultures, however the study of acculturation behaviours, though not unknown to marketing scholars, has not been well explored in relationship marketing domains. Studies on the impact of acculturation behaviours from the viewpoint of salespersons are particularly non-existent. The present study examines the limited available literature on this subject, and attempts to develop a better understanding of the concept of salespersons' acculturation behaviours by proposing a model that explains the relationship between salespersons' acculturation behaviours and buyers' satisfaction as well as commitment in the banking context.

The hypotheses are empirically tested in the present study by using appropriate statistical techniques. Results of the study indicate that the hypothesised model of salespersons' acculturation behaviours fits the data well. The hypotheses focus on four dimensions of salespersons' acculturation behaviours: assimilation, separation, integration and marginalisation. All of these dimensions, excluding separation, show an inter-relationship among the variables of the model and are confirmed with the right significance. Separation is not examined closely within the study as by its nature it is

itself exclusionary of any form of interaction with buyers. Findings from the study indicate however that integration and assimilation positively affect buyers' satisfaction, whereas marginalisation is negatively associated with buyers' satisfaction. The results also reveal that buyers' satisfaction has a mediation effect on the relationships between assimilation, integration, marginalisation and buyers' commitment. The model also includes the constructs of interaction intensity, which is positively related to buyers' satisfaction and buyers' commitment.

This study can be considered as an important step in establishing the linkage between salespersons' acculturation behaviours and buyers' satisfaction and commitment. It establishes that salespersons' acculturation is needed to perform better and create sustainable intercultural interaction.

Chapter 1

Introduction

World migration has changed demographic characteristics across nations. According to the United Nations – trends in international migrant stock document (2008); the total number of migrants around the world is estimated to reach 214 million in the year 2010. This is a significant increase and reflects the diversity now evident in many countries and especially in New Zealand as a migrant receiving country. According to the 2006 Census – QuickStats about Culture and Identity document (2006), 22.9% New Zealand's population were foreign born.

In today's competitive business environment, diversity is seen as a new market frontier to be explored. Clearly, any type of intercultural interaction involves different perceptions, values, beliefs, ways of doing things, ways of thinking, and etiquette. To optimise the benefits of such interaction, it is clear that salespersons and the organisations they belong to need to arm themselves with new techniques and abilities.

These techniques and abilities centre on an understanding of cultural differences. Only by understanding these differences and adapting their behaviours accordingly, can

salespersons meet buyers' different perceptions of service quality and develop productive buyer-seller relationships. In other words, the positive acculturation behaviours of salespersons are a useful aid in attracting buyers who in turn will become favourably disposed towards building, maintaining and enhancing long term relationships with the salespersons and their firms.

The concept of acculturation behaviours has started to gain momentum among scholars, especially from the disciplines of psychology and sociology. It is understood that acculturation behaviours are important ingredients in the success of intercultural interactions. In terms of the sales context however, no empirical research has been conducted on the acculturation behaviours of salespersons and the impact of these behaviours on buyers. Some studies approach the subject from the perspective of the buyer – for example, the researches of Quester and Chong (2001); Bojavic and Xu (2006); Pio (2007); and Lerman, Maldonado and Luna (2008) show that highly acculturated buyers show greater flexibility, acceptance, and overall satisfaction with salespersons and their products compared with less acculturated buyers. Other studies acknowledge the role of salespersons but again from the perspective of buyers. For example, Bush and Ingram (1996) suggested that while buyers may show positive acculturation, salespersons are less likely to acculturate to the needs of buyers. The authors suggested that this shows a lack of sensitivity on the part of salespersons and may be due to a lack of training on cultural adaptation and general ignorance salespersons practice one size fit all strategy. As a result, intercultural relationships with buyers are jeopardized. Similarly, Schultz, Evans and Good (1999), suggested that cultural awareness is becoming more important for salespersons in the today's business environment since salespersons' acculturation behaviours increase mutual respect and understanding which can reduce buyers' temptation to switch business to competitors.

Therefore, even though there is some concern among scholars that salespersons' acculturation behaviours are an essential ingredient in intercultural relationships (Schultz et al., 1999; Penaloza & Gilly, 1999; Jamal & Chapman, 2000), the study of such behaviours from the perspective of salespersons needs more attention. It is true that various recommendations have been offered however. In order to build good intercultural relationships, salespersons need to adjust their communication style (Eckert, 2006), offer customised solutions (Del Vecchio, Zemanek, McIntyre & Claxton, 2004), and adjust physical appearances (Lichtental & Tellefsen, 2001) to meet cultural differences. However, despite their acknowledgement of the importance of salespersons' culturally adaptive (acculturated) behaviours, their studies do not provide any empirical investigation into the impact of salespersons' acculturation behaviours on buyers from the perspective of the salespersons. It would seem apparent that in a culturally diverse marketplace an understanding of salespersons' acculturation behaviours is vital to creating positive intercultural relationships. An attempt is therefore made in the present study to fill this gap in the research by examining how these behaviours impact the buyers. Within this study salespersons' acculturation behaviours are categorized into four dimensions, based on the observations of Berry (1997) and Schultz et al. (1999). These volitional behaviours are: assimilation, separation, integration and marginalisation. They will be discussed in detail in the following chapters.

There appears to be one study, that of Penaloza and Gilly (1999), that empirically investigated the process of salespersons' acculturation; however it does not investigate their effect on buyers' satisfaction and commitment. An attempt is made in the present study therefore to fill the gap in the research and examine the importance of acculturation behaviours from the perspective of salespersons, and determine how these

behaviours affect buyers' commitment. This study also explores the importance of interaction intensity between salespersons and buyers, the concept of competitive advantage and its relation to acculturation, the effect of salespersons' culture on buyers and the mediation role of buyers' satisfaction in the relationship between salespersons' acculturation behaviours and buyers' commitment.

Studies by Weitz, Sujan and Sujan, (1986) and Spiro and Weitz (1990) claimed that positive sales behaviours lead to higher performance by salespersons. Traditionally, salespersons' performance was measured by tangible results, namely the numbers of new buyers or transactions (Cook & Hababao, 2001), or more frequently by their financial achievements (Ambady, Krabbenhoff & Hogan, 2008). However, since competition has now intensified, firms are now required to be more customer oriented (Saxe & Weitz, 1982). Firms now realise that they need to develop new expertise in sales, marketing and customer service (Cook & Hababao, 2001) to satisfy their buyers. Accordingly, Guenzi (2003) suggested that firms have to evolve from being selling organisations to service organisations. It is important therefore, that firms incorporate in their performances both sales and service perspectives (Cook & Hababao, 2001).

To achieve this, numerous scholars (Behrman & Perreault Jr., 1982; Swenson & Hersche, 1994; La Grange & Roodt, 2001; Lam, Shankar, Erramilli & Murthy, 2004; Ambady, Krabbenhoff & Hogan, 2008) related salespersons' performance to various variables. For example, Ambady, Krabbenhoff and Hogan (2008) believed that because trust is an antecedent of satisfaction, salespersons' performance can be measured by the level of buyers' trust toward salespersons. However, La Grange and Roodt (2001) had a different view. According to them, customers' knowledge and market knowledge, along with communication competency, are suitable parameters to measure sales performance.

In their opinion, knowledge is a key to salespersons' success. Likewise, Lam et al., (2004) suggested salespersons' performance is related to buyers' loyalty. In their explanation, Lam et al. (2004) stated that the more loyal buyers are, the more likely they are to stay and continue to purchase and consume the products or services of the firm. Therefore buyers' loyalty generates revenue for the firm in the long run.

Although measurements of salespersons' performance are suggested above, the measurement of salespersons' performance in creating buyers' commitment and satisfaction has not been appropriately addressed in the relationship marketing literature. A contribution is therefore also made in the present study by considering buyers' commitment as salespersons' performance outcome.

1.1 Motivation for Research

Researchers in the field of relationship marketing consider salespersons' acculturation to be a reflection of salespersons' decisions to establish, maintain or disconnect relationships with people from different cultures (Berry, 1997; Schultz et al., 1999). They also consider it to be a strong indication of the salespersons' enthusiasm for intercultural interaction (Lerman et al., 2009) and the crux of intercultural relationship formation (Penaloza, 1994). Views described by the scholars are based on empirical investigations and real life experiences. In real life experiences, it is fair to expect salespersons to increase their understanding of ethnic buyers' unique requirements, improve two-way communication and increase sales performance when acculturating with buyers from different cultures; or to decrease sales performance or cut off intercultural relationships when de-acculturating with buyers from different cultural backgrounds (Penaloza & Gilly, 1999).

As stated above, salespersons' acculturation behaviours have not been adequately addressed in the marketing literature. Scope for a study focused on salespersons' acculturation behaviours therefore exists in the relationship marketing domain. This present study aims to develop a better understanding of the impact of salespersons' acculturation behaviours while controlling for the effect of various sources of competitive advantage in the context of banking industry. The banking industry is chosen because of its growing strategy focus on niche ethnic markets and therefore its relevance to intercultural interaction.

An understanding of acculturation behaviours will help determine how these behaviours can prove favourable in terms of buyers' future commitment to firms. By directing efforts to and focusing on these favourable behaviours, salespersons can ensure better utilisation and proper implementation of acculturation behaviours in their interaction with buyers from different cultural backgrounds.

It is evident from the above discussion that an understanding of the impact of salespersons' acculturation behaviours would be of considerable interest for both academics and salespersons. An attempt is therefore made in the present study to develop a better understanding of the impact of salespersons' acculturation behaviours on buyers' commitment.

1.2 Expected Research Contribution

As this kind of a study has not been undertaken before, it is expected to be an important addition to the literature and of significance to both academics and practitioners in the areas of relationship marketing and salespersons' behaviours.

For academics, the study contributes by providing a framework and empirical results focused on the role of salespersons' acculturation behaviours and interaction intensity in creating buyers' satisfaction and commitment.

For business practitioners in general and salespersons in particular, the study highlights the importance of being adaptive to the buyers' culture. By recognising this importance, salespersons may be more able to select appropriate acculturation behaviours during intercultural interactions.

The hypothesized model in this study will examine the linkage among salespersons' acculturation behaviours, buyers' satisfaction and buyers' commitment, along with interaction intensity in a banking context. The expected linkage among salespersons' acculturation behaviours and interaction intensity should generate buyers' satisfaction and also lead to buyers' commitment.

1.3 Organisation of the Thesis

This thesis consists of six chapters. The first chapter provides an introduction to the research study, a discussion of its importance and the objectives of this research work. This chapter also states the need for this research and provides an overview of the research conducted so far in the relevant field and discusses the expected contributions of the study. Chapter 2 deals with the relevant literature and presents an in-depth analysis of studies from different areas such as acculturation, buyers' satisfaction, buyers' commitment, various sources of competitive advantage (convenience, reputation and competitive offering) and interaction intensity. Chapter 3 builds on the gaps identified in the literature reviewed in Chapter 2, and proposes a conceptual model to explain the effect of salespersons' acculturation behaviours and interaction intensity

on buyers' satisfaction and commitment. Related research hypotheses are also developed in this chapter, along with relevant explanations. Chapter 4 details the methodology adopted for this research, along with the research design. It elaborates on conceptualisation, operationalisation, and the measurement of the variables in the proposed framework. Chapter 4 also details the sampling and data collection procedure and identifies the techniques used for the data analyses. Finally this chapter discusses the research instrument along with the justifications for the selected measures. Chapter 5 gives details of the data analyses and results. Chapter 6 presents the summary and conclusions of the findings of this research. This chapter concludes the thesis by providing the limitations of this study and offering some pointers for future research that could extend this line of enquiry and make further contributions to the literature.

Chapter 2

Literature Review

This chapter contains various sections that provide a review of the relevant literature. First, an overview of sales behaviour, relationship selling and the concept of acculturation is presented. Second, literature on interaction intensity is reviewed. Third, various sources of firms' competitive advantage are discussed. Fourth, the literature on buyers' satisfaction with the firm (bank) is presented and finally extant research on buyers' commitment is presented.

2.1. Overview of Sales Behaviour

In today's competitive business environment, salespersons are not only expected to achieve sales targets, but more importantly, they are required to build and maintain fruitful long term relationships with buyers (Crosby, Evans & Cowles, 1990). Biong and Selnes (1995) indicated that in building relationships, the major task for salespersons is the implementation of appropriate behaviours to match different relational conditions. The authors asserted that salespersons' appropriate behaviour leads to buyers' satisfaction, which determines future purchases and recommendations (Grewal & Sharma, 1991).

Williams and Spiro (1985) indicated that a relationship can be assessed based on salespersons' behaviours in addressing and responding to the needs of the buyers. The authors claimed that behaviours such as communication and adaptation help salespersons identify the buyers' needs. In fact, the authors argued that these behaviours allow salespersons to customise their presentation and focus on the specific issues. Therefore, positive behaviours such as, communication and adaptation are found to have important implications for salespersons' performance.

Similarly, Jolson (1997) noted that 'hard sell' is gradually disappearing from selling activities. He argued that selling activities have evolved from hard sell to a relationship-based selling approach. In his explanation, Jolson (1997) indicated that relationship selling increases buyers' satisfaction. In his opinion, the focus of relationship selling is to understand customers' real needs and requirements through healthy long- term relationships. He further asserted that relationship selling – or 'soft sell' – not only creates satisfaction but it also develops buyers' commitment to future purchase patronage.

Weitz (1981) and Hurley (1998) observed that the increasing trend toward providing excellent service has attributed to the hypothesis that salespersons' personalities may impact their service to the buyers. Both studies noted that specific personality traits, such as agreeableness and extroversion, support salespersons in improving their service approach to buyers' specific requirements. The authors affirmed that individual personality traits affect salespersons' interaction with their buyers. In the light of this observation, the authors suggested that salespersons need to understand and build appropriate behaviours and, more importantly, apply these behaviours within the buyer-

seller interaction context. In sum, the authors pointed out positive behaviours that allow salespersons to provide a superior service to their buyers.

Sin, Tse, Yau, Chow, Lee and Lau (2002) discussed the sales behaviour involved in relationship marketing orientation (RMO). Using the RMO scale, the authors found that cultural differences require different behavioural approaches. For instance, mainland Chinese buyers regard the sharing of values, empathy and communication as more important than other factors on the RMO scale. On the other hand, buyers from Hong Kong value fairness and justice as a base on which to build relationships with salespersons. In the authors' opinion, to have good relationships with other cultures, salespersons need to understand cultural similarities and differences. Thus the willingness to learn about buyers' cultures, demonstrates salespersons' positive approach or sensitivity to building better relationships.

Gonzales, Hoffman and Ingram (2005) concentrated their study on salespersons' ability to improve relationships through failure handling and recovery effort. Based on the learning organisation concept presented by Chonko, Dubinsky, Jones and Roberts (2003), Gonzales et al. (2005) demonstrated that organisations and salespersons are and always will be required to learn and understand buyers' changing situations and requirements. The authors explained that buyers judge the salespersons' willingness to maintain and restore their relationship by observing how salespersons handle the failure and recovery effort. Thus, the authors concluded that although the outcome of failure resolution is important, the process by which salespersons resolve the problems is equally vital. In Gonzales' et al. (2005) point of view, the process involved in addressing failure shows the salespersons' commitment to providing better service and, most importantly, to retaining positive buyer-seller relationships.

In a recent study, Chang, Yang and Yu (2006) examined salespersons' behaviour in China and found that salespersons' behaviour is critical in determining buyers' shopping motivation. The authors' asserted that specific behaviours such as personalisation and customer orientation create an enjoyable shopping experience, whereas unpleasant behaviours, such as overselling or 'push selling' stop buyers from purchasing from such salespersons. Researchers, such as Guenzi and Pelloni (2004), Wong, Leung, Chan, To and So (2004) and Lee, Su and Dubinsky (2005) have also found that satisfied buyers have a greater likelihood of repeat patronage. Chang et al. (2006) also concluded that interaction between buyers and salespersons is a vital element in product or service delivery and thus influences buyers' purchasing motivation and satisfaction. The authors stated that salespersons' positive and pleasant behaviour is the key for relationship formation from the buyers' perspective. An important point of this observation is that salespersons often behave in a manner (for example; being friendly and helpful) that is conducive to the formation of long term relationships with buyers. Points presented by Chang et al. (2006) reflect salespersons' real life experiences. Salespersons can not expect buyers' repeat patronage in situations where buyers are not satisfied. Likewise, salespersons can not expect to have relationships with their buyers if the buyers are not willing to form relationships or do not want to accept relationships.

The above discussion demonstrates the need for salespersons to display specific selling behaviours in the development of buyer-seller relationships. This view seems reasonable and can not be ignored.

2.2. Relationship Selling Behaviour

The concept of relationship selling is well known to scholars of relationship marketing. This concept is claimed to work when salespersons focus on creating, nurturing and maintaining relationships with their buyers (Laverin & Liljander, 2006). Relationship selling requires mutual understanding, personal disclosure, customisation and cooperativeness (Wong et al., 2004). Based on their study of salespersons in the insurance context, Crosby et al. (1990) found that quality relationship selling is positively associated with buyers' satisfaction. The authors' suggested that relationship selling reduces buyers' uncertainty by offering the assurance of relationship continuity. Relationship selling not only satisfies buyers, but it also helps to identify buyers' needs. It requires salespersons to have regular contact with their buyers and show their cooperative intention. In the light of these observations, Crosby et al. (1990) concluded that relationship selling aims to attract and maintain interactions with buyers and more importantly it assists salespersons in retaining their profitable buyers. Indeed, salespersons who employ the relationship selling approach may be expected to have a better performance compared with non-relationship based salespersons.

Galbarino and Johnson (1999) likewise claimed that relationship selling behaviours undertaken by salespersons signal that they are dedicated to building relationships with buyers. Based on the work of Crosby et al. (1990), Galbarino and Johnson (1999) investigated the impact of relationship selling on buyers' commitment in the context of art performance. They found that relationship selling influences buyers' commitment to the salespersons. It is the authors' opinion that when buyers are satisfied with the salespersons, they are more likely to repurchase from those salespersons. Further, the authors asserted that satisfied customers not only develop repurchase intention, but also commitment to and trust in the salespersons. In fact, this study finding is in line with

Grewal and Sharma's (1991) satisfaction theory as well as Morgan and Hunt's (1994) trust theory. In the light of their observation, Galbarino and Johnson (1999) suggested that salespersons should improve buyers' satisfaction, because buyers' satisfaction is a core of relationship selling. Indeed, it seems quite reasonable to expect that the salespersons who manage to create buyers' satisfaction will receive more trust and future business from committed buyers.

