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How consumer acculturation influences interpersonal trust

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How consumer acculturation influences interpersonal trust

Abstract

The paper contributes to a growing stream of research on consumer acculturation, examining the influence of acculturation on interpersonal trust in the banking sector. This study develops a conceptual model based on culture-based differences in cognitive and affective trust. The moderating effect of consumer acculturation level on cognitive trust, affective trust, and targets of commitment is considered among Chinese immigrants to New Zealand. Structural equation modelling and multi-group analysis are applied to assess the causal relationships among the model constructs. The paper offers new insights into the service relationships between acculturating consumers and their banking suppliers. The findings show that acculturation level moderates interpersonal trust towards the target of commitment. The implications for researchers and practitioners are explored and recommendations for future research are made.

Keywords – Consumer acculturation, Interpersonal trust, Cognitive trust, Affective trust

Introduction

With the impact of acculturation on consumer behaviour increasingly recognised, consumer acculturation has become an important research area in marketing (e.g. Lerman, Maldonado, & Luna, 2009; Luedicke, 2011; Perry, 2008; Podoshen, 2006). Consumer acculturation is “the general process of movement and adaptation to the consumer cultural environment in one country by persons from another country” (Peñaloza, 1994, p. 33). Some evidence suggests that acculturation level may more strongly influence individuals’ consumer behaviour than their country of origin (Liu, Furrer, & Sudharshan, 2001; Ogden, Ogden, & Schau, 2004; Palumbo & Teich, 2004). The consumption of goods and services is personal to individual ethnic consumers, who are strongly influenced by their cultural values (Sekhon & Szmigin, 2009). The moderating role of acculturation level on the consumer behaviour of immigrants is now well established in the literature (Chai, Deans, & Biggemann, 2012). Marín, Organista, and Chun (2003, p. 208) consider that “acculturation is arguably the most important moderating variable or construct considered when conducting research or assessing the impact of interventions that involve ethnic minority individuals.” This paper focuses on the consumer behaviour of acculturating Chinese consumers.

Although many studies examine the acculturation and consumer behaviour of this ethnic group (e.g. Doran, 2002; Lee & Tse, 1994; Ownbey & Horridge, 1997; Quester, Karunaratna, & Chong, 2001), few consider the relational behaviour between these consumers and those from whom they buy. Individual consumers vary in the degree to which they engage in relationships with service providers (Barnes, 1994; Danaher, Conroy, & McColl-Kennedy, 2008; Dibb, 2001). In the financial services industry, forging strong customer relationships is important because of

the interpersonal nature of the service delivery process (e.g. Alexander & Colgate, 2000; Chiu, Hsieh, Li, & Lee, 2005; Dibb & Meadows, 2001; Palmer & Bejou, 1994). However, the successful implementation of long-term relationships requires a clear understanding of the underlying factors that encourage customer commitment and loyalty. For Chinese consumers, the need to understand the dynamics of such relationships is particularly acute. Chinese culture is collectivist, in which building personal relationships for social and business reasons is of primary importance (Kim, Triandis, Kagitcibasi, Choi, & Yoon 1994; Mavondo & Rodrigo, 2001). Trust or *xinren* (Barnes, Yen, & Zhou, 2011), one of the key principles of Confucianism, is the focus of these relationships (Arias, 1998; Kriz & Keating, 2010; Wang, 2007). Understanding the interplay between trust and the interpersonal relationships that are developed will provide useful insights for marketers targeting such ethnic communities.

This paper contributes to knowledge on relational behaviour by investigating the role of acculturation in the development of interpersonal trust in banking relationships. The study explores the extent to which the level of consumer acculturation moderates the causal relationships between cognitive and affective trust and targets of commitment. The concept of targets of commitment (or commitment foci) helps examine the relationships between acculturated Chinese consumers and their preferred banking services provider. These targets of commitment are the entities to which people become psychologically committed in a relationship (Jones, Taylor, & Bansal, 2008). In the banking sector, targets of commitment can include the service company, regular service employees, or even a friend who is a bank employee. The application of the targets of commitment concept is based on the exchange role that the target plays. For example, service employees can assume two exchange-based roles: an economic role, through the financial service they provide; and a social role, such as when a friendship develops

(Jones, Taylor, & Bansal, 2009). Previous studies have considered concepts such as trust and targets of commitment (Guenzi, 2002; Johnson & Grayson, 2005; Jones et al., 2008), but the interrelationship of these relational variables is poorly understood. The moderating influence of acculturation level on these interrelationships has also received little attention. This study addresses these gaps. Developing deeper insights into these relationships provides a better understanding of consumer behaviour in relation to the economic and social elements of targets of commitment.

The study considers the impact of targets of commitment within a bi-dimensional model of acculturation in the previously unexplored context of acculturated Chinese consumers in the New Zealand banking sector. Several specific and broader contributions are made. Firstly, studying the acculturation of Chinese consumers within this setting is timely in view of the recent rise in immigration of Chinese people to the country. This increase has resulted from a relaxation in New Zealand's immigration policies and is also due to the attractions of the high quality education system, a recent free-trade agreement between New Zealand and China, and the provision of ethno-cultural networks that offer access to Chinese language services and media and assist immigrant families in retaining Chinese cultural practices and values. As the largest Asian ethnic minority, the growing Chinese community offers rich market potential for financial services organisations that provide housing loans, bond investments, savings and business banking. The findings add to knowledge about the service relationships these immigrants form vary according to acculturation level and have implications for managers seeking to target migrant consumers.

Secondly, the study makes a broader contribution to understanding cultural variations in

cognitive and affective forms of trust. Examining relational trust in an acculturation context leads to a better understanding of how two distinct sets of cultural values influence migrant consumers. The high degree of international migration taking place globally has resulted in many culturally plural societies. Therefore, the findings may have wider implications for how culture influences the formation of different trust dimensions and could significantly enhance understanding of ethnic consumers' trust perceptions in service relationships of many different kinds. Finally, the research's contributions extend beyond marketing, having relevance for scholars of social psychology, ethnographic, immigration, and human resource management. The culturally distinct groups found in immigrant-receiving countries offer fertile ground for researchers studying how cultural orientations impact upon the relational behaviour of these groups and for commercial and non-commercial organisations that deal with such minorities.

Literature review and hypothesis development

The study considers the relationship between a number of theoretical concepts including trust, acculturation and targets of commitment. These concepts are now considered, starting with an examination of trust and its role in different levels of relationship. The nature of trust in Chinese business and social relationships is then examined and consideration given to such relationships within an acculturation context. Finally, the specific role of targets of commitment within service relationships is explored. This theoretical review provides the foundations for the development of the research model and associated hypotheses.

The trust concept

Trust is defined as “the willingness of a party to be vulnerable to the actions of another party

based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer, Davis, & Schoorman, 1995, p. 712). Four models of trust are found in the literature: individual (Rotter, 1971), societal (Lewis & Weigert, 1985; Luhmann, 1979), interpersonal (Lewicki, Tomlinson, & Gillespie, 2006; Mayer et al., 1995; Pearce, 1974), and relational (Seligman, 1997; Sirdeshmukh, Singh, & Sabol, 2002; Zur, Leckie, & Webster, 2012). Previous research reveals trust to be a powerful predictor of commitment in exchange relationships (e.g. Aurier & N’Goala, 2010; Bansal, Irving, & Taylor, 2004; Caceres & Paparoidamis, 2007; Evanschitzky, Iyer, Plassmann, Niessing, & Meffert, 2006), and to have a significant and positive effect on loyalty (Ball, Coelho, & Machás, 2004). Trust can also lessen risk between buyers and sellers (Ford, 1980; Selnes, 1998), both of which are able to reduce their transaction costs by entering into long-term relationships (Bendapudi & Berry, 1997; Williamson, 1981). Often trust is a precondition to such relationships, with each partner adapting to the other in order to establish credibility and demonstrate commitment (Halinen, 1997; Rodríguez & Wilson, 2002). Therefore trust is central to the relational exchange and adaptation that lies at the heart of the current study.

Trust is a multidimensional concept comprising cognitive and affective dimensions (e.g. Butler, 1991; Lewis & Weigert, 1985; McAllister, 1995; Michell, Reast, & Lynch, 1998; Parayitam & Dooley, 2009; Zur et al., 2012). The cognitive element, which is the rational basis for trust, concerns the credentials, competence, expertise, and reliability of the trustee (Guenzi, 2002; Johnson & Grayson, 2005; Rempel, Holmes, & Zanna, 1985). Affective trust arises when an emotional bond exists between both parties and the trustee is motivated to fulfill the trust to maintain the relationship with the trustor (Berry, 1995; Parayitam & Dooley, 2009). In examining the relationship between trust and targets of commitment, this study therefore

considers both the cognitive and affective elements of the concept.