Numerous scholars, such as Saxe and Weitz (1982) and Williams (1998) believed that relationship selling is salespersons' reflection of their customer orientation level. Saxe and Weitz (1982) suggested that highly relationship-oriented salespersons are also more likely to be customer-oriented, that is, salespersons who try to help their buyers make right buying decisions that will satisfy buyers' needs. The authors explained that customer-oriented salespersons are engaged in behaviours that aim for long term healthy relationships. In the authors' opinion, salespersons avoid immediate sales for the sake of buyers' satisfaction. In fact, customer-oriented salespersons are not only required to help their buyers make right decisions based on their needs, but they are also expected to describe the products or services accurately, offering products or services that satisfy buyers' needs and customising their sales presentations according to buyers' interests and, more importantly, avoiding unethical selling tactics that lay high pressure on the buyers. By claiming that a customer-orientation approach leads to buyers' satisfaction, Saxe and Weitz (1982) concluded that customer-oriented selling is expected to give greater opportunities for salespersons to maintain continuous contact with buyers in the future.

2.2.1. Adaptive selling behaviour

Drawing inspiration from Saxe and Weitz (1982), relationship selling can be described as a sales approach that requires salespersons to have integrity and adaptability to buyers' requirements. Giacobbe, Jackson Jr, Crosby and Bridges (2006), drawing on the works of Weitz (1981), Weitz, Sujan and Sujan (1986) and Spiro and Weitz (1990), indicated that relationship selling is not a simple process but is based on the combination of two important factors, namely: (1) salespersons' behaviour and (2) the selling situation. The authors claimed that salespersons' positive behaviour such as customer orientation is not enough. In fact, they argue that during the sales interaction, salespersons need to be able to read the situation and adapt their sales behaviours accordingly. Salespersons' adaptive behaviours with the buyers are associated with salespersons' flexibility in dealing with buyers. Adaptive selling behaviour may thus be expected to indicate salespersons' ability to adapt to buyers' product or service requirements as well as buyers' characteristics, such as communication preferences (Biong & Selnes, 1995) and culture (Schultz et al., 1999).

Biong and Selnes (1995) in their study on industrial buyers in the US noted that salespersons' presentation style affects the buyer-seller relationship. This is because buyers have different needs and purchasing conditions. The authors claimed that adapting presentation style means tailoring the communication approach. In the authors' opinion, salespersons' ability to alter their presentation style sends a positive signal about their dedication to value creation for the buyers. In fact, this value creation can therefore be claimed as cooperative sales behaviour. Furthermore, the authors concluded that salespersons' adaptive communication ability improves the buyer-seller relationship.

Schultz et al. (1999) claimed that relationship selling in a plural society means building relationships with buyers from different cultures. In their opinion, the key success factor for building intercultural relationships is salespersons' ability to understand cultural similarities and differences, and most importantly, the willingness to interact and adapt to buyers' cultures. Thus, in order to adjust themselves to buyers' cultures, salespersons are required to have a wide-ranging knowledge and commitment to building trust and cooperation. In their conceptual study, Schultz et al. (1999), based on the work of Berry (1997), described the salespersons' adaptive behaviour in a plural society to four different culturally adaptive behaviours. They are assimilation, separation, integration and marginalisation. These four behaviours are widely considered as acculturation behaviours. The authors noted that these different culturally adaptive behaviours generate different outcomes. The authors believed that acculturation behaviours guide salespersons in intercultural interaction. Further, Schultz et al. (1999) claimed that insufficient sensitivity toward buyers' culture can jeopardise the relationship. Thus, the authors concluded that adaptive selling behaviours may be claimed to provide a true reflection of the status of buyer-seller relationships in a plural society.

2.2.2. Acculturation

Acculturation is known as the process of cultural adjustment and adaptation (Ebin, Sneed, Morinsky, Rotherham-Borus, Magnusson & Malotte, 2001). The concept of acculturation has been investigated by several disciplines, such as anthropology, psychology and sociology (Ogden, Ogden & Schau, 2004) to develop the understanding that occurs when individuals from different cultures develop contacts with each other (Martin 2005). Redfield, Linton and Herskovits (1936) in their paper called "Memorandum on the study of acculturation" (pg. 149) stated that, "Acculturation is the process consisting of all phenomena that result when groups of individuals from

different cultures come into continuous first hand contact and subsequent changes in the original patterns of either or both group occurs." The authors asserted that acculturation is a broader concept of cultural change which results in change within the groups involved. In their analysis, the authors suggested that acculturation occurs both in dominant and non dominant groups. Additionally, the authors suggested that acculturation occurs voluntarily (e.g. international marriage) and involuntarily (e.g. colonisation or war). Thus the authors claimed that the willingness of dominant cultures to accept non dominant cultures and likewise, the willingness of non dominant cultures to adjust themselves to dominant cultures affects the acculturation process. Further, the authors asserted that in the process of acculturation both groups are affected by several issues, such as the situation, the type of group they are dealing with and more importantly, the cultural inequality present. The authors suggested that the outcome of this inequality results in three different acculturation behaviours. They are (1) acceptance, where the non dominant group assumes that it is inferior and as a result it absorbs the dominant culture, (2) adaptation, where both groups assume that they are equal and as a result both groups rework their cultural view by combining part of the other culture, (3) reaction, where the non dominant group is hesitant to adapt the dominant culture. An important implication of their study is that the dominant and non dominant cultural groups keep changing as a result of inter cultural contacts. Views expressed by Redfield et al. (1936) appear to provide the foundation for acculturation theory.

Graves (1967, as cited in Navas, Rojas, Garcia & Pumares, 2006) likewise claimed that acculturation results from the continuous interaction between two or more different cultural groups. In his explanation, Graves argued that acculturation does not only occur at the group level, but it also occurs at the individual level. He explained that

individuals experience a continuous change in attitude, conduct, values, identity and their way of life to meet the cultural features of their new host country. This individual change is further referred to as psychological acculturation. Despite two-way contributions and the influence of individuals' acculturation on their cultural group, the degree of the acculturation shown by each party does not always develop at the same pace; individuals may have a higher degree of acculturation than the cultural group they belong to and vice-versa. Thus, the acculturation process is highly dependent on the individuals and is affected by individuals' psychological traits, environment and other external factors at the particular time (Liu, 2000).

Literature on acculturation introduces two acculturation models. They are the uni-dimensional and the bi-dimensional model (Lee, Sobal & Frongillo, 2003). The uni-dimensional approach assumes that in the acculturation process, individuals follow a continuum over a period of time. This model holds that at one point, individuals' native cultural values, beliefs, attitudes and behaviours are replaced by those from the new culture. On the other hand, the bi-dimensional model assumes that individuals' acculturation process is independent. Individuals do not necessarily have to adopt the new cultural factors, but instead may modify their own culture by relinquishing some of their cultural values and at the same time adopting new values from the new culture.

The uni-dimensional model, also known as assimilation, was first introduced by Gordon in 1964. In his book on assimilation in American life, he noted that "penetration into the mainstream culture is necessarily accompanied by the disappearance of the ethnic group as a separate entity and the evaporation of its distinctive values" (p.81). He suggested that individuals are not designed to be simultaneously capable of practising two different cultures, opposing the likelihood of true biculturalism. In his explanation, the

author places individuals along a continuum from low acculturation to high acculturation. He believed that individuals move along this continuum from un-acculturated to highly acculturate based on the amount of time that they have spent in the new country. Thus, in this model, the author suggested that the longer the individuals have lived in the new county the more likelihood that those individuals will abandon their native culture for the new culture. Due to its simplicity and parsimony (Ryder, Alden & Paulbus, 2000) this model has been widely employed by numerous scholars. For example: Vazquez, Vazquez, Bauman and Sierra (1997) utilised the uni - dimensional model in exploration of skin colour effects on acculturation. Kaplan and Marks (1990) employed this assimilation model in their research on stress in young Mexican Americans and Gentry, Jun and Tansuhaj (1995) adapted the unidimensional model in their investigation on the cultural conflict in the US. Further, majority of uni - dimensional approaches used demographic variables such as generational status and years of residency in the new country as a measurement tool (Ryder et al., 2000).

Despite its advantages and its extensive use by numerous scholars, the applicability of this model and its use in measurement is widely debated. Numerous scholars such as Berry (1997), Quester, Karunaratna and Chong (2001), and Lee et al. (2003) argued that the uni-dimensional model does not explain acculturation from a complete perspective. These scholars asserted that individuals have a choice whether to adopt or to deny the new culture in their acculturation process. Thus, in the authors' view, acculturation does not always move smoothly along a continuum. Similarly, Dion and Dion (1996, cited in Ryder et al., 2000) confirmed that the unidimensional model fails to offer alternatives to assimilation, such as integration or bicultural identity. Likewise, Penaloza (1994) pointed out that acculturation is not a simple progression along a continuum as a result of individuals' time of residency. In her opinion, in addition to time and host country

influences on individuals, other factors, such as other ethnic groups contact and the degree of individualism of an individual affects immigrants' acculturation.

Berry (1970) introduced the concept of the bi-dimensional model as incorporating two independent dimensions. In his explanation, Berry suggested that in the acculturation process, individuals have two aspects to consider. They are (1) the degree of individuals' intention to retain their own native culture and (2) the level of individuals' willingness to actively interact and become involved with the host culture. In different studies, Berry (2005) claimed that each individual and group experience acculturation in different ways. The author claimed that acculturation can be reactive, whereby individuals deny the influences of the host culture and as a result, closely attach themselves to their native culture. Also acculturation can be proactive, which refers to individuals' integrating themselves to the host culture by dropping some of their values and at the same time adopting some new values of the host country. In the light of this observation, Berry (1970) proposed four different acculturation modes: Integration refers to individuals' intentions to maintain their own cultural values while at the same time adopting the new culture of the host country; Separation occurs when individuals deny the new cultural influence and remain attached to their own native culture; Assimilation involves individuals' full adaptation to the new culture and a relinquishing of the culture of origin; and Marginalisation occurs when individuals reject both their own culture and the host culture.

In the present research, Berry's (1970) concept of bi-dimensional acculturation is used because it is considered to be a broader and more suitable framework for understanding acculturation (Ryder et al., 2000).

2.2.3. Buyers' acculturation

One of the challenges facing buyers in a new country is learning to consume in the new culture. The buyers may confront products and services that are not available in their own country or may find that similar products are used for different reasons. Likewise, individuals may find it is a challenge to decide which brands to buy, as they do not have any knowledge about the local brands. Thus, their existing consumption knowledge obtained in their country of origin may no longer be applicable (Liu, 2000). Therefore, there is a need for buyers to adapt to the new cultural environment (Penaloza, 1994). Penaloza (1994) further argued that during the acculturation process, buyers are affected by agents from their culture of origin (family and friends) and from the host culture (media and marketers). Liu (2000) concluded that understanding buyers' acculturation is very important for three reasons, namely: (1) buyers' acculturation offers a general understanding of immigrants' buying behaviour, (2) buyers' acculturation helps improve the knowledge of immigrant buyers' learning processes and more importantly, (3) immigrants have great consumption needs and purchasing power. Due to these reasons, numerous scholars have investigated buyers' acculturation in association with brand loyalty (Podoshen, 2006), buyers' segmentation (Palumbo & Teich, 2004), purchasing decisions (Quester & Chong, 2001), and advertising (Martin, 2005). A consistent finding from these studies demonstrated that highly acculturated buyers act differently than low acculturated buyers. Highly acculturated buyers are found to make similar purchasing decisions as members of the host country (Quester, et al., 2001), feel comfortable with actors from the host country appearing on TV commercials (Martin, 2005), and have more interaction with retail sales persons (Chang et al., 2006). Berry (1990) suggested that individuals have no restrictions in terms of how they acculturate however; this is not always the case. There are situations in which individuals are forced to acculturate in one particular mode. For example: the limited availability of ethnic

foods may force individuals to find a substitution for their food requirements even if they would prefer not to (Gentry et al., 1995).

2.2.4. Salespersons' acculturation

Penaloza and Gilly (1999) have investigated the process of marketing acculturation. According to them, marketing acculturation is defined as a tendency of the salespersons to adapt their marketing approaches to the needs of buyers from different culture. While some salespersons may demonstrate an eagerness to get involved with different cultures, others may not be so enthusiastic (Penaloza, 1994). In fact, Omar, Kirby and Blankson, (2003) confirmed that although buyers display a high level of acculturation, salespersons do not. Using a longitudinal study, Penaloza and Gilly (1999) found that salespersons' desire to acculturate to buyers from different cultures is, to a considerable extent, determined by their own individual characteristics, the company for which they work, and external influential agents such as competitors and business associates. While some salespersons acculturate to their buyers (Penaloza, 1994; Gentry et al., 1995) others find acculturation difficult (Jamal & Chapman, 2000). Lerman, Maldonado and Luna (2009) used the term 'salespersons' assimilation' to describe salespersons who are keen to involve themselves with buyers from different cultures. In the authors' opinion, salespersons who have a good knowledge of the buyers' cultural similarities and differences are more open to intercultural interaction than those who have less cultural knowledge. Salespersons' tendency to acculturate with buyers from different cultures has resulted in two significant contributions. On the one hand, salespersons facilitate the buyers' tendency to maintain their original consumption patterns in relation to their own native culture in the host county (Penaloza, 1994) and on the other hand salespersons promote assimilation by promoting available products and services (Gentry et al., 1995).

On the basis of bi-dimensional marketing acculturation, Schultz, et al. (1999) also identified four different acculturation modes relating to salespersons: assimilation, separation, integration and marginalisation. These will be detailed in the following sections.

2.2.4.1. Assimilation

Assimilation is an acculturation mode whereby salespersons prefer to have more involvement with the buyers' culture and have a little interest in maintaining their own culture (Berry, Phinney, Sam & Vedder, 2006). Schultz et al. (1999) confirmed that assimilation is seen as a complete integration. In the authors' opinion, this behaviour forces salespersons to adapt to the buyers' culture entirely and as a result, salespersons abandon their own culture. This situation suggests that salespersons work too closely with buyers, and as a result lose their identity as the firm's representative. By losing their identity, the salespersons will not be able to give objective and quality advice on behalf of their firm. Assimilation then causes a dilemma. Although salespersons may understand the buyers' needs, wants and the situation completely, they will find that this total involvement with the buyers creates a difficulty in maintaining their relationship with their company. The danger of this total involvement is the loss of key salespersons. It is very obvious that in order to give the best advice, salespersons need to understand buyers' situation and condition. This is usually valued highly by clients who are then likely to want to hire these salespersons for their expertise.

2.2.4.2. Separation

Separation is opposite to assimilation. Separation occurs when salespersons prefer to have little involvement with or show little interest in buyers' cultures and have a high focus on maintaining their own culture (Berry et al., 2006). Salespersons engaged in

separation would be expected to minimise their relationships with buyers from different cultures. This mode can work when salespersons believe that there is considerable merit in surrendering their own culture to that of the buyers. To facilitate the success of separation, the inferior party (salespersons) needs to be willing to accept the buyers' superior culture. Conversely, when buyers' cultural superiority is not accepted by salespersons, the long term relationship deteriorates (e.g. salespersons' dislike being culturally inferior).

2.2.4.3. Integration

Integration is regarded as a better option than either assimilation or separation as through integration salespersons maintain their own cultural values with pride while at the same time respecting the culture of the buyers (Schultz et al., 1999). In other words, salespersons who exercise integration represent a sort of compromise between assimilation and separation (Berry & Kim, 1988, as cited in Berry, Kim, Power, Young & Bujaki 1989). In further explanation, Schultz et al. (1999) noted that integration allows salespersons to customise their offerings and at the same time, the salespersons are able to sell the benefit and conditions of the products to their buyers. Interestingly, although integration has been claimed as the best option (Berry et al., 1989; Seitz, 1998; Perry, 2008), Shultz et al. (1999) also warned that lack of balance and obvious differences between salespersons and buyers, such as perception of business standards and expectations, can create a potential conflict.

2.2.4.4. Marginalisation

Marginalisation is an acculturation mode whereby individuals lose connection with their own culture but do not replace it with the dominant culture (Berry et al. 1989). Instead, they attach themselves to a third culture (Penaloza, 1994). From the perspective of

salespersons' acculturation, marginalisation can be said to occur when salespersons do not have any relationship with their own culture or the buyers' culture. Schultz et al. (1999) suggested that in order to soften this situation, salespersons need to ensure that their independence will not impact sales performance.

While these four acculturation behaviours offer different advantages, salespersons need to ensure that their behaviour is consistent with their company policy and individual characteristics.

In summing up this section, various scholars such as Dean (2007), Giacobbe, et al. (2006) and Pettijohn, Pettijohn and Taylor (2002) suggested that in today's business environment salespersons not only need to have a better knowledge of their products and their competitors, but, more importantly, they need to be willing and flexible enough to adapt their sales approach to buyers' situations and characteristics. Adding to this complexity, scholars such as Park and Deitz (2006), Bush and Ingram (1996), Bush, Rose, Gilbert and Ingram. (2001) and Schultz et al. (1999) supported the fact that acculturation is necessary in order for salespersons to interact well with buyers from different cultural backgrounds. Acculturation is and will be an important factor for nearly all salespersons in the plural society. Salespersons' lack of willingness to adapt or to be flexible to different cultures may prove a stumbling block as well as a source of distress and frustration for salespersons and buyers (Pires & Stanton, 2000). For example, due to lack of cultural knowledge, salespersons may categorise all Asians with the same ethnic identification. This wrong identification creates a major two-fold error. Salespersons may apply the wrong strategy for particular Asian groups, and Asian buyers may become frustrated because their real identities are ignored. Thus, one can conclude that salespersons' acculturation helps them gain businesses and at the same

time helps buyers maintain their own culture and assimilate with the new cultural consumption.