There is evidence that trust can differ by cultural context (Doney, Cannon, & Mullen, 1998; Noorderhaven, 1999). For example, the individualism-collectivism dimension has been found to affect the nature of cross-cultural relationships (Chen, Chen, & Meindl, 1998; Kale & Barnes, 1992; Zhang, Beatty, & Walsh, 2008) and differences have been found in trust between individualist and collectivist cultures. Fukuyama (1995) compares trust in several societies and distinguishes high-trust versus low-trust cultures. Huff and Kelley's (2003) study examines differences in how those from individualist and collectivist societies trust in-groups versus out-groups. In individualist cultures trust is generated through a calculated process, in which the tangible and economic relationship benefits take precedence over social ties (Doney et al., 1998); whereas in collectivist cultures, the main priority is to build personal relationships that are closely associated with affect-based trust (Tan & Chee, 2005). However, trust relationships are known to occur at the individual, group and organisational levels (Morrow, Hansen, & Pearson, 2004) and relatively few studies have explored these cultural influences in organisational or service settings (Farh, Tsui, Xin, & Cheng, 1998; Suh, Janda, & Seo, 2006; Zur et al., 2012). Furthermore, although several studies link collectivism/individualism with trust or trust processes to Hofstede's (1980) cultural dimensions, no empirical studies specifically compare consumer interpersonal trust across acculturating groups.

Research shows that culture influences interpersonal trust (Mavondo & Rodrigo, 2001; Tan & Chee, 2005). Interpersonal trust is "an expectancy held by an individual or a group that the word, promise, verbal or written statement of another individual or group can be relied upon" (Rotter, 1967, p. 651). The current study is located in the service setting and focuses on the

interpersonal trust between the individual consumer and their banking consultant. As such, it is concerned with interpersonal trust, a form that can through social ties reinforce interpersonal commitment to a seller (Mavondo & Rodrigo, 2001; Mayer et al., 1995). Interpersonal trust relates closely to a salesperson's likeability (Guenzi, 2002; Nicholson, Compeanu, & Sethi, 2001), which is an important influence in the relationship between a buyer and a seller (Doney & Cannon, 1997) and also a significant predictor of customer emotional attachment (Guenzi & Georges, 2010; Vlachos, Theotokis, Pramataris, & Vrechopoulos, 2010) or commitment to the service provider (Jones et al., 2008). As the study the service relationships formed by Chinese migrants living in a Western society, the implications for the formation of trust are now considered.

Trust in Chinese social and business relationships

In Western society trust is often based on legal contracts or documented agreements, yet in Chinese society trust is extended to immediate family members or relatives (in-group members), and relationships are built on the family's social network (Fukuyama, 1995; Wang, 2007). *Guanxi* literature explains that trust or *xinren* (Barnes et al., 2011) is the basis of Chinese social and business relationships (Kriz & Keating, 2010; Osland, 1990; Wang, Siu, & Barnes, 2008). Thus although cognitive trust is often regarded as a precursor to affective trust (McAllister, 1995), in Confusion-influenced societies where emotional ties are the basis for developing interpersonal trust, affective factors of trustworthiness (FOTs) are more important than cognitive FOTs (Tan & Chee, 2005). For example, in Taiwan personal trust is critical to employee recruitment and to the selection of business partners (Kao, 1996).

Outsiders find it difficult to do business with the Chinese because of the reliance on in-

group members, such as family, relatives, and close friends, for building relationship bonds or *guanxi* (Arias, 1998; Davies, Leung, Luk, & Wong, 1995; Mavondo & Rodrigo, 2001). Trust is associated with *xinyong*, and *guanxi* networks exist for both structural and cultural reasons (Leung, Lai, Chan, & Wong, 2005; Yen, Barnes, & Wang, 2011). *Xinyong* refers to personal trust that “attaches a person’s overall social credit evaluation with his/her social status” (Leung et al., 2005, p. 532). Chinese commercial practices largely depend on *xinyong* and partially rely on system trust, or a kind of legal contract that protects organisations by reducing the reliance on individuals and ensuring impersonal enforcement of regulations (Luhmann, 1979; Wang, 2007). Whereas *Xinyong* is embedded in social relations, system trust is associated with professionalism and rationalism (Kiong & Kee, 1998). In practice, the importance of personal trust often negates the need for formalised contracts, with greater dependence on *xinyong* than on legal bonding between parties (Leung et al., 2005; Thorelli, 1990; Wang, 2007). Chinese managers view *xinyong* as a measure of an employee’s ethical integrity (Leung et al., 2005; Xu, 1999) and as a strong complement to legal obligations in business transactions (Kiong & Kee, 1998; MacNeil, 1980).