2.2.5. Research gap in acculturation literature

Given that the business environment is becoming more heterogeneous, salespersons' interest in building intercultural relationships is increasing. Relationship selling in the heterogeneous market requires acculturation. Although there is a large body of literature that investigates acculturation, this literature is limited to the buyer's perspective. There is, therefore, a need for both the academic and the practitioner to understand the effect of acculturation from the salesperson's perspective. Research on acculturation from the salesperson's perspective is scarce. It appears that only one study (Penaloza & Gilly, 1999) has empirically investigated salespersons' acculturation in the context of salespersons' learning processes involved in adapting to the buyers' culture. The study, however, does not attempt to reveal the effect of salespersons' acculturation behaviours on buyers' satisfaction and/or commitment.

As has been discussed earlier, the relevancy of acculturation is claimed as being specific to the context, and therefore, it follows that salespersons' acculturation behaviours have an impact on intercultural relationship development. Salespersons' acculturation behaviours reflect the process of understanding buyers' cultural differences. Salespersons' acculturation requires confidence in using different acculturation behaviours and collecting culture specific information to facilitate adaptation. Salespersons must be able to identify circumstances and appropriate behaviours for deployment of intercultural relationships and satisfy buyers. The literature discussed in this thesis however, could not identify any study explaining the effect of salespersons' acculturation on buyers' satisfaction.

This is surprising given the significant increase of heterogeneous societies and the need to develop a theory on effective intercultural relationships. Given the importance of salespersons' demanding role and the importance of implementing positive acculturation behaviours, there is an urgent need to develop a greater understanding of the effect of salespersons' acculturation behaviours on buyers' satisfaction and commitment. This would fill a gap in the theory on the acculturation behaviours. It would also offer firms practical knowledge for selecting salespersons best suited to perform productive roles as well as provide a guideline for developing training courses which would improve salespersons' intercultural relationship effectiveness.

2.3. Interaction Intensity

The concept of interaction intensity is well known to the scholars of relationship marketing. Interaction intensity is defined as the number of interactions between buyers and salespersons over a period of time (Bacerra & Gupta, 2003). Thus, interaction intensity is the philosophical foundation of relationship selling. Within the relationship selling literature, interaction intensity is referred to as frequency of interaction (Nicholson, Compeau & Sethi, 2001), contact intensity (Crosby et al., 1990), dissemination frequency (Maltz & Kohli, 1996) and interaction of contact (Heide & Miner, 1992). The concept of interaction intensity in the context of the buyer-seller relationship has been explored rigorously by several scholars, such as: Crosby et al. (1990), Heide and Miner (1992), Mohr, Fisher and Nevin, (1996), Maltz and Kohli (1996), Doney and Cannon (1997), Nicholson et al. (2001), Johlke and Duhan (2001) and Dawes and Messey (2005).

In their study on trust in the buyer-seller relationship, Doney and Cannon (1997) found that interaction intensity is a core element to build trust. The authors claimed that

interaction intensity consists of two important factors, namely: the number of interactions and the duration of the interactions. In the authors' opinion, interaction intensity impacts buyers' trust, satisfaction and commitment. The authors suggested that the number of interactions develop buyers' ability to absorb, learn about the salespersons' intentions and to forecast the salespersons' future relationship behaviour confidently. They maintained that the numbers of interactions not only allow salespersons to enhance information exchange, but it encourages a close buyer-seller relationship and, more importantly, builds mutual understanding between buyers and salespersons. Thus, the authors believed that the number of interactions may build buyers' confidence to comfortably discuss their perspective and needs with salespersons who share similar thoughts and social bonds.

Further, Doney and Cannon (1997) suggested that the number of interactions between buyers and salespersons should be complemented by the duration of the interactions. Similarly other scholars, such as Pappas and Flaherty (2008) and Dagger, Danaher and Gibbs (2009) also found that the duration of the relationship impacts the buyer-seller relationship. In their study, Dagger et al. (2009) measured the duration of interactions by the length of time that a relationship has existed. In the authors' opinion, the duration of interactions enhances the opportunity for both buyers and salespersons to get a greater understanding of each other and to build a stable relationship. Thus, the longer the relationship, the greater investment and opportunities for both buyers and salespersons to get more benefit from a strong relationship. For example, the buyers may get product prioritisation, and salespersons may get continuous orders. Further, the authors suggested that in the long run, the number of interactions is diminished as the duration of the relationship increases. The authors believed that the number of interactions is more important only in the early stage of the relationship. Thus, the

authors concluded that once a relationship has reached maturity, both buyers and salespersons become less dependent on the number of interactions in order to maintain strong relationship.

Crosby et al (1990) claimed that in order to have a long term healthy relationship, buyers and salespersons need to focus not only on the number and duration of their interactions, but, more importantly, they need to emphasise the quality of communication in each interaction. The study by Boles, Brashear, Ballenger and Barkdale (2000) on 487 salespersons also confirmed the claim of Crosby et al. (1990). In their study, Crosby et al. (1990) suggested that interaction intensity, mutual disclosure and cooperative intensity affect the quality of communication between buyers and salespersons. Further, the authors maintained that communication quality means reducing buyers' uncertainty through enhancing information sharing and cooperativeness. Therefore, in the authors' opinion relationship quality gives buyers assurance that they will receive personalised and error-free products or services. Communication quality is claimed as an indicator of future communication interaction and is therefore also the core of relationship interaction. This view expressed by Crosby et al. (1990) demonstrates that ineffective interaction intensity and an unnecessary length of interaction merely waste buyers' and salespersons' time and effort.

In the light of the above discussions, interaction intensity may be said to include quality, duration and frequency of interactions undertaken by salespersons that indicates that the salespersons are forming a relationship with the buyers. Given the fact that a better understanding of interaction intensity behaviour is needed in the relationship marketing literature, an attempt has been made in this study to investigate interaction intensity in relation to buyers' satisfaction and commitment.

2.4. Buyers' Satisfaction

Much of the existing research in the marketing literature claims that overall buyers' satisfaction is a prescription for business sustainability (Peighambari, 2006; Krishnan, Ramaswamy, Meyer & Damien, 1999; Mittal, Ross & Baldasare, 1998; Anderson, Fornell & Rust, 1997; Czepiel & Rosenberg, 1977). Satisfaction is claimed as a determinant of buyers' loyalty (Bloemer, de Ruyter & Peeters, 1998; Bejou, Ennew & Palmer, 1998; Macintosh, 2007, Guenzi & Pelloni, 2004; Moutinho & Smith, 2000), repurchase intention (Brady & Cronin, 2001; Carpenter, 1998; Grewal & Sharma, 1991; Guenzi & Pelloni, 2004; Mittal, Ross & Baldasare, 1998), recommendation (Grewal & Sharma, 1991; Macintosh, 2007), buyers' retention (Hennig-Thurau, 2004), switching behaviour (Moutinho & Smith, 2000; Olorunniwo & Hsu, 2006; Manrai & Manrai, 2007) and commitment (Pont & MacQuilken, 2005; Bennet & Rundle-Thiele, 2004; Lopez, Hart & Rampersad, 2007; Vasudevan , Gaur & Shinde, 2006).

Satisfaction has been variously defined by numerous scholars. Lévesque and MacDougall (1996) referred to satisfaction as a composite of overall buyers' attitudes towards providers that incorporate a number of measures. Goode and Mouthinho (1995) had likewise defined satisfaction as a comparison of product or service performance expectation and evaluation. Similarly, Yi (1990) stated that satisfaction is a collective result of perception and evaluation, along with emotional and psychological reactions to the consumption experience of a product or service. Anderson, Fornell and Lehman, (1994) suggested that satisfaction is an overall examination and experience of total purchases and consumption over a period of time.

According to the literature, satisfaction can be classified into satisfaction toward products (Anderson et al., 1997; Churchill & Suprenant, 1982) satisfaction toward

service (Roman, 2003; Zeithaml & Bittner, 1996) and overall satisfaction (Johnson & Fornell, 1991). In this study, satisfaction is defined as buyers' overall satisfaction because, in the banking industry, buyers normally model overall satisfaction as an evaluation of both products and service attributes.

Czepiel and Rosenberg (1977) considered overall satisfaction as a collective construct, combining satisfaction with products and services provided by a firm and satisfaction with different aspects of the firm. In their explanation, Czepiel and Rosenberg (1977) suggested that buyers' satisfaction has several facets, they are: purchase process, decision process, functional attributes, aesthetic attributes, psychological attributes, service attributes and environmental attributes. In the authors' opinion, these facets are intertwined and vary according to the products and services. The authors asserted that buyers gain overall satisfaction if all these facets are positive and provide some benefit. The authors further noted that buyers' high or low overall satisfaction can be explained in terms of how firms either do or do not exceed what is actually expected. Thus, buyers' overall satisfaction means that buyers' needs are fulfilled, products or services are error-free and buyers' buying experiences are positive (Peighambari, 2006). In sum, Czepiel and Rosenberg (1977) concluded that buyers' satisfaction means that buyers are satisfied if their overall feelings and experiences are positive and enjoyable. According to Anderson et al. (1994), buyers' overall satisfaction can therefore be established only in the situation where every aspect of a firm's products or services is experienced by the buyers as providing them some distinctive benefits. Anderson et al. (1994) further advocated that overall buyers' satisfaction generates buyers' commitment and word of mouth.

In a similar vein, Johnson and Fornell (1991) revealed that buyers' overall satisfaction with firms or service providers reflects the buyers' desire to gain certain benefits that can not be gained elsewhere. Investigation by the authors revealed that buyers compare their expectations with the reality they receive. Buyers expect to gain economic benefit, such as value for money (Anderson et al, 1994) and psychological benefits, such as service quality (i.e salespersons' behaviour, Czepiel & Rosenberg, 1977), and positive shopping experiences (Vasudevan, et al., 2006). Conceptual exploration undertaken by Johnson and Fornell (1991) identified three factors of overall satisfaction that accrue to buyers. These are:

- An overall examination

- Approval and disapproval expectation

- Evaluation of comparison benefits across the category

The authors believed these three factors help buyers to determine whether they will continue their experience with the particular products or services. In fact, the authors suggested that the more positive experience buyers gain from these three factors, the more likely the buyers will continue their purchasing and consumption. In summary, the authors concluded that overall satisfaction is created as a result of an evaluative component of buyers' experience and product knowledge.

In a similar study, Yi (1990) critically reviewed the concept of buyers' satisfaction. In his observation, the author compared various satisfaction theories such as contrast theory, assimilation-contrast theory, dissonance theory, generalised negativity theory and hypothesis theory to reveal antecedents of buyer satisfaction. From this comparison, Yi (1990) suggested that there are various specification levels of satisfaction. They are: satisfaction with products, satisfaction with consumption and post purchase experience, satisfaction with product attributes, and finally satisfaction with salespersons.

Interestingly, satisfaction with salespersons is often considered as satisfaction with salespersons' behaviour during and after the whole process (Czepiel & Rosenberg, 1977; Krishnan et al., 1999). Normally, buyers' satisfaction with salespersons is commonly attached to satisfaction with firms (Macintosh, 2007).

Prior researches (Crosby et al., 1990; Biong & Selnes, 1995; Grewal & Sharma, 1991) had identified salespersons' behaviours, such as customer orientation and adaptive selling, as being positively linked to buyers' satisfaction. In fact, Giacobbe et al. (2006) suggested that salespersons' behaviour in adapting to the selling situation and buyers' culture (Schultz, 1999) is more effective in generating buyers' satisfaction. Supportively, Bush and Ingram (1996) posited that in the plural market of today, the need for salespersons' behaviour to be culturally sensitive (acculturation) is more important than ever. In their explanation, Bush and Ingram (1996) argued that salespersons' acculturation not only reduces buyers' uncertainty but also increases the firm and salespersons' creativity and innovation. While research on satisfaction has generally investigated the various levels of satisfaction (Yi, 1990), there is a lack of research and guidance in understanding the effect of salespersons' acculturation behaviours on overall buyers' satisfaction. As a consequence, in this study, the effect of salespersons' acculturation behaviours on buyers' overall satisfaction with the bank is explored.

2.5. Buyers' Commitment

Commitment has been described as the desire and intention to establish and maintain a relationship (Morgan & Hunt, 1994; Bettencourt, 1997: Bansal, Irving & Taylor, 2004). Anderson and Weitz (1992) argued that commitment to a relationship does not only involve creating and maintaining the relationship, it also involves confidence in the

relationship. According to Dwyer, Schurr and Oh (1987), commitment occurs when both parties have mutual interests and receive similar benefits from the relationship.

Morgan and Hunt's (1994) trust and commitment theory revealed that commitment and trust are the major variables in building and maintaining a relationship. In their finding, the authors showed that trust is a major determinant of commitment. Trust affects commitment in a relationship through several dimensions, namely: 1) reducing buyers' risk perception, 2) increasing buyers' confidence toward the salespersons and firms and finally 3) reducing transaction costs in an exchange relationship (Ganeshan & Hess, 1997). The authors believed that more highly committed buyers are more likely to have a positive approach to the relationship, such as acquiescence, propensity to stay and coordination. Similarly, researchers (Bettencourt, 1997; de Ruyter, Moorman & Lemmink, 2001, Bansal et al. 2004) had also found that commitment relates to positive word of mouth, recommendation, feedback, repurchase intention and switching behaviour.

In the same vein, Soni, Wilson and O'Keefe, (1996) found that satisfaction and social bonds are strong indicators of commitment. The authors posited that buyers' satisfaction is explained as the overall evaluation of the firm based on buyers' experiences. Higher buyer satisfaction reflects more positive experiences for the firm. In the authors' opinion, satisfied buyers gain more reward through their experiences and hence increase their desire to remain in the relationship and as a result, increase their commitment to the relationship (Bettencourt, 1997). In the light of this observation, Bettencourt (1997) argued that the degree of buyers' satisfaction reflects the level of buyers' commitment to the firm. Thus, he concluded that buyers' commitment influences the way in which buyers behave in relation to the firm.

In the marketing literature, Allen and Meyer (1990) placed commitment into three different categories. These are: affective commitment (emotional and psychological attachment), continuous commitment (due to high switching cost and lack of alternatives) and normative commitment (obligation feelings to remain with the same firm). Based on the work of Allan and Meyer (1990), Hansen, Sandvik and Selnes (2003) enriched the study by investigating the direct and indirect effect of commitment on the intention to stay. In their investigation, the authors revealed that affective commitment has a strong impact on buyers' intention to stay. The authors believed the impact of affective commitment does not include any cost evaluations, but is purely driven by positive experiences associated with salespersons or firms and feelings of liking develop within the relationship. Hansen et al. (2003) argued that affective commitment not only has positive impact on the relationship but it also affects positive word of mouth, purchase intention, price insensitivity and complaining behaviour (Bloemer, Odekerken-Schroder, & Martens, 2002). Researchers (Morgan & Hunt, 1994; Kumar, Hibbard & Stern, 1994; Selnes & Gronhaug, 2000) also found that affective commitment is associated with buyers' willingness to share business, desire to stay, cooperation and acquiescence.

Kumar, Scheer and Steenkamp (1995) posited that organisational research operationalises commitment in two major ways. Some researchers focus on affective commitment, that is, the desire to stay in the relationship because of the positive effect on the other party (Meyer, Allen, and Smith 1993). Others adopt a broader view of commitment, incorporating continuity expectations and willingness to invest (e.g., Kumar et al. 1995). The approach of this study integrates both approaches by including affective commitment, continuity expectations, and willingness to invest.

2.6. Sources of Competitive Advantages

With the increasing competition in today's business environment and the associated importance of long term buyer-seller relationships, competitive advantage has assumed a critical role in building buyers' satisfaction. Together with variables such as salespersons' acculturation and interaction intensity, competitive advantage is viewed as a critical prescription in the development and maintenance of buyers' satisfaction. Competitive advantage has been described as the degree to which a firm differentiates itself and poses something special and strong that competitor find it hard to imitate (Li, Ragu-Nathan, Ragu-Nathan & Rao, 2006; Bharadwaj, Varadarajan & Fahy, 1993). In the literature, sources of competitive advantage have been classified into monetary and non-monetary. (Berry, Seiders & Grewal, 2002; Leisen, 2006; Colwell, Aung, Kanetkar & Holden, 2008) Further, Colwell et al. (2008) argued that non-monetary sources of competitive advantages are more effective due to the degree of complexity involved in imitating them. Non-monetary sources of competitive advantages variously associated with the ability to network (Pillai, 2006; McMillan & Joshi, 1997; Yeung, 1999), innovativeness (Weerawardena & O'Cass, 2004), reputation (McMillan & Joshi, 1997; Fahy, 2002), convenience (Hall, 1992), know-how and managerial skills (Li et al., 2006), quality, cost (McMillan & Joshi, 1997; Fahy, 2002; Slater, 1996), speed or time (McMillan & Joshi, 1997; Stalk, 1988), learning culture (Slater, 1996; Barney, 1986) and adaptation behaviour (Pillai, 2006; Gottschalg & Zollo, 2007). In sum, competitive advantage comprises abilities which allow a firm to be superior when compared with their competitors (Li et al., 2006) which further leads to buyers' satisfaction (Lavesque & McDougall, 1996). In line with the study of Lévesque and McDougall (1996), sources of competitive advantage in this paper include reputation, convenience and competitive offering (i.e. price and quality).

Ou and Abratt (2006) defined corporate reputation as stakeholders' collective evaluation of a firm's action and achievements over period of time. Therefore, corporate reputation reflects previous experience and affects buyers' quality expectation of a firm's offering (Yoon, Guffey & Kijewski, 1993). Corporate reputation is claimed to reduce buyers' risk perception and encourage buyers to adopt the products (Walsh, Mithcell, Jackson & Beatty, 2008). It is true, in the service industry, that corporate reputation is utilised as a quality measurement of the firm by the buyers. In a study of energy buyers in Germany, Walsh, Dinnie and Wiedmann (2006) reported that corporate reputation is an important determinant of buyers' satisfaction. In a separate study, Hess (2008) suggested that satisfied buyers are more tolerant with a failure made by a highly reputable firm. He reported that satisfied buyers believe that a highly reputed firm has considerable investments and precautions in place to minimise failures. This illustration above shows a firm with a high reputation is more likely to be perceived as trustworthy and credible in their offerings. As a result, corporate reputation influences buyers' perception of the value of what they purchase from the firms and generates buyers' satisfaction (Cretu & Brodie, 2007). Similarly, other researches (Ou & Abratt, 2006; Cretu & Brodie, 2007; Keh & Xie, 2008) revealed that corporate reputation relates positively to buyers' trust, repurchase intentions and loyalty.