The impact of acculturation on service relationships

Previous studies reveal associations between acculturation, ethnicity, and consumer purchase decision (e.g. Doran, 2002; Kara & Kara, 1996; Lee, 1993; Lee & Tse, 1994; Ownbey & Horridge, 1997; Peñaloza & Gilly, 1999). Consumers’ perceptions of service have also been shown to be culturally bound and the underlying reasons why consumers develop a relationship with service providers may differ across cultures (Liu et al., 2001; Zhang et al., 2008). Zhang et al. (2008) propose the concept of cultural service personality, which explains various cultural

service characteristics of ethnic consumers across cultures. Building on these ideas there is scope for more research examining multiple cultural dimensions and cultural service personalities to expand what is known about culture-specific variation and the impact of cultural orientation on service experiences. In particular more needs to be known about the incremental or differential effects of targets of commitment on consumer relational responses in a consumer acculturation setting. Such research needs to consider the effects arising from different cultural backgrounds as well as those formed under different cultural orientations (Heide & Wathne, 2006).

Individuals who migrate to new countries often face a long period of adjusting to the new setting. Acculturation is a social change process through which the customs and cultural traits of an alternative society are acquired (Gillin & Gillin, 1948; Seitz, 1998). The phenomena associated with acculturation “result when groups of individuals having different cultures come into continuous first-hand contact with subsequent changes in the original culture patterns of either or both groups” (Redfield, Linton, & Herskovitz, 1936, p. 149). The outcome can be either that an acculturating individual accepts or rejects the host culture, or that the individual retains or rejects the original culture (Luedicke, 2011; Peñaloza, 1994).

The unidimensional view of acculturation positions individuals along a continuum ranging from unacculturated to completely acculturated (Hair & Anderson, 1973; Segal & Sosa, 1983; Ueltschy & Krampf, 1997). However, many researchers adopt a bi-dimensional perspective based on the extent to which immigrants have become involved in the host culture and the degree to which they still associate with their ethnic group (Berry, 1997; Kara & Kara, 1996; Sekhon & Szmigin, 2009). This view suggests several acculturation outcomes: high- and low-acculturated immigrants at each extreme; and bi-cultural immigrant positioned between

them, whose behaviour patterns fit with aspects of both the home and host cultures (Abe-Kim et al., 2001; Quester et al., 2001). Most researchers in the field regard the bi-dimensional model as more valid and operationally useful than the unidimensional approach (Costigan & Dokis, 2006; Marín & Gamba, 1996; Ryder, Alden, & Paulhus, 2000). For reasons that are explained below in the Method section, many such these studies focus specifically on high- and low-acculturated groups (Chai et al., 2012; Kara & Kara, 1996).

In the processes of globalising and localising consumer cultures, traditional Chinese values and Western values coexist in Chinese social and business practices (Zhu, Nel, & Bhat, 2006). Yet cultural conflict is noticeable between these mind-sets when Chinese people migrate to a country in which Western culture is dominant. Whereas Western culture places greater emphasis on individuality, autonomy, equality with parents, and assertion; Chinese culture places importance on Confucian values, which emphasise filial piety, parental authority, restrained emotional expression, lifelong obligation to family, and family harmony (e.g. Farh et al., 1998; Ho, 1996; Hofstede & Bond, 1988; Tan & Chee, 2005; Yee, Huang, & Lew, 1998). Thus individualists from Western societies tend to be more *instrumental* and *universalist* than the collectivists in Chinese societies, who are more *expressive* and *particularist* (Hall, 2000; Hofstede, 1980; Triandis, 1995). The differences between the cultures heighten pressure on immigrant Chinese families to adopt various aspects of the host culture. The terms *consumer acculturation* is used to describe any resulting changes to their consumer behaviour and consumption patterns (Hair & Andersen, 1973; O'Guinn, Lee, & Faber, 1986; Peñaloza, 1989). Such changes might include the purchase of more local (host) brands or, as is the case in this study, how immigrants behave in their relationships with service providers.

Consumers' perceptions of service are culturally bound (Liu et al., 2001; Zhang et al., 2008) and the underlying reasons for developing a relationship with service providers may differ across cultures and according to acculturation level. D'Rozario and Douglas (1999) find that high-acculturated consumers tend to consult host society contacts about consumption decisions more than do low-acculturated consumers. High-acculturated Chinese consumers are more likely to use marketer-dominated and neutral sources, and to depend less on personal evaluations when buying, than those who are less acculturated (Doran, 2002). To some extent this reflects the language ability of new immigrants, who are more reliant on ethnic media than long-term immigrants (Lee & Tse, 1994). Lee (1993) finds high-acculturated Taiwanese consumers rely less on friends' advice than low-acculturated consumers, while Ownbey and Horridge (1997) suggest that high-acculturated Asian immigrants are less inclined to provide shopping advice to others than less-acculturated consumers. Overall, the evidence supports the notion that an immigrant's acculturation level is an important influence on their consumer behaviour. In the context of the current study, this suggests that acculturation level is likely to influence the extent to which ethnic and host cultural characteristics shape the relationships of immigrants with the targets of commitment.