Today, buyers do not have time or patience to shop compared with the past, therefore buyers try to get products or services in the shortest time and with least effort (Leisen, 2006; Colwell et al., 2008), or in other words, buyers demand higher service convenience (Seiders, Voss, Godfrey & Grewal, 2007). Service convenience is referred to as buyers' perception of time and effort in relation to purchasing and consuming services (Berry et al., 2002). In the literature, service convenience has been categorised into five different dimensions; they are: decision convenience, access convenience,

transaction convenience, benefit convenience and post benefit convenience (Cowell et al., 2008). In their study in the retail context, Seiders, Berry and Gresham (2000) and Gan, Cohen, Clemes and Cong (2006) suggested that although all these types of convenience are important, access convenience is more important than other types of convenience, because accessible location is a unique service which helps buyers save their time and effort (Jones, Motherbaugh & Beatty, 2003). Access convenience is regarded as prime location and operating hours (Leisen, 2006). Jones et al. (2003) posited that access convenience is more relevant in the higher standardised industries and limited personal services such as banks and other financial industries since bank products are highly similar, and the only way for banks to offer added value to their buyers is through providing convenience, such as the number of branches, the availability of their ATMs and weekend branch business hours. As a result, access convenience may increase buyers' satisfaction (Cowell et al., 2008) and greater shopping enjoyment (Seiders et al., 2007)

Due to lack of product differentiation, banks try to distinguish themselves by offering added value on the basis of competitive offering (Gan et al., 2006; Lévesque & McDougall, 1996). Competitive offering is regarded as a firm's activities to provide better performance compared with their competitors (Gan et al., 2006). In the literature, competitive offering has been solely associated with service quality; however Lévesque and McDougall (1996) in their banking study revealed that interest rate (price) is a major contribution to a bank's competitive offering. In their study, Lévesque and McDougall (1996) explained that quality and price (interest rate) are strongly glued together. The authors suggested that service quality does not add value if it does not complement with reasonable prices or vice versa. The authors believed that the

combination of these two factors leads to buyers perceiving value and as a result generates buyers' satisfaction.

Various sources of competitive advantage are considered as a control variable in this study. This is due to the fact that the role of competitive advantage in affecting buyers' satisfaction is well established in the relationship marketing literature (Jones et al., 2003). Sources of competitive advantage included in this study are reputation, convenience and competitive offering (i.e. price and quality) among other things.

2.7. Chapter Summary

The present chapter has provided a review of the relevant literature for the various constructs that form a part of this study. Theories and constructs discussed in the present chapter will be used for proposing a model that explains the effects of salespersons' acculturation behaviours on buyers' commitment. The model and the hypothesised relationship between the various constructs are discussed in Chapter 3.

Chapter 3

Conceptual Framework and Hypotheses

Based on the literature presented in Chapter 2, this chapter presents the conceptual framework of this thesis. Firstly, Chapter 3 conceptualises the linkage between salespersons' acculturation behaviours and buyers' satisfaction which is followed by the mediating role of buyers' satisfaction in the relationship between salespersons' acculturation behaviours and buyers' commitment. Finally, the relationship between interaction intensity and buyers' satisfaction as well as buyers' commitment is conceptualised.

3.1. Conceptual Framework and Theoretical Model

A good amount of literature has examined the relationship among salespersons' behaviours, buyers' satisfaction and buyers' commitment to the firm (Czepiel & Rosenberg, 1977; William & Spiro, 1985; Crosby et al., 1990; Grewal & Sharma, 1991; Morgan & Hunt, 1994; Biong & Selnes, 1995; Anderson, Fornell & Rust, 1997; Bettencourt, 1997; Krishnan et al., 1999; Mittal et al. , 1999; Laverin & Lijander, 2006; Wong et al., 2004; Bansal et al, 2004; Peighambari, 2006). However, there is an evident absence of discussion on the role of salespersons' behaviour that focuses on

adopting to buyers' cultural characteristics (acculturation) and its impact on buyers' satisfaction and buyers' commitment. As a result of this, the conceptual and empirical linkage between salespersons' acculturation behaviours and buyers' commitment has not yet been established in the literature. As discussed in Chapter 1, this gap in the literature needs to be addressed because salespersons' acculturation behaviours are crucial for creating ethnic buyers' satisfaction and their commitment to the firm in plural or multi-ethnic societies. The integration of salespersons' acculturation behaviours in models of buyers' commitment will significantly increase our understanding of salespersons' appropriate behaviours that will create satisfaction for ethnic buyers and commitment to the salesperson's firm.

Figure 3.1 presents the conceptual model of this research. As can be seen in Figure 3.1, salespersons' acculturation behaviours consist of four types of behaviours: assimilation; separation; integration; and marginalisation. These behaviours affect buyers' satisfaction which influences buyers' commitment. Buyers' satisfaction mediates the relationship between salespersons' acculturation behaviours and buyers' commitment and is affected by various sources of the firm's competitive advantage (e.g. convenience, competitive offering and reputation) and salespersons' interaction intensity.

Various sources of competitive advantage have a direct impact on buyers' satisfaction, while interaction intensity influences buyers' satisfaction as well as buyers' commitment. A link between buyers' satisfaction and buyers' commitment is also proposed for validation in the context of this study.

In the following sections, the construct of buyers' commitment is discussed first at the theoretical level. This is followed by a discussion on the various dimensions of

salespersons' acculturation behaviours and the role they play in affecting buyers' satisfaction. Next, the impact of competitive advantages on buyers' satisfaction is discussed. Then, the effect of interaction intensity on buyers' satisfaction and buyers' commitment is described. Finally, the mediating role of buyers' satisfaction on the link between salespersons' acculturation behaviours and buyers' commitment is discussed.

3.2. Buyers' Commitment

Morgan and Hunt (1994) considered commitment as one of the crucial ingredients for nurturing a relationship. Buyers' commitment is the key outcome in any relationship marketing effort because commitment is expected to improve with buyers' trust, satisfaction and the quality of their relationship with firms (Spake, Beatty, Brockman & Crutchfield, 2003). This thesis refers to buyers' commitment as buyers' desire to stay in the relationship (Hansen et al., 2003), buyers' continuity expectations and willingness to invest (Kumar et al., 1995). For buyers to make a commitment, they must feel comfortable and confident in their relationship with firms (Anderson & Weitz, 1992; Spake et al., 2003). Highly committed buyers are expected to be willing to reciprocate the effort made by firms based on past benefit received (Chonko, 1986).

In recent years, numerous researchers have investigated buyers' commitment, and suggested that it increases repurchase intentions (Seiders et al., 2007), improves intentions to stay (Bansal et al., 2004), develops loyalty (de Ruyter et al., 2001), reduces switching intentions (Jones et al., 2003), and increases buyers retention (Boonajsavee, 2005). Researches also showed that commitment studies can be generalised into two major categories. Some researchers focused on affective commitment, that is, the desire to stay in the relationship because of the positive affect toward the other party (Meyer et al., 1993). Others adopted a broader view of commitment, incorporating continuity

expectations and willingness to invest (e.g., Kumar et al., 1995). Within its research, this thesis follows and integrates both approaches by including affective commitment, along with continuity expectations and willingness to invest*.*
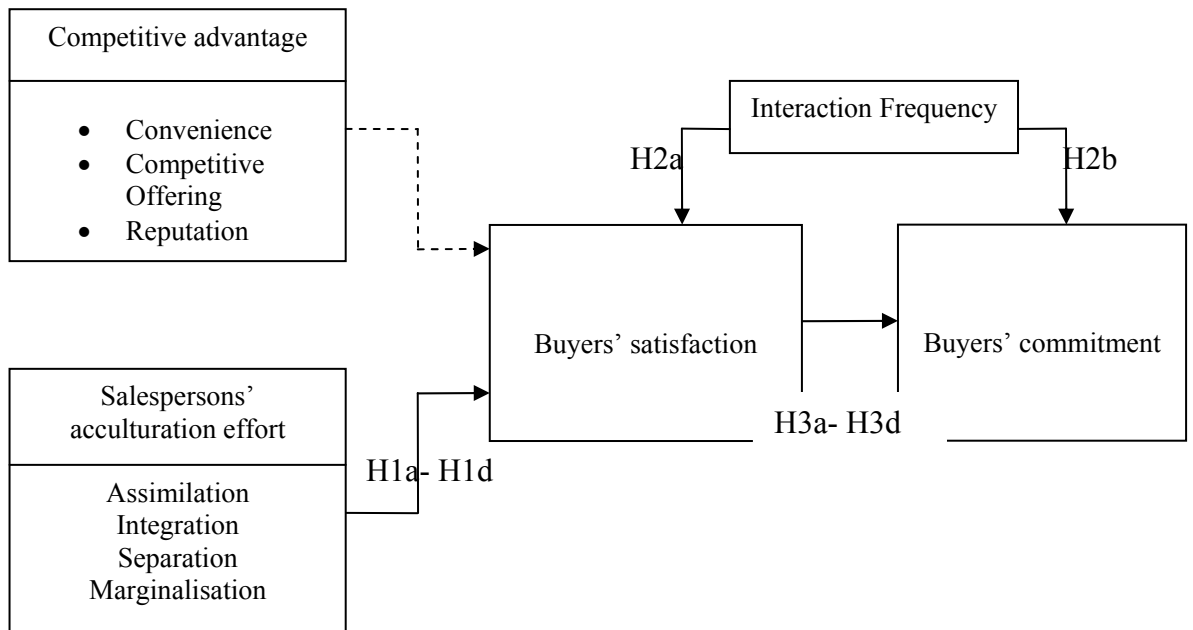
Figure 3.1 Hypothesised model of the effect of salespersons' acculturation behaviour and competitive advantage on buyers' satisfaction and buyers' commitment.

3.3. Salespersons' Acculturation Behaviours

Relationship selling in a diverse society means establishing a relationship with buyers from different cultures (Schultz et al., 1999). In the authors' opinion, the success of intercultural interaction depends on salespersons' willingness to respect and adjust their cultural beliefs in accordance with the cultures of the buyers. As discussed earlier in this report, cultural adaptation behaviours are known as acculturation (Palumbo & Teich, 2004). Swaidan, Vitell, Rose and Gilbert (2006) suggested that highly acculturated salespersons are more flexible and demonstrate higher acceptance of buyers' different cultures. This flexibility reflects salespersons' willingness to communicate in buyers'

languages, adjust interaction frequencies and more importantly culturally link to buyers' habit and customs (Laroche, Chankon & Hui, 1997).

Being highly acculturated, salespersons are able to reduce buyers' uncertainty and cultural conflicts (Gentry et al., 1995), reduce risk (Quester & Chong, 2001) and stress (Gil, Vega & Dimas, 1994), and increase buyers' sense of belonging (Jamal & Chapman, 2000). As a result, these positive outcomes enhance buyers' trust and willingness to interact with salespersons (Chang et al., 2006). When buyers have more trust and interaction with salespersons, better relationships are likely to occur. Consequently, buyers' satisfaction is likely to be generated (Penaloza, 1994). As the effect of salespersons' acculturation behaviours are hypothesised, a brief summary of the different behaviours of salespersons' acculturation is presented below.

3.3.1. Assimilation

Assimilation is referred to as acculturation behaviours whereby a salesperson prefers to have more involvement with the buyer's culture and has little interest in maintaining his/her own culture (Berry et al., 2006). As argued by Schultz et al. (1999), the concept of assimilation focuses on complete absorption into the buyer's culture. Assimilation requires that all the actions of a salesperson must be from the buyer's cultural perspective. According to Lopez and McMillan-Capehart (2002), assimilation is more likely to enhance the relationship with buyers. In the authors' opinion, salespersons who employ assimilation behaviour are more likely to make efforts to build greater contact with buyers, which facilitates the relationship process. Further, the authors asserted that assimilated salespersons are often rewarded with greater buyer acceptance, thus allowing for more open communication and opportunity to learn, observe and fully understand buyers' needs and requirements. Such understanding enables salespersons to

tailor their offering to fulfil buyers' requirements in order to generate buyers' satisfaction. Accordingly, it is expected that the assimilation behaviour of salespersons will lead to improvement of the buyer-seller relationship and thus overall buyer satisfaction.

Hypothesis 1a (H1a): Assimilation has a positive relationship with buyers' satisfaction.

3.3.2. Separation

Contrary to assimilation, separation occurs when salespersons prefer to have little involvement with or show little interest in buyers' cultures and have a high focus on maintaining their own cultures (Berry et al., 2006). Separation demands that all the actions of salespersons must be in line with their own cultural perspective (Liu, 2000). These sorts of salespersons are only interested in having relationships with buyers from similar cultures (Lopez & McMillan-Capehart, 2002). As a result, separation deters salespersons from having relationships with buyers from different cultures (Gentry et al., 1995). More dangerously, it enhances the possibility of cultural conflict (Schultz et al., 1999). Separation reflects salespersons' inflexibility, insensitiveness and disrespect to buyers from different cultures. Separation can thus reduce salespersons' opportunities to build relationships with buyers from different cultures, and more riskily – increase the possibility of offering the wrong products or services. Accordingly, wrong products and services increase the degree of overall buyer dissatisfaction.

Hypothesis 1b (H1b): Separation has a negative relationship with buyers' satisfaction.

3.3.3. Integration

Salespersons who exercise integration represent a compromise of assimilation and separation (Berry et al., 1989). Integration allows salespersons to adopt the basic values of buyers while introducing some of their own values (Berry, 1997). Salespersons' integration behaviours balance the differences and similarities with buyers. According to Penaloza (1994), similarity and difference balance may mean salespersons adopt buyers' cultural purchasing behaviours and utilise them in their selling culture. For instance, salespersons may provide "halal" meat to Muslim buyers but incorporate their own hygiene and health standards. This behaviour shows the salespersons' willingness to be flexible and actively involved in two cultures (Lopez & McMillan-Capehart, 2002). As a result, salespersons who employ integration behaviour become more aware of buyers' cultures and accordingly, improve their chances of developing close relationships with buyers from different cultures. Because salespersons display an interest and willingness to adopt and adjust to buyers' values and cultures, buyers feel more comfortable in interacting with them. Consequently, buyers are more ready to accept salespersons. When salespersons are accepted by buyers, it is likely that salespersons enjoy better communication, receive more clues pertaining to buyers' requirements and more importantly, salespersons have a chance to introduce their own cultures to buyers. This give and take behaviour enhances salespersons' ability to offer better solutions to buyers' requirements (Schultz et al., 1999). Thus, this ability to fulfil buyers' needs should increase buyers' overall satisfaction.

Hypothesis 1c (H1c): Integration has a positive relationship with buyers' satisfaction.

3.3.4. Marginalisation

From the perspective of acculturation, marginalisation can be said to occur when a salesperson has no relationship with either his/her own culture or the buyer's culture (Berry et al., 1989; Gentry et al., 1995). Marginalisation forces such salespersons to adopt a third culture instead of their own culture or the buyers' culture (Schultz et al, 1999; Liu, 2000). Salespersons who reflect marginalisation behaviour are not interested in pursuing opportunities to interact with the buyers' cultures. Thus, it is likely that salespersons who employ such behaviour will miss opportunities of developing healthy and close relationships with their buyers (Berry, 1997). These types of salespersons lose all prospects of learning and understanding the cultural values (Schultz et al., 1999), customs, beliefs, similarities and differences of their buyers (Lopez & McMillan-Capehart, 2003). As a result, it is expected that the marginalisation behaviour of salespersons will lead to the deterioration of buyer-seller relationships and thus will negatively impact buyers' satisfaction.

Hypothesis 1d (H1d): Marginalisation has a negative relationship with buyers' satisfaction.

3.4. Impact of Various Sources of Competitive Advantages on Buyers' Satisfaction

The linkage between a firm's competitive advantage and buyers' satisfaction is well established in the marketing literature (Vorhies & Morgan, 2005). The literature argued that competitive advantage helps firms differentiate (Li et al., 2006) and defend their positions (Long & Vicker-Koch, 1995) from competitors. Firms' competitive advantage is determined by leveraging their distinctive skills and unique resources (Bharadwaj et al., 1993). According to Day and Wensley (1988) distinctive skills,

including managerial skills (Li et al., 2006), networking ability (Yeung, 1999; Pillai, 2006), and adaptive behaviour (Gottschlag & Zollo, 2007) create and sustain competitive advantage. On the other hand, unique resources are defined as tangible and intangible assets (Hall, 1992) that generate capability differentials, which turn to competitive advantage (McMillan & Joshi, 1997). Unique resources include such things as reputation (McMillan & Joshi, 1997; Fahy, 2002), convenience (Hall, 1992), quality, cost (Slater, 1996; McMillan & Joshi, 1997; Fahy, 2002) and speed or time (Stalk, 1988; McMillan & Joshi, 1997).

Proponents of the sustainable competitive advantage (SCA) of firms (Barney, 1986; Lubit, 2001) suggested that only those resources that are valuable, inimitable and non substitutable can generate and sustain competitive advantage. The focus of firms' sustainable competitive advantage is the use of strong skills and unique resources that generate superior value and performance (Slater, 1996) and which ultimately affect buyers' satisfaction (Gan et al., 2006). In any study investigating the link between competitive advantage and its impact on satisfaction, therefore, it is essential to control for the various sources of the competitive advantage, viz., reputation, convenience and competitive offering for sources of competitive advantage and this thesis does the same.

3.5. Interaction Intensity

Increased competition in the market demands that firms have strong relationships with their buyers. A healthy relationship with buyers enhances a firm's ability to understand buyers' needs, buyers' perception of the firm and more importantly helps in anticipating buyers' dissatisfaction. One of the requirements of having a long-term fruitful relationship with buyers is that a firm must have the right intensity of interaction (Bacerra & Gupta, 2003) and good quality interaction (Crosby et al., 1990).