This study uses Berry's (1980) widely-adopted bi-dimensional model of acculturation. The model comprises two underlying, independent dimensions: the first relates to links to people's culture of origin, and the second reflects their links to the host culture. Thus, two distinct acculturated groups are the focus:

1. Low-acculturated Chinese: consumers who largely seek to maintain their cultural heritage and identity in the host country.

2. High-acculturated Chinese: consumers who seek greater involvement with the host society.

Several theories account for the manner in which immigrants acculturate to their new cultural environment. Adaptive control thought (ACT) theory (Anderson, 1983) and consumer socialisation theory (Darden, Darden, Howell, & Miller, 1981; Goodwin & Sewall, 1992; Ward, 1974) describe acculturating individuals' experiences and the adaptation behaviour which takes place. ACT theory suggests that immigrants' consumption behaviour in a new country follows a learning process: an immigrant first acquires and uses declarative knowledge through general problem-solving skills, and then integrates that knowledge to solve his or her consumption problems. Consumer socialisation theory suggests that consumers are influenced through "dual sets of acculturation agents" (Peñaloza, 1994, p. 49), including family, friends or peers, public mass media, and institutions (Moschis, 1987; Parsons & Bales, 1955). These agents, which include one from the host culture and another from the culture of origin, are influential to the process and outcomes of acculturation. One such agent, the target of commitment, is central to this paper and is considered next. This study is embedded in consumer socialisation theory, which provides a theoretical foundation for research on acculturating consumers who might be influenced by the socialisation process in the relationships they develop with service providers.

Target of commitment

A target of commitment is an entity to which a person is psychologically committed in a relationship (Jones et al., 2008). In a services context, consumers can be committed to the service company or the individual service employee with whom they interact (Hansen, Sandvik, &

Selnes, 2003; Jones et al., 2009). The service employee can assume two exchange-based roles: an economic exchange-based role involving the provision of a service or a social exchange-based role involving building a relationship or friendship (Heide & Wathne, 2006; Jones et al., 2008; Ross & Robertson, 2007).

Friendship or personal relationships between exchange parties are known to influence interpersonal commitment and loyalty (e.g. Goodwin & Gremler, 1996; Han, Kwortnik, & Wang, 2008; Iacobucci & Ostrom, 1996; Pesämaa & Hair, 2007; Price & Arnould, 1999). There is also evidence that consumer trust and interpersonal liking of service employees significantly influences consumers' emotional attachment and commitment to a supplier (Vlachos et al., 2010). Commercial friendships that occur when customers become friends with service employees involve similar emotional elements (such as affection, loyalty and intimacy) to other friendships (Guenzi & Georges, 2010; Pesämaa & Hair, 2007; Price & Arnould, 1999). The resulting social bonding and interpersonal commitment can indirectly influence the customer's commitment to the company because the customer sees the service employee as personifying the company's service (Alejandro, Souza, & Boles, 2011; Hansen et al., 2003). Thus like the economic-exchange based role, the social exchange-based role of service employees is important to the outcomes of service encounters.

This study examines Chinese bank customers' relationships with two distinct role-based targets of commitment: (1) the banking consultant acting as a professional, in which the role is economic exchange and the provision of service (service provider commitment or SPC), and (2) the banking consultant acting as a friend, in which the role is social exchange and the provision of friendship (interpersonal commitment or IPC). The underlying assumptions are that a

consumer's commitment to the banking consultant centres on the exchange-based role, the decision logic underlying that role (Heide & Wathne, 2006), the relational orientation (Grayson, 2007; Price & Arnould, 1999), and the exchange benefits (Gwinner, Gremler, & Bitner, 1998). Table 1 summarises these motivations and characteristics for the two targets of commitment in ethnic customer and banking service provider relationships.

Table 1 Targets of commitment in ethnic consumer and banking service provider relationships

Target of commitment	Service provider commitment	Interpersonal commitment
Entity	Banking consultant	Banking consultant
Exchange-based role	Economic exchange (provision of service)	Social exchange (provision of friendship)
Role's underlying decision logic	Consequences (calculative)	Appropriateness (heuristic)
Relational orientation	Instrumental orientation (focus on value of service)	Intrinsic orientation (focus on enhancing relationship)
Exchange benefits	Maximise economic benefits	Maximise social benefits

Source: Grayson, 2007; Gwinner et al., 1998; Heide and Wathne, 2006; Jones et al., 2008, 2009; Price and Arnould, 1999.