Interaction intensity refers to the quality, frequency and duration of the interactions between salespersons and buyers (Pappas & Flaherty, 2008). Both the quality and frequency of interactions increase buyers' comfort in dealing with salespersons. Doney and Cannon (1997) suggested that the frequency of interactions develops buyers' ability to absorb, learn about salespersons' intentions and forecast salespersons' future relationship behaviours confidently. They argued that the right number of interactions allows salespersons to enhance information exchange, encourages close buyer-seller relationships and more importantly, builds a mutual understanding between buyers and salespersons. Further, quality interactions reduce buyers' uncertainty through enhancing information sharing and cooperativeness. Thus, through the use of interaction intensity, buyers are assured of receiving personalised treatment and error free products or services. As a result, these benefits satisfy buyers. Accordingly, interaction intensity is expected to affect buyers' satisfaction.

Hypothesis 2a (H2a): Interaction intensity has a positive relationship with buyers' satisfaction.

Interaction intensity entails salespersons' desire to develop closer relationships with their buyers. Salespersons' willingness to practise interaction intensity enhances the opportunity to gather buyers' personal information, confidence and attention (Neuberg & Fiske, 1987). In the same vein, interaction intensity enhances buyers' comfort, trust and interdependency (Ganeshan & Hess, 1997). Further, trust (Morgan & Hunt, 1994) improves buyers' commitment. According to Berry and Parasuraman (1991) healthy relationships are built on the foundation of mutual commitment. The authors posited that mutual commitment reflects both parties' willingness to compromise and make sacrifices to gain long-term relationship benefits (Holm, Eriksson & Johanson, 1999). In

buyer-seller relationships, interaction intensity allows both parties to have mutual commitment based on mutual attraction, responsibility (Bansal et al., 2004) and the cost of relationship termination (Adam & Jones, 1997). For example, in most instances, buyers share their information and requirements with salespersons and in return salespersons have the responsibility to ensure the merchandise matches buyers' needs. In these conditions, buyers and salespersons enjoy mutual benefits. As a result, these mutual benefits enhance buyers' commitment. Accordingly, interaction intensity can be expected to affect buyers' commitment. Therefore,

Hypothesis 2b (H2b): Interaction intensity has a positive relationship with buyers' commitment.

3.6 Buyers' Satisfaction and Buyers' Commitment

Buyers' satisfaction is considered as a major driver of positive long-term buyer-seller relationships (Macintosh, 2007). According to Goode and Mouthindo (1995) satisfaction is a comparison of product or service performance expectation and evaluation. If the performance matches or exceeds buyers' expectations, then buyers are satisfied but if the performance falls short of expectations, then buyers are dissatisfied. A high level of satisfaction provides buyers with repeated positive reinforcement (Hennig-Thurau, Gwinner & Gremler, 2002). Satisfied buyers are more likely to spread positive word of mouth, as well as develop increased repurchase intention (Carpenter, 1998; Brady & Cronin, 2001) and reduced likelihood of exiting from any relationship with the firms involved (Ndubisi, Malhotra & Wah, 2009). Being satisfied means buyers have fulfilled their social needs, and the repetitive fulfilment of buyers' social needs is likely to lead to bonds of an emotional kind that also constitute commitment (Hennig-Thurau & Klee, 1997).

3.7. Mediation Role of Buyers' Satisfaction

In the sales context, the link between salespersons' behaviour and buyers' commitment has been found to vary. Several scholars (Weitz, 1981; Spiro & Weitz, 1990; William & Attaway, 1996; Boles et al., 2000; Dean, 2007) had suggested that salespersons' behaviour impacts buyers' loyalty. William and Attaway (1996) found a connection between salespersons' customer-oriented behaviour and relationship development (buyers' intention to maintain the relationship). The authors suggested customer oriented behaviour enhances two-way dialogue which enhances trust and a focus on mutual benefit. Hence this behaviour generates buyers' commitment in the relationship.

Boles et al. (2000) suggested that relationship selling behaviour leads to salespersons' performance (future repurchase patronage). They described that salespersons' relationship behaviour tends to establish and maintain strong relationships with buyers. Further the authors argued that a stronger relationship between two involved parties enhances communication quality and trust, hence resulting in commitment and more recommendation.

Dean (2007) investigated the effect of customer focus in the call centre context. From this empirical research, the author concluded that customer focus is linked to buyers' loyalty. In the author's opinion, buyers perceive an organisation's call centre as tangible evidence of the organisation's customer focus and commitment, and this positive perception leads to buyers' intention to stay with the organisation.

At the same time, the literature also reports the mediation role of satisfaction in several ways. Oliver and Swan (1989) believed that satisfaction plays an important mediation role in the any successful buyer-seller relationship. In their study of car buyers, Oliver

and Swan (1989) found that car salespersons' preferences (i.e. high car sales commission or cash buyers) affect buyers' repurchase intention through buyers' satisfaction. The authors viewed salespersons' preferences as unequally advantageous. The authors explained that preferences are any combination of outcomes that benefit the salespersons in a situation more than the buyers. In other words, salespersons' preferences reflect their egoism. The authors maintained that salespersons' egoism forces buyers to follow their suggestions. For instance, salespersons will push buyers to purchase high sales commission cars for their own benefit. Clearly, egoism ignores buyers' needs and wants. As a result, egoism further leads to buyers' overall dissatisfaction and hurts buyers' commitment in the long run.

Wong et al. (2004) found that in the context of Chinese insurance industry, satisfaction and trust equally mediate the relationship between product customisation and buyers' loyalty. The authors indicated that salespersons' ability to personalise to buyers' requirements reflects salespersons' intention to satisfy customers. In their explanation, the authors maintained that it is essential for insurance salespersons to select customised insurance products for their buyers. The authors asserted that in the professional services, salespersons are trained to gather information, provide explanations and advice on the product features and benefits and ultimately to present a personalised proposal to their buyers (Crosby et al., 1990). Each successful personalisation improves buyers' trust (Dwyer et al., 1987) which then leads to improved commitment.

The investigation by Chen, Shi and Dong (2008) on relationship quality in the Hong Kong health service industry confirmed the findings of Wong et al. (2004) and Johlke and Duhan (2001). In their study, Chen et al. (2008) revealed that salespersons' behaviours, including being adaptive and customer orientation, are related to buyers're-

patronage and word of mouth through buyers' satisfaction and trust. The authors noted that buyers are motivated to stay in relationships when they have trust and confidence in the salespersons. For example, salespersons' ability to provide error free services or products not only reduces buyers' uncertainty, but it also increases buyers' trust and confidence in the salespersons. Buyers' satisfaction also ensures buyers stay in relationships because of positive relationship experiences. These positive experiences are generated by salespersons' ability to utilise appropriate behaviours during the interaction (Miles, Arnold & Nash, 1990).

To generate these positive experiences, salespersons should adapt their communication style (Johlke & Duhan, 2001; Ndbubisi et al., 2009), information flow, selling process and solutions offered (Eckert, 2006). In Eckert's (2006) view, communication plays an important role in developing healthy relationships. Ndubisi et al. (2009) described effective communication as not only allowing two-way communication or encouraging interactive dialogue), but it also enhances salespersons' understanding of buyers' requirements, reduces buyers' uncertainty and more importantly, increases buyers' trust and satisfaction. As a result, when buyers' trust and satisfaction are established, buyers' commitment is likely to result (Ndubisi et al., 2009). Communication adaptation includes adapting influence strategies used, modifying presentation style, adjusting various message contents (Johlke & Duhan, 2001), personalising the message and altering the message delivery method (Johlke & Duhan, 2001) and communication frequency (Nicholson et al, 2001).

In brief, process adaptations means modifying the fundamental sales structure, steps and methods. Adaptation behaviour in today's diverse market conditions would seek to match the selling process with the buyers' culture (Schultz et al, 1999). From the

cultural adaptation perspective, salespersons must be ready to alter their communication style, information flow, selling process and solutions offered based on buyers' cultural background. In a cultural adaptation (acculturation) context, there are four different ways for salespersons to adjust their behaviours.

Assimilation behaviour reflects salespersons' ability to integrate with buyers' cultures (Schultz et al., 1999). Assimilation behaviour would seek to match communication style (Johlke & Durhan, 2001; Ndbusi et al., 2009), information flow, selling process and solutions offered (Kern, 1989; Sharpe, 1997; Wong et al., 2004) with buyers' cultural backgrounds (Schultz et al, 1999). To illustrate, salespersons may fully personalise their communication style by delivering their presentation in the buyers' native languages, adapting their physical appearance (Lichtenthal & Tellefsen, 2001) by dressing like the buyers (Crosby et al., 1990), adapting the core offerings (Wong et al., 2004) by personalising the offerings, i.e. altering or bundling several products (Levitt, 1981) into individual packages to give added value (Payne & Holt, 2001), or salespersons may match the selling process by adjusting the costs and delivery times as well as letting buyers use their logistic/warehouse facilities to overcome buyers' storage issues. Ultimately, if salespersons are practicing assimilation, full customisation in any area of selling will be part of this approach. As a result, this category ultimately brings more value to the buyers. Payne and Holt (2001) explained such value provides buyers with more benefits than sacrifices. Since buyers receive more benefits repeatedly, buyers' satisfaction is likely to increase and as a result buyers' commitment is generated (Eggert & Ulaga, 2002).

Hypothesis 3a (H3a): The positive relationship between salespersons' assimilation behaviour and buyers' commitment is mediated by buyers' satisfaction.

Separation behaviour on the other hand is totally opposite to assimilation. Separation is defined as salespersons' behaviours that maintain and show pride in their own cultures while ignoring buyers' cultures (Berry, 1997). Separation behaviour dictates that buyers follow and match their behaviours to salespersons' behaviours (Schultz et al., 1999). For example, salespersons apply exactly the same communication style (William & Spiro, 1985), information flow (Nicholson et al., 2001), selling process (Giacobbe et al., 2001) and solutions when dealing with different buyers. Separated salespersons are inflexible and unwilling to negotiate. According to Oliver and Swan (1989) this inflexibility and non negotiable behaviour shows a high degree of egoism which hinders salespersons' opportunities to have healthy relationships with buyers. Because of this high level of egoism, salespersons are not able to listen to and identify the buyers' real needs. As a consequence, buyers may feel neglected, thus causing buyer dissatisfaction. This dissatisfaction hurts buyers' commitment in the long run.

Hypothesis 3b (H3b): The negative relationship between salespersons' separation behaviour and buyers' commitment is mediated by buyers' satisfaction.

Integration behaviour differs from the two behaviours described above. Integration suggests a balance of both cultures: maintaining one's own culture and at the same time respecting and adapting to the buyer's culture (Penaloza, 1994). Salespersons who employ this behaviour are willing to compromise their communication style (Parks,

1977), information flow, selling process (Spiro & Weitz, 1990) and solutions offered (Cannon & Perrault, 1999) to create the best outcome for both parties. In other words, salespersons try to balance transactions and relationships (Carson, Gilmore & Walsh, 2004). To illustrate, when salespersons meet buyers' unique needs, salespersons try to customise their offerings by providing the best matching products (matching dimensions, colour, features), as well as recognising their own requirements (margin, delivery, repayment schedule) (Carson et al, 2004). According to Schultz et al. (1999), integration behaviour allows both buyers and sellers to maintain their individual culture and more importantly to be comfortable in both cultures. When comfort is established, buyers' satisfaction is increased and this generates buyers' commitment (Spake et al., 2003).

Hypothesis 3c (H3c): The positive relationship between salespersons' integration behaviour and buyers' commitment is mediated by buyers' satisfaction.

Marginalisation occurs when salespersons avoid cultural contact with their own cultures and the buyers' cultures (Schultz et al, 1999). Marginalisation allows salespersons to adapt to a third culture if their sales behaviour (Berry, 1997) is not acceptable by either their own or the buyers' cultures (Lerman et al., 2009). According to Berry et al. (2005), a rejection by both cultures creates an acculturation stress for the salespersons. They feel uncertainty, anxiety, suspicion and alienation. Consequently, salespersons feel isolated and experience high levels of conflict (Lopez-MacMillan-Capehart, 2002). Since they do not have good relationships with buyers, salespersons lose the opportunities to learn about the real values, customs, needs and requirements of buyers. Consequently, salespersons may incorrectly interpret buyers' needs. As a result, the

wrong products / services may cause dissatisfaction to the buyers which will ultimately decrease buyers' commitment. Thus,

Hypothesis 3d (H3d): The negative relationship between salespersons' marginalisation behaviour and buyers' commitment is mediated by buyers' satisfaction.

3.8. Chapter Summary

A conceptual framework of the effect of salespersons' acculturation behaviours on buyers' commitment has been proposed in this chapter. A number of hypotheses have been outlined to conceptualise the role of each construct in the framework and to understand the relationship between them. The proposed model and the set of hypotheses will be empirically tested and analysed in the chapter that follows.

Chapter 4

Methodology

Chapter 4 provides an account of the methodology used in testing the proposed model of the effect of salespersons' acculturation behaviours on buyers' commitment, along with various hypotheses listed in Chapter 3. This section includes a brief discussion of the operationalisation of the constructs, the development of the survey instrument, its face validity, the data collection method, sampling and statistical analyses. Results of the pilot study are also provided along with a brief description of the various techniques used for statistical analysis.

4.1. Measurement of the Variables

All the measures used in this study are drawn from the published literature. These measures have been tested and validated by other researches through previous empirical explorations. All the measures in the present study use multi-item 5-point Likert-type scales anchored at Strongly Agree to Strongly Disagree. Table 4.1 gives us an overview of the literature used for the operationalisation and measurement of the variables used in the present study.

Table 4.1: Operationalisation and measurement of the variables

SN	Variable	Reference	No of items	Crombach α reported
1	Buyers' Satisfaction (with my bank)	Levesque and McDougall (1996) Macintosh and Lockshin (1997)	3 3	0.92 0.95
2	Interaction Intensity	Doney and Cannon (1997)	3	0.85
3	Convenience	Levesque and McDougall (1996)	4	0.72
4	Competitiveness	Levesque and McDougall (1996) Cohen, Gan, Yong and Choong (2006)	1 5	0.72 0.85
5	Reputation	Cohen, Gan, Yong and Choong (2006) Chun, (2005)	7 3	0.865 Not reported
6	**Acculturation** Assimilation Separation Integration Marginalisation	Barry (2001)	 8 7 5 9	 0.77 0.76 0.74 0.85
7	**Commitment**	Kumar, Scheer and Steenkamp (1995) Hansen, Sandvik and Selnes (2003) Ramsey and Sohi (1997)	9 2 4	0.867 0.70 0.97

4.1.1 Buyers' Satisfaction

The construct of satisfaction in this study has been conceptualised as satisfaction with the firm (bank). In the present study, items for measuring buyers' satisfaction are drawn

from the studies of Lavesque and McDougall (1996) and Macintosh and Lockshin (1997). Their scale had good reliability, with reported Cronbach Alpha values of 0.92 and 0.95 respectively. Three items of satisfaction used by Macintosh and Lockshin (1997) are used in this study with some necessary modification. The item, "When I consider my experience at this store, I am satisfied" is modified to, "When I consider my experience at this bank I am satisfied". "In general when I think of this store I am satisfied" is replaced by, "In general, when I think of this bank I am satisfied" and "When I come out of this store I am usually satisfied" is changed to, "When I come out of this bank, I am usually satisfied". In addition a fourth measure which reads, "Considering everything, I am extremely satisfied with my bank" is taken from Levesque and McDougall (1996).

4.1.2 Interaction Intensity

In their investigation on salesperson's trust and its antecedents, Doney and Cannon (1997) used three interaction intensity items to measure interaction intensity. The scale reported a Cronbach Alpha value of 0.85. Initial items comprising the scale are modified to suit the context of the present study. The first item, "This salesperson frequently visits our place of business" is transformed to, "My banker frequently calls me". The second item, "This salesperson takes a lot of time learning our needs" is changed to, "My banker takes a lot of time to learn my needs" and the third item, "This salesperson spends considerable time getting to know our people" is altered to "My banker spends considerable time getting to know me".

4.1.3 Convenience

Four items to measure the convenience as proposed by Lavesque and McDougall (1996) are used in this study. The authors reported a Cronbach Alpha value of 0.72. Wording

of some of the items of their scale are modified to suit the context of this study. The item, "My bank offers a complete range of services" is changed to, "My bank offers a complete range of services – one stop banking". The item, "It is very easy to get in and out of my bank quickly" is modified to, "It is very easy to get in and out of my bank". No change however, is made in the wording of the item, "My bank has convenient branch locations" and "My bank provides easily understood statements".

4.1.4 Competitive Advantage

A multi-item scale was proposed by Cohen et al. (2006) for measuring customer satisfaction in the New Zealand banking industry. The scale comprised of three items to measure bank competitiveness from customers' perspective. This scale reported a Cronbach Alpha value of 0.85. Two items of Cohen et al.'s (2006) competitive advantage scale are slightly modified in the present study to meet contextual requirements. The item, "Customers perceive their bank has competitive advantage because it has excellent service quality" is simplified to, "My bank offers excellent service quality" and "Customers perceive that their bank has competitive advantage because it has competitive pricing compared to others" is modified to, "My bank offers a competitive fee". A third measure is included which reads, "My bank offers competitive interest rates". This item is taken from a scale proposed by Lavesque and McDougall (1996) which has a Cronbach Alpha value of 0.72.

4.1.5 Reputation

Items for measuring reputation are drawn from the scale proposed by Cohen et al. (2006) and Chun (2005). Cohen et al.'s (2006) scale reported a Cronbach Alpha value of 0.85; however Chun (2005) did not report a Cronbach Alpha value. Slight modifications are made in the wording of these items. The item, "Consumers perceive

the image of their bank is widely known" is simplified to "My bank is widely known".

"Consumers perceive the image of their bank is stable" is replaced by "My bank is stable" and "Consumers perceive the image of their bank is trustworthy" is altered to, "My bank is respected". Other items that are drawn from Chun (2005) are, "I have a good feeling about the company", which is simplified to "I have a good feeling about my bank" and "I admire and respect the company" is replaced by, "I admire and respect my bank".

4.1.6 Acculturation

Barry (2001) developed a 29-item acculturation scale for East Asian culture. These items focus on four different acculturation behaviours: assimilation, separation, integration and marginalisation.

4.1.6.1 Assimilation

An eight-item scale with a Cronbach Alpha value of 0.77 was proposed by Barry (2001) to measure individuals' assimilation behaviour. Although, Barry's (2001) assimilation scale is comprised of eight items, only seven items are used in the present study. The item, "Most of my friends at work/school are American", measures individuals' assimilation behaviour toward their colleagues. This item does not measure individuals' assimilation toward their customers; therefore, it has not been included in the present study. Modifications are made in the wording to suit the context. The item, "I write better in English than in my native language" is replaced by, "My banker communicates with me in my ethnic language". The item, "When I am in my apartment/house, I typically speak English" is simplified to, "My banker typically speaks in my ethnic language during one-on-one meetings with me". "If I were asked to write poetry, I would prefer to write in English" is modified to "My banker allows me to complete the

paperwork in my ethnic language". "I get along better with Americans than Asians" is transformed to, "My banker gets along well with me". "I feel that Americans understand me better than Asian do" becomes "My banker understands me well". "I find it easier to communicate my feelings to Americans than to Asians" is replaced by, "I find it easy to communicate my feelings to my banker" and "I feel more comfortable socialising with Americans than I do with Asians" becomes "In my opinion, my banker feels comfortable socialising with me".

4.1.6.2 Separation

Barry's (2001) seven items were created to measure individual separation behaviour and reported a Cronbach Alpha value of 0.76. Two original items: "Most of the music I listen to is Asian" and "My closest friends are Asian", are not used in this study because they are not relevant. However, the remaining five are used with slight modifications in the wording. The first item, "I prefer going to social gatherings where most of the people are Asian" is changed to, "In my opinion, my banker prefers to socialise with people of his/her ethnic background". The second item, "I feel that Asians treat me as an equal more so than Americans do" is simplified to, "In my opinion, my banker treats me as an equal more so than my native people do". The third item, "I would prefer to go out on a date with an Asian than with an American" is changed to, "In my opinion, my banker prefers to deal with people of his/her ethnic culture". The fourth item, "I feel more relaxed when I am with an Asian than when I am with an American" is modified to, "In my opinion, my banker feels more relaxed in dealing with people of his/her ethnic culture" and the fifth item, "Asians should not date non Asians" is replaced by, "In my opinion, my banker gets along better with people of his/her ethnic culture".

4.1.6.3 Integration

Barry's (2001), integration scale is used in the present study. The item, "I think as well in English as I do in my native language" is not employed, as participants are unlikely to know in which language their personal banker thinks in. The remaining four items are employed with modification. Together, the items reported a Cronbach Alpha value of 0.74. The item, "I tell jokes both in English and in my native language" is changed to, "My banker communicates with me in my ethnic language in a way that I can understand well". "I have both American and Asian friends" is simplified to, "My banker has customers from his ethnic culture as well as other cultures". "I feel that both Asians and Americans value me" is changed to, "In my opinion, my banker values his/her ethnic culture as well as other cultures" and, "I feel very comfortable around both Americans and Asians" is replaced by, "In my opinion, my banker is comfortable around his/her ethnic culture as well as with other cultures".

4.1.6.4 Marginalisation

Barry's (2001), marginalisation scale is used in the present study. The item, "I find that both Asians and Americans often have difficulty understanding me" is not used. The remaining eight items are modified to meet the study. These items reported a Cronbach Alpha value of 0.85. Items read as – The item, "Generally, I find it difficult to socialise with anybody, Asian or American" is changed to, "In my opinion, my banker has difficulty in socialising with people from other cultures". The item, "I sometimes feel that neither Americans nor Asians like me" is altered to, "In my opinion, my banker seems to like neither his/her ethnic culture nor any other cultures". "There are times when I think no one understand me" is replaced by, "In my opinion, my banker doesn't understand other cultures". The item, "I sometimes find it hard to communicate with people" is modified to, "In my opinion, my banker finds it hard to communicate with

people from other cultures". "I sometimes find it hard to make friends" is changed to, "In my opinion, my banker finds it hard to have a close relationship with me". The item, "Sometimes I feel that Asians and Americans do not accept me" is altered to, "In my opinion, my banker doesn't accept me as a customer". The item, "Sometimes I find it hard to trust both Americans and Asians" is modified to, "In my opinion, my banker finds it hard to trust me as a customer" and "I find that I do not feel comfortable when I am with other people" is replaced by, "In my opinion, my banker does not feel comfortable when I deal with other bankers".

4.1.7 Buyers' Commitment

The construct of commitment in this study has been conceptualised as a combination of affective commitment, continuing expectation and willingness to invest. In the present study, items for measuring buyers' commitment are drawn from the commitment scale of Kumar et al. (1995), which reported a Cronbach Alpha value of 0.867. Seven items are used with slight modification. The item, "We expect our relationship with the suppliers to continue for a long time" is altered to, "I expect my relationship with my banker to continue for a long time". The item, "Renewal of the relationship with the supplier is virtually automatic" is replaced by, "The renewal of the relationship with my banker is virtually automatic". "If the supplier requested it, we would be willing to make further investment in supporting the supplier line" is modified to, "If my banker requested it, I would be willing to make further investment in supporting my banker" and "We are willing to put more effort and investment in building our business in the supplier's product" is altered to, "I am willing to put more effort and investment into building our business with the help of my banker's products and services". The item, "Even if we could, we would not drop the suppliers because we like being associated with them" is changed to "Even if I could, I would not drop my banker because I like

being associated with him/her". The item, "We want to remain a member of the supplier's network because we genuinely enjoy our relationship with them" is altered to "I want to remain a customer of this bank because I genuinely enjoy relationship with my banker" and "Our positive feeling towards the suppliers are a major reason we continue working with them" is modified to "My positive feelings towards my banker are a major reason I continue banking with him/her". Two items measure continuing expectation (intention to stay) from Hansen et al. (2003) are added. They read as, "I will most probably switch to an alternative bank in the foreseeable future" and "I definitely intend to maintain my current relationship with this bank". These two items reported a Cronbach Alpha value of 0.70. Finally, one item measures continuing expectation (future interaction) from Ramsey and Sohi (1997) is also added. It reads as, "I will purchase from this salesperson again" but it is slightly modified to, "I will purchase from this banker again".

4.2 Development of the Research Instrument

A questionnaire was designed based on the above-mentioned measures and it is presented in Appendix 1. Along with responses to the scale items, respondents were also asked to provide basic demographic details such as their ethnicity, their banker's ethnicity, time spent in New Zealand, time spent with their bank, age, gender, marital status, education, profession, income and employment status.

4.3. Face Validity of the Instrument

Although all the measures used in this research were adopted from the existing literature, a face validity of the questionnaire was employed to refine the items to suit the specific context of this study. Every item in the questionnaire was checked for its understandability and correct meaning. Modifications were made accordingly without

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affecting the intended meanings. The final instrument thus obtained was then used for the pilot study.

4.4. Pilot Study

A sample of 50 respondents was selected for the pilot study which was conducted in Auckland between 16 March 2009 and 31 March 2009. The reliability of each scale was assessed via item to total correlation and Cronbach's Coefficient alpha using SPSS 13.0. Churchill (1979) recommends the use of Cronbach's alpha as a measure of internal consistency, followed by item-to-total correlation to eliminate the items that perform poorly in capturing the construct. The results of the reliability analysis are provided in Table 4.2. The scales of buyers' satisfaction with the bank, interaction intensity, convenience, competitive advantage, reputation, assimilation, separation, integration marginalisation, and buyers' commitment reported Cronbach coefficient alpha values of 0.970, 0.772, 0.939, 0.815, 0.811, 0.739, 0.753, 0.710, 0.909 and 0.861 respectively.

Table 4.2 Reliability analysis result for measurement scales in the pilot analysis

Scale	Items	Mean	Std Deviation	Item to Total Correlation	Cronbach Alpha
Satisfaction	STBA1	3.58	1.052	0.907	
	STBA2	3.72	0.904	0.918	
	STBA3	3.76	0.938	0.965	
	STBA4	3.76	0.894	0.921	0.970
Interaction Intensity	FREQ1	1.14	1.037	0.476	
	FREQ2	2.34	1.136	0.684	
	FREQ3	2.04	1.106	0.675	0.772
Convenience	CONV1	3.94	0.740	0.232	
	CONV2	4.26	0.694	0.517	
	CONV3	4.04	0.807	0.515	
	CONV4	4.14	0.808	0.437	0.939
Competitiveness advantage	COMP1	3.32	0.957	0.606	
	COMP2	3.22	1.093	0.717	
	COMP3	3.70	0.909	0.692	0.815

Reputation	REPT1	3.76	0.960	0.544	
	REPT2	3.58	1.032	0.522	
	REPT3	4.38	0.830	0.558	
	REPT4	4.26	0.853	0.634	
	REPT5	4.08	0.986	0.761	0.811
Assimilation	ACAS1	1.90	1.182	0.279	
	ACAS2	1.74	1.103	0.310	
	ACAS3	1.38	0.855	0.176	
	ACAS4	3.18	1.224	0.659	
	ACAS5	2.78	1.404	0.671	
	ACAS6	3.06	1.202	0.513	
	ACAS7	2.96	1.177	0.545	0.739
Separation	ASEP1	2.86	1.050	0.588	
	ASEP2	3.06	1.150	-0.041	
	ASEP3	2.68	1.096	0.788	
	ASEP4	2.84	1.201	0.707	
	ASEP5	2.96	1.142	0.719	0.753
Integration	AINT1	2.14	1.212	0.162	
	AINT2	3.66	0.961	0.639	
	AINT3	3.38	0.967	0.661	
	AINT4	3.44	0.951	0.665	0.710
Marginalisation	AMAR1	2.44	1.072	0.817	
	AMAR2	2.22	0.954	0.636	
	AMAR3	2.22	1.075	0.821	
	AMAR4	2.24	1.021	0.801	
	AMAR5	2.36	1.156	0.644	
	AMAR6	1.58	0.785	0.710	
	AMAR7	1.64	0.921	0.626	
	AMAR8	2.08	1.027	0.636	0.909
Commitment	RPIT1	3.50	1.015	0.705	
	RPIT2	3.50	0.863	0.569	
	RPIT3	3.40	1.107	0.603	
	RPIT4	3.56	0.972	0.570	
	RPIT5	3.28	0.730	0.366	
	RPIT6	2.70	0.839	0.528	
	RPIT7	3.36	0.942	0.685	
	COMT1	3.10	1.093	0.571	
	COMT2	3.30	0.995	0.618	
	COMT3	3.28	1.031	0.487	0.861

4.5 Sample and data collection method

A survey was carried out to collect the data for testing the model and hypotheses of this study. The banking industry was selected for the study due to its growing strategy focus on niche ethnic markets and the sample for this study was drawn from the ethnic

population that visits / stays and does business with a bank in New Zealand. As this study seeks to understand the effect of salespersons' acculturation behaviours, buyers' satisfaction and salespersons' interaction intensity on buyers' commitment, it was considered necessary to involve individuals from different ethnic communities who bank and have a relationship with at least one retail bank.

Some restrictions were put on the sampling frame. Firstly, all persons younger than the age of 20 were excluded from the population for the study. Secondly, people who had not been living and banking in New Zealand for at least one year were also ruled out since it was unlikely that new arrivals would have had enough opportunity to interact with different ethnicities in New Zealand or gained any real understanding of the New Zealand banking system. Finally, to ensure that the questionnaire was filled out correctly, only people who were competent in English were invited to participate in the study.

Considering the financial cost and time required for collecting data from the ethnic sample, and given the intensity of the data collection process, it was important to identify a sample of immigrants over a limited Auckland area so that personal visits could be made to collect the data. The choice of Auckland City is also justified because the place accommodates one third of the New Zealand's population and has the largest number of ethnic communities.

The ethnic community centres were visited by the researcher himself and a few ethnic community leaders were approached for survey purpose. A total of four community centres were targeted in this manner, of which one was rejected for this research because most community members were newly arrived in New Zealand. A total of 556

responses were collected, however 178 of these responses had to be disregarded due to incomplete responses to many of the questions. As a result, a total of 378 completed questionnaires were found to be usable for the purpose of statistical analyses in the present study. Sample characteristics are detailed in the next chapter.

4.6. Statistical Analyses

A brief description of the proposed statistical analyses for the testing of the survey instrument is given below.

4.6.1 Reliability

The test of reliability of a questionnaire concerns the extent to which the measuring procedure yields the same results on repeated trials. Although reliability is best assessed by the test-retest method (i.e., the same measurement is made of the same subjects at two different times), this method is not always practically feasible. Therefore, the internal consistency method (i.e., high inter-item correlations suggest that all items measure the same entity) is more commonly used. The internal consistency of the scales is generally tested by item to total correlation and coefficient alpha (Cronbach, 1951). Item to total correlations are the correlations between each item and the total score of the scale. In a reliable scale, all items should correlate with the total. The value of the correlation also depends on the sample size. In bigger samples, smaller correlation coefficients are acceptable. In general, a value of item to total correlation of less than 0.3 suggests that the particular item in question does not correlate very well with the overall scale. The Cronbach alpha coefficient is also used to test the reliability of various scales using a cut off of 0.70 (Nunnally, 1978).

4.6.2 Validity

The test of validity concerns whether the items measure what they are meant to measure. The content or face validity is assessed by a group of experts, who read or look at a measuring instrument and decide whether the instrument measures what it is expected to measure. According to Kidder and Judd (1986), every instrument must pass the face validity test either formally or informally. Though all the measures used in this research have already been used in previous researches, a formal face validity test was used as the context and place of this study is different from other studies that have used the same scales. Further scale assessment was done using exploratory factor analysis (EFA) (Spector, 1992). EFA is a useful technique for identifying the underlying dimensions of a construct. It was expected that the various constructs would be found to have the same dimensions as all the measures of this research have already been developed and used in previous researches. EFA was carried out using SPSS 13.0.

4.7. Chapter Summary

A brief description of the operationalisation and measurement of the various constructs used in the present study has been provided in this chapter. Face validity and pilot testing processes have been described. Reliability analyses of the measures used in the present study were carried out for the data collected in the pilot study and the findings have been reported in this chapter. Finally, this chapter has provided a brief outline of the various methodological and analytical processes involved in the development and testing of the survey instrument.

Chapter 5

Data Analyses and Results

This chapter discusses the analyses and results of the study. After the satisfactory results of the pilot study, the main study was carried out during 1 May 2009 – 30 June 2009. The results of the main study are presented in three parts. First, there is a discussion on the sample characteristics. This is followed by a discussion on measurement properties (reliability and validity assessment). Finally, results of regression analyses for hypotheses testing are presented.

5.1. Sample Characteristic

As mentioned in previous chapter, a total of 556 responses were received but only 377 were found to be usable. All the respondents were immigrants currently residing in Auckland region. The respondents consisted of 50.6% females and 49.4% males. 76% of respondents have been living in NZ for more than 5 years. 46% of respondents have been banking with NZ banks for more than 5 years. Various characteristics of the respondents are presented in Table 5.1.

5.2 Measurement Properties (Validity and Reliability Assessment)

Churchill (1979) recommended the use of Cronbach's alpha as a measure of internal consistency, followed by item-to-total correlation to eliminate the items that performed poorly in capturing the construct. To support the reliability of measures for the 377 respondents in this study, the reliability of each scale was assessed via item to total correlation and Cronbach's Coefficient Alpha. The Mean, Standard Deviation and the item to-total correlation were calculated for all the variables and the results are presented in Table 5.2. Cronbach's Coefficient Alpha and item-to-total correlation values for all the scales more than met the commonly accepted standard of 0.3 and above for good internal consistency (Spector, 1992).

5.3 Exploratory Factor Analysis

To examine the validity of each measure, exploratory factor analysis was employed using SPSS 13.0. All the items of all the measures were factor analyzed together to test the convergent and discriminant validity of the measures. The items were subjected to principal component analysis with varimax rotation. The factor loading represents the correlation between the items with the construct (Hair et al., 1992). Eigen value represents the amount of variance accounted for by a factor (Hair et al., 1992).

Table 5.1 Sample Characteristics

		Frequency	%
Respondents' ethnicity	**North Asian** (Chinese, Japanese, Taiwanese, Hong Kong, Korean & Asian)	203	54%
	South Asian (Indian, Bangladeshi, Sri Lankan, & Pakistani)	98	26%
	South East Asian (Thai, Malaysian, Vietnamese, Filipino, Indonesian & S.E. Asian)	54	14%
	Others (South American, African and South Pacific)	22	6%
Length in NZ	**< 5 years**	92	25%
	5-10 years	182	48%
	11 – 20 years	77	20%
	21 – 30 years	21	6%
	> 30 years	5	1%
Relationship with bank	**< 2years**	29	8%
	2-5 years	172	46%
	6-10 years	121	32%
	11 – 20 years	47	12%
	>20 years	8	2%
Age	**< 25 years**	59	16%
	25-30 years	107	28%
	31-35 years	65	17%
	36 -40 years	55	15%
	41 -50 years	61	16%
	> 50 years	30	8%
Marital Status	**Single**	167	44%
	Married	210	56%

Table 5.2 Reliability Analysis Results for Measurement Scales in the Main Study

Scale	Items	Mean	Std Deviation	Items to total correlation	Cronbach Alpha
Assimilation	ACAS4	3.26	1.070	0.742	
	ACAS5	3.10	1.097	0.753	
	ACAS6	3.17	1.052	0.750	
	ACAS7	3.10	0.998	0.689	0.876
Separation	ASEP1	2.98	0.998	0.581	
	ASEP3	2.93	1.000	0.784	
	ASEP4	3.07	0.995	0.758	
	ASEP5	3.16	1.019	0.765	0.869
Integration	AINT2	3.55	0.991	0.634	
	AINT3	3.49	0.917	0.765	
	AINT4	3.50	0.866	0.732	0.842
Marginalisation	AMAR1	2.64	0.961	0.662	
	AMAR2	2.60	0.924	0.621	
	AMAR3	2.51	0.987	0.715	
	AMAR4	2.49	0.965	0.745	
	AMAR5	2.53	1.002	0.657	
	AMAR6	1.94	0.986	0.700	
	AMAR7	1.97	0.998	0.693	
	AMAR8	2.33	1.021	0.558	0.892
Interaction Intensity	FREQ1	2.04	1.1069	0.554	
	FREQ2	2.56	1.126	0.696	
	FREQ3	2.49	1.087	0.702	0.802
Convenience	CONV1	3.88	0.871	0.459	
	CONV2	4.12	0.963	0.676	
	CONV3	4.01	0.966	0.649	
	CONV4	3.93	0.987	0.640	0.794
Competitive Advantage	COMP1	3.38	0.957	0.538	
	COMP2	3.19	0.005	0.614	
	COMP3	3.58	0.951	0.490	0.725
Reputation	REPT1	4.27	0.892	0.635	

	REPT2	4.10	0.886	0.779	
	REPT3	3.99	0.893	0.708	0.841
Satisfaction	STBA1	3.53	0.976	0.816	
	STBA2	3.61	0.942	0.879	
	STBA3	3.63	0.925	0.901	
	STBA4	3.60	0.900	0.818	0.938
Commitment	RPIT2	3.31	0.882	0.549	
	RPIT5	3.18	0.857	0.598	
	RPIT6	2.95	0.886	0.675	
	COMT1	3.16	0.920	0.676	
	COMT2	3.33	1.024	0.741	
	COMT3	3.31	1.019	0.714	0.864

In principal component analysis, only the factors having Eigen values greater than 1 are considered significant (Hair et al., 1992). A minimum value of 0.40 was used to indicate the loading of any factor. Exploratory factor analysis helped in verifying if there are any items that were cross loading and hence were causing lowering of scale validity. All the items of each scale loaded on single dimension as conceptualised indicating the convergent and discriminant validity of each scale. The following section gives the factor analysis details for each variable.