Building on previous research on trust and relationship commitment, the study proposes that cognitive trust and affective trust are relationship factors of service provider commitment (SPC) and interpersonal commitment (IPC) respectively. SPC is the psychological force that binds the customer to maintain the economic exchange-based relationship with the person in the role of professional service provider. IPC is the psychological force that binds the customer to maintain the social exchange-based relationship with the person in the role of friend or acquaintance. Figure 1 illustrates the links between the consumer's interpersonal trust and target of commitment.

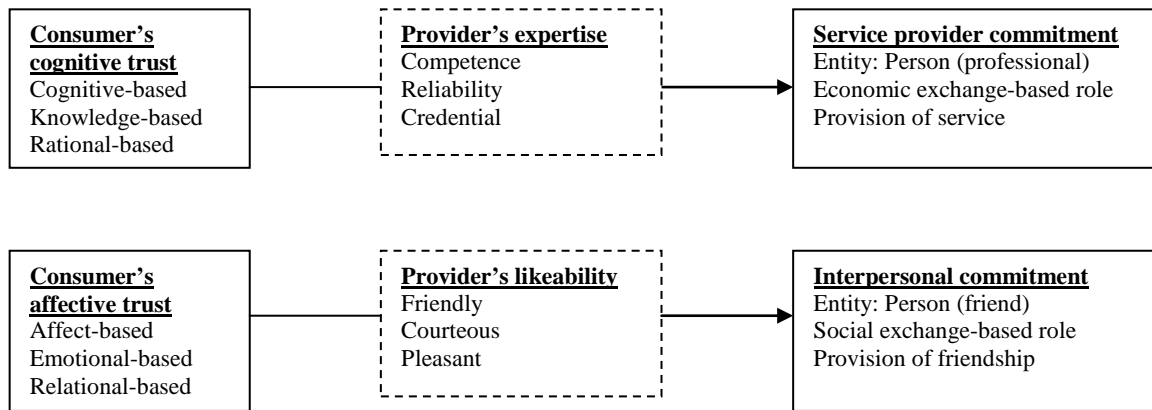


Figure 1 Individual level of interpersonal trust and target of commitment

Hypothesis development

Cognitive trust is a customer's confidence in or willingness to have faith in a service provider's competence and reliability (Guenzi, 2002; Moorman, Zaltman, & Deshpandé, 1992; Parayitam & Dooley, 2009). This type of trust arises from "an accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations" (Johnson & Grayson, 2005, p. 501). A customer's perception of a salesperson's expertise reflects the identification of relevant competencies associated with a particular transaction (Crosby, Evans, & Cowles, 1990; Guenzi & Georges, 2010). Expertise is "typically assessed in terms of a service provider's level of knowledge and experience concerning the focal service" (Johnson & Grayson, 2005, p. 501). The concept is positively associated with cognitive trust because assessments of expertise and cognitive trust employ an attribute evaluation process involving the specific identifiable actions of the service provider (Johnson & Grayson, 2005). This notion is consistent with research showing that consumers' perceived level of expertise enhances their source credibility and thereby trustworthiness (Guenzi & Georges, 2010; Lewis & Weigert, 1985; McAllister, 1995). The perceived service

provider's expertise relates closely to a customer's cognitive trust; thus, cognitive trust is a relationship factor of SPC.

H1: The higher the consumer's cognitive trust of the service provider, the higher is their SPC.

Affective trust is the confidence a person places in a partner based on the level of care and concern that partner demonstrates (Johnson & Grayson, 2005; Johnson-George & Swap, 1982; Rempel et al., 1985). Characteristics of affective trust include "feelings of security and perceived strength of the relationship" and is "decidedly more confined to personal experiences with the focal partner than cognitive trust" (Johnson & Grayson, 2005, p. 501). As emotional connections deepen, trust in a partner may venture beyond what available knowledge justifies. Such emotional exchanges are capable of eliciting a bond of trust in and commitment to the service provider (Johnson & Grayson, 2005), leading to the development of an interpersonal relationship or commercial relationship (Guenzi & Georges, 2010; Pesämaa & Hair, 2007; Price & Arnould, 1999). Evidence indicates that service employees' social skills and likeability (e.g. friendly, courteous, and pleasant) enhance a customer's interpersonal relationship, trust, and commitment (Hennig-Thurau, 2004; Nicholson et al., 2001; Vlachos et al., 2010). Perceptions of the service provider's interpersonal relationship closely relate to a customer's affective trust, such that affective trust becomes a relationship factor of IPC.

H2: The higher the consumer's affective trust of the service provider, the higher is their IPC.