Assimilation: EFA results show that assimilation is explained by a single factor. All the 4 items loaded on this factor and the loading on these factors ranged from 0.71 to 0.82. The reliability indicated by Cronbach alpha for this scale was 0.88 and the variance explained by the factor was 13.15 %.

Separation: EFA results show that separation is explained by a single factor. All the 5 items loaded on this factor and the loading on this factor ranged from 0.71 to 0.87. The

reliability indicated by Cronbach alpha value for this scale was 0.81 and the variance explained by the factor was 14.46 %.

Integration: EFA results show that integration is explained by a single factor. All the 3 items loaded together and the loading on this factor ranged from 0.78 and 0.89. The reliability indicated by Cronbach alpha for this scale was 0.84 and the variance explained by the factor was 10.74 %.

Marginalisation: EFA results show that marginalisation is explained by a single factor. All the 8 items loaded together and the loading on this factor ranged from 0.64 to 0.84. The reliability indicated by Cronbach alpha for this scale was 0.89 and the variance explained by the factor was 20.53 %.

Interaction Intensity: EFA results show that interaction intensity is explained by a single factor. All the 3 items loaded together and the loading on this factor ranged from 0.74 to 0.86. The reliability indicated by Cronbach alpha for this scale was 0.80 and the variance explained by the factor was 10.43 %.

Convenience: EFA results show that convenience is explained by a single factor. All the 4 items loaded together and the loading on this factor ranged from 0.42 to 0.80. The reliability indicated by Cronbach alpha for this scale was 0.79 and the variance explained by the factor was 25.69 %.

Competitive advantage: EFA results show that competitive advantage is explained by a single factor. All the 3 items loaded together and the loading on this factor ranged

from 0.56 to 0.87. The reliability indicated by Cronbach alpha for this scale was 0.73 and the variance explained by the factor was 20.85%.

Reputation: EFA results show that reputation is explained by a single factor. All the 3 items loaded together and the loading on this factor ranged from 0.78 to 0.87. The reliability indicated by Cronbach alpha for this scale was 0.85 and the variance explained by the factor was 21.13 %.

Buyers' Satisfaction: EFA results show that satisfaction is explained by a single factor. All the 4 items loaded together and the loading on this factor ranged from 0.82 to 0.91. The reliability indicated by Cronbach alpha for this scale was 0.94 and the variance explained by the factor was 35.87 %.

Buyers' Commitment: EFA results show that commitment is explained by a single factor. All the 6 items loaded together and the loading on this factor ranged from 0.58 to 0.84. The reliability indicated by Cronbach alpha for this scale was 0.86 and the variance explained by the factor was 34.33 %.

5.4 Hypotheses Testing

The main effect hypotheses were tested using OLS regression. The mediation hypotheses were tested using the regression procedure suggested by Baron and Kenny (1986). Given the sensitivity of OLS estimation to multicollinearity, the potential for multicollinearity among the predictor variables was assessed. Multicollinearity is problematic because it confounds the unique contribution of each independent variable on the dependent variable, making the interpretation of the results more difficult. With this problem, the standardized coefficients may be incorrectly estimated and/or possess

the wrong signs (Hair et al., 1992). Multicollinearity often inflates the standard error of the regression coefficients and causes instability in their values.

The first step in assessing multicollinearity is to examine the pair-wise correlations between independent variables. The presence of high correlations (generally those of 0.60 and above) is the first indication of substantial collinearity (Hair et al., 1992). Lack of any high correlations values also does not ensure a lack of collinearity (Hair et al., 1992). Table 5.3 provides the means, standard deviations and pair-wise correlations among the variables using SPSS 13.0. If these correlation exhibit high values then it necessitates an assessment of multicollinearity using variance inflation factor (VIF). VIF indicates the degree to which each independent variable is explained by other independent variables. VIF cut off threshold level of 10 was used as suggested by Hair et al., (1998) as an indicator of multicollinearity. None of the correlations except for commitment, as reported in Table 5.3 are greater than 0.60 and all the VIF values ranged from 1.201 to 1.854. Thus, multicollinearity is not of any concern for this study.

5.5. Results

Table 5.4 and 5.5 present the results of the regression analyses for the relationship between salespersons' acculturation behaviours and buyers' satisfaction. The table gives the values of unstandardised coefficients and standard error (in parentheses) along with significance levels of the coefficients. It was hypothesised that assimilation and integration would have positive effects on buyers' satisfaction, whereas separation and marginalisation would have negative effects on buyers' satisfaction. Additionally, interaction intensity would have positive effect on buyers' satisfaction.

Table 5.3 Means, Standard deviations and correlations

Variables	Mean	Std deviation	ASM	SEP	INT	MAR	FRE	CON	COM	REP	SAT
ASM	3.159	0.900	1								
SEP	3.035	0.847	0.022	1							
INT	3.516	0.807	0.400**	0.084	1						
MAR	2.376	0.740	-0.476**	0.299**	-0.344**	1					
FRE	2.366	0.926	0.495**	0.033	0.174**	-0.228**	1				
CON	3.983	0.745	0.305**	-0.133**	0.208**	-0.361**	0.113*	1			
COM	3.382	0.777	0.366**	0.137**	0.197**	-0.290**	0.281**	0.504**	1		
REP	4.118	0.776	0.298**	-0.046	0.325**	-0.376**	0.064	0.540**	0.431**	1	
SAT	3.592	0.859	0.541**	-0.119*	0.383**	-0.487**	0.380**	0.521**	0.542**	0.452**	1
CMT	3.207	0.720	0.482**	-0.019	0.376**	0.380**	0.397**	0.418**	0.418**	0.348**	0.651**

** Correlations is significant at the 0.01 level

* Correlations is significant at the 0.05 level

ASM = Assimilation, SEP = Separation, INT = Integration, MAR = Marginalisation

FRE = Interaction Intensity, CON = Convenience, COM = Competitive Advantage, REP = Reputation

SAT = Buyers' satisfaction and CMT = Commitment

Table 5.4 Results of OLS Analyses (DV: Buyers' Satisfaction)

Variables	Model 1	
	Un-standardised coefficient	Std. Error
Constant	0.580	(0.322)
Assimilation	0.173***	(0.046)
Separation	-0.033	(0.039)
Integration	0.132**	(0.043)
Marginalisation	-0.166**	(0.053)
Interaction Intensity	0.135***	(0.039)
Convenience	0.243***	(0.053)
Competitive Offering	0.246***	(0.049)
Reputation	0.092	(0.050)
R-squared	0.542	
F	54.479***	

*$p \leq 0.05$; **$p \leq 0.01$; ***$p \leq 0.001$; All two-tailed tests.*

The values in Table 5.4 suggest that assimilation ($\beta = 0.181$, $p \leq 0.001$) is positively related to buyers' satisfaction. Integration ($\beta = 0.124$, $p \leq 0.002$) also has a positive effect. Marginalisation ($\beta = -0.143$, $p \leq 0.002$) is negatively associated to buyers' satisfaction. Separation ($\beta = -0.033$, $p \leq 0.398$) also has negative effect on buyers' satisfaction, although the coefficient is not significant. These effects were found after controlling for the impact of the various sources of competitive advantage, viz., convenience, competitive offering and reputation on buyers' satisfaction. The summary of these results is presented below.

H.1.a. Assimilation has a positive relationship with buyers' satisfaction

This hypotheses was supported ($\beta = 0.181$, $p \leq 0.001$)

H.1.b. Separation has a negative relationship with buyers' satisfaction

This hypotheses was not supported ($\beta = -0.033$, $p \leq 0.398$, ns)

H.1.c. Integration has a positive relationship with buyers' satisfaction

This hypotheses was supported ($\beta = 0.124$, $p \leq 0.002$)

H.1.d.Marginalisation has a negative relationship with buyers' satisfaction

This hypotheses was supported ($\beta = -0.143$, $p \leq 0.002$)

H.2.a. Interaction intensity has a positive relationship with buyers' satisfaction.

This hypotheses was supported ($\beta = -0.145$, $p \leq 0.001$)

Next, I look at the effect of buyers' satisfaction and interaction intensity on buyers' commitment. Table 5.5 presents the results of the regression analysis with buyers' commitment as the dependent variable. The values in Table 5.5 demonstrate that satisfaction ($\beta = 0.585$, $p \leq 0.001$) and interaction intensity ($\beta = 0.175$, $p \leq 0.001$) are positively related to buyers' commitment.

Table 5.5 Results of OLS Analyses (DV: Buyers' Commitment)

Variables		Model 2	
	Un-standardised coefficient		Std. Error
Constant	1.123***		(0.122)
Satisfaction	0.490***		(0.035)
Interaction Intensity	0.136***		(0.032)
R-squared		0.450	
F		153.307***	

*$p \leq 0.05$; **$p \leq 0.01$; ***$p \leq 0.001$; All two-tailed tests.*

These results are presented below.

H.2.b. Interaction intensity has a positive relationship with buyers' commitment.

This hypotheses was supported ($\beta = 0.175$, $p \leq 0.001$)

Above results are summarised in table 5.6 for a quick review.

Table 5.6 Summary of findings

Hypothesis	Standardised Beta Coefficient	Std. Error	Significant level	Supported/Not supported
H1a	0.046	0.181	$p \leq 0.001$	Supported
H1b	0.039	-0.033	NS	Not Supported
H1c	0.043	0.124	$p \leq 0.002$	Supported
H1d	0.053	-0.143	$p \leq 0.002$	Supported
H2a	0.039	0.145	$p \leq 0.001$	Supported
H2b	0.175	0.032	$p \leq 0.001$	Supported

5.5.1. Mediation Effect of Buyers' Satisfaction

Testing of mediation effect involves three steps (Baron & Kenny, 1986). The first step is to establish that the independent variable (sales persons' acculturation behaviours in this case) influences the mediator (buyers' satisfaction). As reported in Table 5.4, three of the four acculturation behaviours have a significant effect on buyers' satisfaction. The second step is to demonstrate that the independent variable (sales persons' acculturation behaviours) influences the dependent variable (buyers' commitment). Model 1 in Table 5.7 shows that assimilation, integration and marginalisation have significant effect on buyers' commitment, while separation does not have a significant effect. The last step is to demonstrate that the mediator (buyers' satisfaction) influences the dependent variable (buyers' commitment), after controlling for the independent variables (sales persons' acculturation behaviours). Full mediation is indicated if in the final step, the effect of the independent variables (sales persons' acculturation behaviours) is no longer significant in the presence of the mediator (buyers' satisfaction).

As shown in model 2 in Table 5.7, the coefficient of buyers' satisfaction was positive and significant, indicating a main effect of buyers' satisfaction on buyers' commitment. Further, with buyers' satisfaction in the equation, the coefficients of assimilation, integration and marginalisation were no longer significant in model 2, Table 5.7. Thus the effects of assimilation, integration and marginalisation on buyers' commitment are fully mediated by buyers' satisfaction. H3a, H3b and H3d are fully supported, while H4c is not as there is no direct effect of separation to be mediated by buyers' satisfaction.

Table 5.7 Mediation effect of buyers' satisfaction (DV: Buyers' commitment)

	Model 1		Model 2	
	Regression without buyers' satisfaction (mediator)		Regression with buyers satisfaction (mediator)	
Independent Variable	Beta coefficient (*p*-value)	Sig	Beta coefficient (*p*-value)	Sig
Constant	-0.954	0.003	-0.729	0.012
Assimilation	0.125(0.045)	0.005	0.058 (0.042)	0.166
Separation	0.021 (0.038)	0.588	0.034 (0.035)	0.341
Integration	0.147 (0.042)	0.001	0.096 (0.036)	0.134
Marginalisation	-0.099 (0.052)	0.056	-0.035 (0.048)	0.473
Interaction intensity	0.160 (0.038)	0.000	0.107 (0.035)	0.002
Convenience	0.066 (0.051)	0.201	-0.028 (0.048)	0.562
Competitive offering	0.160 (0.047)	0.001	0.065 (0.045)	0.149
Reputation	0.081 (0.049)	0.100	0.045 (0.045)	0.319
Satisfaction	-		0.386 (0.047)	0.000
	$R^2 = 0.382$		$R^2 = 0.480$	
	F= 28.494		F= 37.616	

5.6. Chapter Summary

This chapter provided details of the data analyses procedures and the results of data analyses leading to hypotheses testing. The results have indicated very high level of support for several hypotheses with respect to core theory. The next chapter discusses the interpretation of these results, their implications and conclusion drawn.

Chapter 6

Summary and Conclusions

The primary goal of this study was to establish the link between salespersons' acculturation behaviours and buyers' commitment while controlling for the effect of various sources of competitive advantages. The banking industry was selected for the study due its growing strategy focus on niche ethnic markets and the sample for this study was drawn from the ethnic population that resides and does business with a bank in New Zealand.

The existing literature on the relationship between salespersons' acculturation behaviours and buyers' commitment is almost non-existent. In this research, an attempt has been made to contribute to this area of research need. In addition, many of the studies involving salespersons' behaviour did not control for the effect of competitive advantages, which was explicitly recognised in this study.

Within the study, the construct of salespersons' acculturation behaviours was broken down into its underlying dimensions: assimilation, separation, integration and marginalisation. The relationships of these dimensions, in terms of salespersons'

acculturation behaviours and buyers' commitment, were then investigated. As per the suggestions in literature, the mediating effects of buyers' satisfaction on the relationship between various dimensions of salespersons' acculturation behaviours and buyers' commitment were also hypothesised within this study.

A theoretical framework was developed based on an extensive review of the literature. This framework was presented in Figure 3.1. The research framework was operationalised through several, well researched measures and standard scales with modifications to suit the context of this research. Having established the theoretical framework, empirical data were collected to validate the hypotheses. Chapter 5 presented a detailed analysis of the data collected along with the results. In the following section, major findings of this research are presented. This is followed by a discussion on implications, limitations and directions for future research.

6.1 Major Research Findings

6.1.1 Salespersons' acculturation behaviours and buyers' satisfaction

As hypothesised, the research shows that various dimensions of salespersons' acculturation behaviours influence buyers' satisfaction differently. Within the study, while assimilation and integration positively affected buyers' satisfaction, marginalisation negatively affected buyers' satisfaction and separation had no significant impact on buyers' satisfaction at all. These results were supported through regression analyses using the aggregate measures.

It was also found that various sources of competitive advantage, that is, convenience, reputation and competitive offering, had a strong and positive impact on buyers' satisfaction. Even though this was not initially hypothesised within the study, this

finding is significant because investigating the relationship between salespersons' acculturation behaviours and buyers' commitment without controlling for the various sources of competitive advantage could provide spurious results. The four components of salespersons' acculturation behaviours, together with the various sources of competitive advantages accounted for 54.2% of the variance in buyers' satisfaction, giving a very strong support to the robustness of the main model.

Given the lack of understanding of salespersons' acculturation behaviours, the findings of this study may provide the necessary impetus to recognise the importance of salespersons' acculturation behaviours for creating buyer satisfaction. The relationship between salespersons' acculturation behaviours and buyers' satisfaction was found to be positive and significant and study results show that it is important for salespersons' to assimilate or fully adapt their sales behaviours to the buyers' culture. A high level of assimilation behaviours shown by salespersons (e.g. customised communication style, presentation, appearance, personalised selling processes and solutions offered) is likely to create within buyers a greater sense of comfort, desire for contact, and acceptance, while salespersons are set to gain a full understanding of buyers' real needs and requirements. Assimilation behaviours of buyers are similarly found to have a significant impact on their satisfaction in the studies undertaken by Penaloza (1994), Schultz et al. (1999) and Berry et al. (2006).

It was also found that it is important for salespersons to incorporate their own culture into that of the buyers' culture. Proper integration of salespersons' behaviours with the buyers' culture (e.g. flexibility and participation in the activities of both cultures), is helpful in creating closer relationships, building respect and meeting the needs of ethnic buyers. It is important then that both salespersons and buyers' cultures are recognized

during any interaction. Researches such as Berry et al. (1989), Seitz (1998), and Perry (2008) also hypothesised the effect of buyer's integration behaviour on their satisfaction and found it to be significant.

On the other hand, the relationship between salespersons' marginalisation and buyers' satisfaction was found to be negatively significant. It is important for salespersons to avoid marginalisation behaviour (i.e. show ignorance of both cultures) as such behaviour is likely to restrict salespersons' opportunity to establish relationships and to understand buyers' needs and requirements. Essentially, this finding suggests that marginalisation behaviour is risky. This finding supports the results of other studies (Berry, 1997; Schultz et al., 1999; Liu, 2000) which also find a negative link between marginalisation behaviours of buyers and their satisfaction.