Collectivist cultures are more likely to trust personal sources, relying more heavily on the

opinions of in-group members (friends or family). Traditional Chinese consumers fit this pattern in that they are closely knit with and strongly influenced by family (Fong & Burton, 2008; Wong & Chan, 1999; Yau, 1988). Conversely, individualist cultures place high value on self-reliance and independence (Triandis, 1995). For example, westernised Chinese rely less on others when searching for information during purchase (Ordonez, 2005). The degree to which consumers have acculturated is also significant: high-acculturated Chinese who are more individualist in their behaviour tend to be more reliant on marketing communications and less influenced by personal evaluations than more collectivist, low-acculturated Chinese (Doran, 2002). Individualist cultures generate trust through a calculated process that is sustained by the likelihood of self-serving behaviour (Doney et al., 1998) and that is geared to maximise individual gains (Kale & Barnes, 1992; Rodríguez & Wilson, 2002). Thus, the economic benefits of a business relationship take priority over the social benefits (Arias, 1998; Kim et al., 1994; Mavondo & Rodrigo, 2001).

Williams, Han, and Qualls (1998) argue that individualist societies are characterised by self-oriented and 'loose' interpersonal relationships, while collectivist societies are typified by group-oriented and 'tight' interpersonal relationships. Interpersonal trust based on strong emotional elements is the norm for Confucian-influenced society (Tan & Chee, 2005), with the consequence that consumer trust in service employees is more likely to drive commitment and long-term orientation than in less collectivist societies. Whereas consumers from individualist cultures might choose a supplier primarily on the basis of objective performance criteria, those in more relationship-oriented cultures might prioritise dealing with salespeople who they can trust.

There is also evidence that collectivist customers place more emphasis on seller

trustworthiness when developing lasting relationships (Barnes et al., 2011; Kriz & Keating, 2010). Seller trustworthiness provides the buyer with more tangible evidence about the seller and lowers the level of perceived risk (Lewis & Weigert, 1985; McAllister, 1995). Individualist customers, by contrast, will more readily deal with uncertain situations and place greater importance on the seller's expertise when developing commitment (Dash, Bruning, & Guin, 2007). In this regard, Chinese culture is low-trust (Fukuyama, 1995), with individuals largely dependent on *guanxi* (personal relationships) and *xinyong* or personal trust (Barnes et al., 2011); and partially reliant on trust associated with professionalism (Kiong & Kee, 1998; Leung et al., 2005; Wang, 2007; Xu, 1999).

This previous research has two implications for this study: (1) high-acculturated Chinese consumers (who are more individualist), who trust the service provider's expertise, are likely to develop cognitive trust in the service provider, leading to SPC, and (2) low-acculturated Chinese consumers (who are more collectivist), who trust in-group or personal sources of information, are likely to develop affective trust in the service provider, leading to IPC. Thus, significant differences are expected between the acculturation groups with respect to trusting the targets of commitment. Cognitive trust, as an antecedent of SPC, is expected to be more important to high-acculturated Chinese consumers, while affective trust (as an antecedent of IPC) is expected to be more important to low-acculturated Chinese consumers. In addition, the consumer's acculturation level is expected to moderate the relationships among cognitive trust, affective trust, and targets of commitment (see Figure 2). Thus:

H3a: The consumer's acculturation level positively moderates the impact of cognitive trust on SPC.

H3b: The relationship between cognitive trust and SPC more strongly influences high-acculturated Chinese consumers than low-acculturated Chinese consumers.

H4a: The consumer's acculturation level positively moderates the impact of affective trust on IPC.

H4b: The relationship between affective trust and IPC more strongly influences low-acculturated Chinese consumers than high-acculturated Chinese consumers.