It was shown however, that separation does not affect buyers' satisfaction. In other words, ignoring buyers' culture does not appear to have any effect on buyers' satisfaction. Although previous studies (Berry et al., 1989; Liu, 2000; Lopez & McMillan-Capehart, 2002) stated that separation behaviours deteriorate buyers' satisfaction, this was not found to be so in this study. One explanation may be that when buyers have many business attachments with one firm they are less likely to move these business attachments to another firm, despite the separation behaviours of the salespersons. This study shows that by moving businesses, buyers face the possibility of rearranging loans, re-establishing automatic payments/direct debits, disclosing personal information, etc. This is a negative experience for buyers, who are willing to deal with separation behaviours as an alternative. For this reason, separation does not significantly affect buyers' satisfaction. It must be stated however, that this result may

be restricted to the New Zealand banking context to which this research study was confined.

6.1.2 Interaction Intensity

6.1.2.1 Interaction Intensity and Buyers 'Satisfaction

Results of the present study confirm the link between interaction intensity and buyers' satisfaction. Such a finding is well supported in the literature (Crosby et al., 1990; Doney & Cannon, 1997; Boles et al., 2000). It is important for a salesperson to have regular and frequent interactions with buyers. The quality, duration and number of interactions encourage closer relationships between salespersons and buyers, enhancing information exchange and building mutual understanding. Positive interaction then creates buyer satisfaction. Salespersons should regularly visit their current buyers and prospective buyers.

6.1.2.2 Interaction Intensity and Buyers' Commitment

The link between interaction intensity and buyers' commitment was also found to be positive and significant. It is important for salespersons to maintain regular interactions with buyers. Proper interaction intensity is useful in enhancing buyers' comfort, interdependency and trust. In addition, having buyers' trust improves buyers' commitment. Salespersons should understand how buyers' commitment in the relationships can contribute to mutual benefits. This finding supports the results of other studies (Nicholson et al., 2001; Pappas & Flaherty, 2006) which also find a positive link between interaction intensity and buyers' commitment.

6.1.3 Mediating role of buyers' satisfaction

Buyers' satisfaction is considered as the key ingredient of healthy, long-term relationships (Macintosh, 2007) and as a major prescription of business sustainability (Czepiel & Rosenberg, 1977). Levesque and MacDougall (1996) and Goode and Mouthindo (1995) argue that satisfaction is generated when buyers' evaluation of products or services exceeds their expectations, whereas dissatisfaction is generated when buyers' evaluations of products or services are lower than their expectations. According to Soni et al. (1996), satisfied buyers gain more reward from their positive experiences, and hence increase their intention to repurchase (Brady & Cronin, 2001; Macintosh, 2007) or willingness to re-invest (Kumar et al., 1995). Buyers also have a stronger desire to remain in relationships (Ganeshan & Hess, 1997), that is, buyers' satisfaction enhances buyers' commitment (Battencourt, 1997; Pont & MacQuilken, 2004). Consequently, committed buyers are happy to spread word of mouth recommendations and feedback as well as reducing their switching behaviour (de Ruyter, Moorman & Lemmink, 2001; Bansal et al., 2004).

Hypotheses 4a-4d involved an investigation of buyers' satisfaction as a mediator of salespersons' acculturation behaviours and buyers' commitment. Hypothesis 4c, which involved salespersons' separation behaviours was not run because the result of hypothesis H1b was not significant. Hypotheses 4a, 4b and 4d were all supported.

The mediating role of buyers' satisfaction on the relationship between salespersons' assimilation behaviour and buyers' commitment was found to be positive and significant. The results suggest that salespersons' assimilation behaviours generate buyers' commitment via buyers' satisfaction. As discussed above, without buyers' satisfaction, buyers' commitment may not be successfully generated. This finding

shows that in generating buyers' commitment, it is important for salespersons to fully customise their sales behaviours (communication style, core offering) to the buyers' culture. By customising sales behaviours salespersons become more similar if not identical to their buyers. This high level similarity enhances buyers' comfort (Spake et al., 2003) and trust (Crosby et al., 1990), and generates open and honest communications which allow salespersons to become more familiar with buyers' real needs and requirements. Salespersons' ability to perfectly translate buyers' needs help salespersons to offer error free products and services. It is because of this high level of accuracy that salespersons are able to improve buyers' satisfaction which further generates buyers' commitment (Soni et al., 1996), increase buyers' willingness to invest (Hansen et al., 2003) and improves expectation of relationship continuity (Kumar et al., 1995). This study indicates that salespersons should first generate buyers' satisfaction before expecting commitment from their buyers. Researchers such as Johlke and Duhan (2001) and Chen et al. (2008) also recognise the relationship between salespersons' behaviour and buyers' commitment through buyers' satisfaction and trust.

Further, mediating role of buyers' satisfaction on the relationship between salespersons' marginalisation and buyers' commitment was also found to be negatively significant. The findings suggest that salespersons' marginalisation behaviours weaken buyers' commitment by creating dissatisfaction. Salespersons rejection of their own culture and the buyers' culture allows for very little understanding of the buyers' culture. Low level understanding of the buyers' culture due to cultural insensitivity may lead to wrong interpretation of buyers' need resulting into buyers' dissatisfaction. This happens due to salespersons offering wrong products or services to their buyers. The result of receiving faulty or wrong products or services is the creation of uncertainty, suspicion (Berry et al., 1989), and more dangerously, conflict (Lopez & McMillan-Capehart, 2002) in the

minds of the buyers. Consequently, these negative experiences cause buyers' dissatisfaction. Constant dissatisfaction forces buyers to stop purchasing and ultimately withdrawing from relationships with salespersons. At the same time, continuous failures promote anxiety and a sense of alienation in salespersons (Berry et al., 1989). It is therefore important for salespersons to avoid this behaviour. This finding supports the results of the study which found that dissatisfaction negatively affects the relationship between customer's oriented behaviour and buyers' willingness to maintain contact with salespersons (Saxe & Weitz, 1982).

The effect of buyers' satisfaction in the relationship between integration and buyers' commitment was found to be positive and significant. The results suggest that salespersons' integration behaviours promote buyers' commitment via buyers' satisfaction. Salespersons displaying integration behaviours are able to compromise their own culture along with the buyers' culture. The proper integration behaviour of salespersons is helpful in increasing salespersons' flexibility. Being flexible, salespersons experience greater buyer respect and acceptance. On being accepted, salespersons have a greater opportunity for building better communications with buyers, as well as understanding buyers' needs. Most importantly, however, salespersons are able to discuss possible solutions with buyers without sacrificing either their own culture or the buyers' culture. A high level of integration allows salespersons to demonstrate their intention to maintain relationships with buyers and satisfy their needs. Further, as discussed earlier, buyers' satisfaction leads to buyers' commitment. This finding supports the study of Galbarino and Johnson (1999) who also hypothesised that the relationship behaviours' relationship with buyers' commitment is mediated by buyers' satisfaction.

6.2 Implications

Findings from the present study have important implications for both business practitioners and academics. For academics, the findings show the importance of investigating the impact of salespersons' acculturation behaviours in creating buyers' commitment. It must be recognized however, that the need for salespersons to acculturate may vary depending on the level of market diversity and the type of industry involved. In this regard, drawing a conclusion based on a research done in a particular setting and relating that conclusion to a different setting could be potentially disastrous. In addition, this study also highlights the importance of contingency factors that can affect the relationship between salespersons' acculturation behaviours and buyers' commitment. Specifically, researchers need to identify buyers' satisfaction before making inferences about this relationship.

For business practitioners in general and particularly salespersons, the findings highlight the importance of being adaptive to buyers' culture. This study is unique in terms of investigating the effect of salespersons' acculturation behaviours on buyers' commitment, and therefore, particularly relevant for salespersons who are involved in intercultural interaction. It is important that salespersons who are involved in intercultural interaction realise that the implementation of the right acculturation behaviours is necessary in order to be responsive to ethnic buyers' requirements and demands. Thus, salespersons should adapt their behaviours and adjust their approach in order to satisfy ethnic buyers and achieve long term buyer-seller relationships.

The study also investigates the effect of interaction intensity on buyers' satisfaction and buyers' commitment. Providing the right number of interactions, the right behaviours and the right sources of competitive advantage will help salespersons in generating

buyers' satisfaction. Further, the right number of interactions and buyers' satisfaction create buyers' commitment. The findings of this study may be used by salespersons for selecting acculturation behaviours that help in fostering positive relationships with the buyers and facilitate buyers' satisfaction as well as commitment. Finally, salespersons need to realise that acculturation behaviours may be more useful in certain conditions such as a high degree of market diversity as found in this study.

6.3   Limitations

Like any research project, the present study has several limitations. This research was carried out by collecting the data from immigrants in the Auckland region only. The reasons for limiting the study to this region are time and financial constraints; without these, a much broader sample would have been collected. Because of the small focus area therefore, there are restrictions in generalising the findings. Although it is possible to generalize the findings to other geographical contexts, cautious application is recommended.

The findings are also limited to the banking context. Findings from this research, which looks at the effect of salespersons' acculturation behaviours on buyers' commitment in this context, may not be applicable to other industry contexts. The majority of the survey respondents were from an ethnically Asian background. The findings may therefore relate only to the Asian cultural perspective. Respondents from other ethnicities were under represented; a larger ethnic diversity among respondents may have provided multiple perspectives on the research hypotheses. As it stands, the results of this study may be biased toward the Asian perspective.

In addition to the above, the study suffers from the usual problems of a survey based research. The measures are based on individuals' perception of various constructs and may not reflect the reality totally.

6.4   Directions for Future Research

The present study provides insights on the impact of salespersons' acculturation behaviours on buyer's satisfaction and commitment. Many more research inquiries and empirical studies need to be conducted to offer a solid and scientific base for the study of salespersons' acculturation behaviour. An exploration of salespersons' acculturation behaviours in other industries beyond that of banking would offer an important extension to the current line of study. These industries might include further service industries such as the health industry or the tourism industry, as well as non service industries such as retail and B2B.

The model presented in this study specifically incorporates the mediation role of buyers' satisfaction. Future research may look at other mediators such as trust. Scholars may also look at the moderation effects of factors such as buyers' national characteristics, buyers' personal characteristics etc. Such an endeavour would not only help in identifying new moderator and mediation variables that influence salespersons' acculturation behaviours on buyers' commitment but would also indicate which variables are more appropriate for generating buyers' commitment in the context of ever increasing plural societies.

6.5 Conclusions

This thesis proposed a model showing the impact of salespersons' acculturation behaviours on buyers' commitment. Salespersons' acculturation behaviours were conceptualised as consisting of four different dimensions – assimilation, separation, integration and marginalisation. The literature operationalises commitment in three major ways. Some researchers focus on affective commitment, that is, the desire to stay in a relationship (Levesque & MacDougall, 1996; Hansen et al., 2003). Others adopt a broader view of commitment, incorporating continuity expectations and willingness to invest (Kumar et al., 1995). Our study used the integrative approach of Kumar et al. (1995). It was hypothesised that the four dimensions of salespersons' acculturation behaviours directly impact buyers' satisfaction. Further, buyers' satisfaction was hypothesised to have a mediation effect on the association between salespersons' acculturation behaviours and buyers' commitment. Then the construct of interaction intensity was hypothesised to have an effect on buyers' satisfaction and buyers' commitment.

The results supported the positive link between assimilation and integration and buyers' commitment as well as the negative link between marginalisation and buyers' commitment. Separation was found to have no effect on buyers' commitment. Interestingly, when the buyers' satisfaction construct was introduced, assimilation and marginalisation became insignificant and the effect of integration was reduced, whereas separation had no effect. Thus, the effects of assimilation, integration and marginalisation on buyers' commitment were found to be fully mediated by buyers' satisfaction.

Together, these results point to the importance of salespersons' acculturation behaviours in determining buyers' commitment. This research extends acculturation studies and fills the gap in the literature by integrating acculturation into salespersons' behaviour and examining its impact on buyers' commitment. Statistical analyses showed that a specified model of salespersons' acculturation behaviours fitted the data well, and that most of the hypotheses on the model (except separation) could find support. It may therefore be concluded that the present study is successful in its objective of understanding the impact of salespersons' acculturation behaviours on ethnic buyers. The model shows that buyers' commitment as an ultimate goal of the buyer-seller relationship should be a valid measurement of salespersons' performance. With increasing market diversity, this study is expected to provide useful input into future researches and assist salespersons in selecting the right acculturation behaviours during their intercultural interactions.

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Appendix 1

Questionnaire

Impact of salespersons' Acculturation Behaviours on Buyers' Commitment

Dear Sir/Madam

I am a research scholar at the AUT Business School pursuing Masters degree in Business. My research is concerned with understanding how bank sales people in New Zealand adapt themselves to serve the immigrants. Your participation in this study will be highly appreciated and information provided will be used for academic purposes only. Your participation is totally anonymous and voluntary. You are requested to give as far as possible a true representation of your feelings while completing this questionnaire. Please note there are no good or bad responses.

Completion of this questionnaire will be deemed to amount to consent to participate in this research.

Kindly, name a bank (in New Zealand) that you have been banking for more than a year
_____.
Please consider the above mentioned bank and your personal banker (your bank's sales person with whom you regularly interact) while completing the questionnaire by rating each of the following statements on a five-point scale ranging from 1-5, where 1 indicates "Strongly disagree" (SD) and 5 indicates "Strongly agree."(SA) and 3 indicates that you neither agree nor disagree (N = means you are neutral).

	SD		N		SA
1. My bank offers a complete range of services – one stop banking	1	2	3	4	5
2. My bank has convenient branch locations	1	2	3	4	5
3. My bank provides easily understood statements	1	2	3	4	5
4. It is very easy to get in and out of my bank	1	2	3	4	5
5. My bank offers a competitive interest rate	1	2	3	4	5
6. My bank offers a competitive fee	1	2	3	4	5
7. My bank offers excellent service quality	1	2	3	4	5

8. I have a good feeling about my bank	1	2	3	4	5
9. I admire and respect my bank	1	2	3	4	5
10. My bank is widely known	1	2	3	4	5
11. My bank is stable	1	2	3	4	5
12. My bank is respected	1	2	3	4	5
13. My banker frequently calls me	1	2	3	4	5
14. My banker takes a lot of time learning my need	1	2	3	4	5
15. My banker spends considerable time getting to know me	1	2	3	4	5
16. My banker communicates with me in my ethnic language	1	2	3	4	5
17. My banker typically speaks in my ethnic language during one on one meeting with me	1	2	3	4	5
18. My banker allows me to complete the paperwork in my ethnic language	1	2	3	4	5
19. My banker gets along better with me	1	2	3	4	5
20. My banker understands me well	1	2	3	4	5
21. I find it easy to communicate my feelings with my banker	1	2	3	4	5
22. In my opinion, my banker feels comfortable socialising with me	1	2	3	4	5
23. In my opinion, my banker prefers to socialise with people of his ethnic background	1	2	3	4	5
24. In my opinion, my banker treats me as an equal more so than my native people do	1	2	3	4	5
25. In my opinion, my banker prefers to deal with people of his/her ethnic culture	1	2	3	4	5
26. In my opinion, my banker gets along better with people of his/her ethnic culture	1	2	3	4	5
27. In my opinion, my banker feels more relaxed to deal with people of his/her ethnic culture	1	2	3	4	5
28. In my opinion, my banker has difficulty in socialising with people from other culture	1	2	3	4	5
29. In my opinion, my banker seems to neither like his/her ethnic culture nor any other culture	1	2	3	4	5
30. In my opinion, my banker doesn't understand other culture	1	2	3	4	5
31. In my opinion, my banker finds it hard to communicate with people from other culture	1	2	3	4	5
32. In my opinion, my banker finds it hard to have close relationship with me	1	2	3	4	5
33. In my opinion, my banker doesn't accept me as a customer	1	2	3	4	5
34. In my opinion, my banker finds it hard to trust me as a customer	1	2	3	4	5
35. In my opinion, my banker doesn't feel comfortable when I deal with other bankers	1	2	3	4	5
36. My banker communicates with me in my ethnic language in a way that I can understand well	1	2	3	4	5
37. My banker has customers from his ethnic culture as well as other culture	1	2	3	4	5
38. In my opinion, my banker values his/her ethnic culture as well as other culture	1	2	3	4	5
39. In my opinion, my banker is comfortable around his/her ethnic culture as well as other culture	1	2	3	4	5
40. Considering everything, I am extremely satisfied with my bank	1	2	3	4	5
41. When I consider my experience at this bank I am satisfied	1	2	3	4	5
42. In general when I think of this bank I am satisfied	1	2	3	4	5
43. When I come out of this bank I am usually satisfied	1	2	3	4	5
44. I expect my relationship with my banker to continue for a long time	1	2	3	4	5
45. The renewal of relationship with my banker is virtually	1	2	3	4	5

automatic					
46. I will most probably switch to an alternative bank in the foreseeable future	1	2	3	4	5
47. I definitely intend to maintain my current relationship with this bank	1	2	3	4	5
48. I am willing to put more effort and investment in building our business with the help of my banker's products and services	1	2	3	4	5
49. If my banker requested, I would be willing to make further investment for supporting my banker	1	2	3	4	5
50. I will purchase from this banker again	1	2	3	4	5
51. Even if I could, I would not drop my banker because I like being associated with him/her	1	2	3	4	5
52. I want to remain a customer of this bank because I genuinely enjoy our relationship with my banker	1	2	3	4	5
53. My positive feelings towards my banker are a major reason I continue banking with him/her	1	2	3	4	5

Kindly provide the following details about yourself.

Ethnicity:_____

Ethnicity of your personal banker if you can recall:_____

How long have you been in New Zealand? _____

How long have you been banking with your bank? _____

Age: _____Yrs.   Sex: Male   ☐   Female   ☐

Marital Status: _____ Educational Qualification: _____

Profession: _____ Family Income (Annual):_____

Your employment status (circle one of the numbers)
1. Work full time (40 or more hours a week)   4. Unemployed
2. Work part time (less than 40 hours a week)   5. Student
3. Retired   6. Homemaker

"THANK YOU FOR YOUR TIME AND VALUABLE COOPERATION"