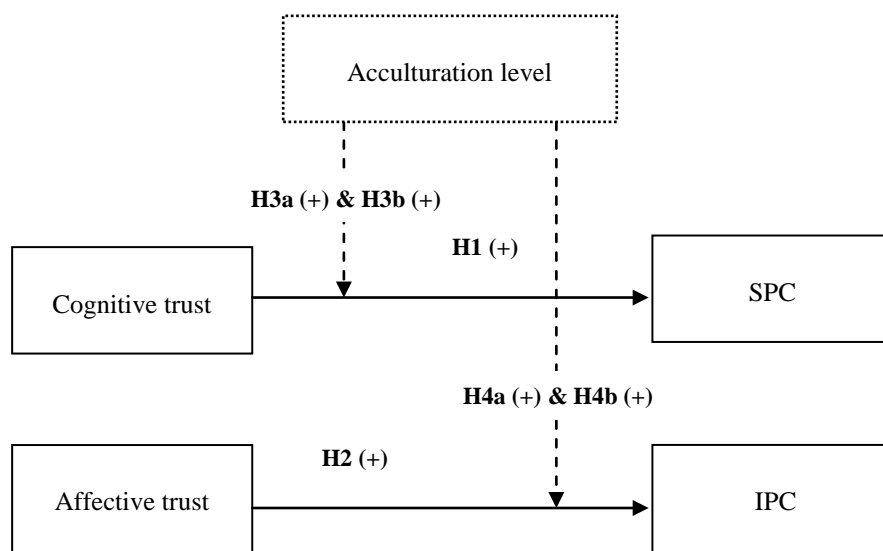


Figure 2 Theoretical framework and hypotheses

Method

This study uses a cross-sectional, quantitative mail survey approach. Participants involved in the mail survey were ethnic Chinese people (those of Chinese descent, including overseas Chinese) aged 18 or older and were either New Zealand citizens or permanent residents. The survey drew randomly from the Chinese included in the New Zealand Electoral Rolls database. Mail surveys

were distributed to 2000 Chinese residents in New Zealand, yielding a final valid sample of 368. The measurement properties represent the scale items designed to measure the model constructs incorporated in the study (see Table 2). These items were adapted and modified from previously tested scales using a seven-point Likert Scale.

The research hypotheses were examined using structural equation modelling (SEM) and multi-group analysis techniques. SEM is an efficient estimation technique for testing the plausibility of a theory or model by simultaneously examining interdependent, multiple regression equations (Byrne, 2010; Hair, Black, Babin, Anderson, & Tatham, 2006). The technique's advantage is that it can represent interrelated, latent concepts and account for measurement error in the estimation process, allowing the estimation of multiple and interrelated dependence relationships. This is achieved by using confirmatory factor analysis (CFA) and path analysis to evaluate the interrelationships among the constructs. CFA examines a measurement model for defining and assessing the latent variables, whereas path analysis specifies the interdependent and dependent latent variables indicating the structural model. A number of assumptions relating to sufficient sample size, missing data, outliers, estimation method, and multivariate normality must be met when using SEM (Fornell, 1983; Schreiber, Nora, Stage, Barlow, & King, 2006). These assumptions were satisfied in this study using a number of accepted approaches. An adequate sample size of 368 was used to obtain accurate parameter estimates; the data were entered manually and a frequency test was performed to check for missing data and outliers; and maximum likelihood estimation was used to meet the assumption of multivariate normality, preventing problems arising from biased standard error estimates and erroneous chi-square values (Kline, 2005; Tabachnick & Fidell, 2007). Multi-group analysis is a recognised technique for examining the effects of moderator variables on model constructs

(Baron & Kenny, 1986; Dabholkar & Bagozzi, 2002; Garson, 2010). The analysis was used to test the moderating effects of acculturation by dividing the sample into high and low acculturation groups and applying the multi-group analysis option from the AMOS programme.

The scales used to measure cognitive and affective trust, interpersonal and service provider commitment, and acculturation level were based on those used in previous studies (see Table 2). Items in the acculturation scale were modified to reflect the acculturation levels of Chinese consumers in New Zealand. Seven-point Likert scales were deemed to offer greater flexibility than using simple bipolar responses. For example, in relation to language use, respondents were able to indicate whether they communicated mainly in Chinese (score 1) mainly in English (score 7), or in both Chinese and English (score 4). In a similar way they were able to indicate their preferences for English and Chinese music, media and cultural events. The mid-point of the scale allowed neutral responses to be captured, to allow for respondents who use Chinese and English interchangeably in their daily lives, engage with both Chinese and English media, or participate in events from both cultures. Including this mid-point ensured that the data distribution would not be skewed and avoided restricting the full range of the phenomenon being measured. As Malhotra (2004) suggests, respondents should be given the opportunity to express their neutrality when appropriate.

The scale also enabled respondents to be classified as low-, medium-, and high-acculturated according to their overall scores. Thus acculturation scores were averaged to determine these levels using the medium Likert point (4 out of 7) as a cut-off. The bi-cultural or medium-acculturation group included those averaging 4 on the scale; those scoring less than 4 were labelled low-acculturated, while those scoring greater than 4 constituted the high-

acculturated group. The highest number of respondents were classified in the low-acculturation group (178 or 48.40%), slightly less were found in the high-acculturation group (162 or 44%), and relatively few in the medium-acculturation group (28 or 7.60%). Although this group can provide a useful bicultural/bilingual measure, as it has a neutral value it is difficult to say definitely whether individuals are maintaining aspects of their ethnic or host culture or whether they are simply ambivalent. As these people may not feel affiliated to the pulls of either the host or the ethnic culture (Peñaloza, 1994), it may also be difficult to draw conclusions about the impact of culture on their behaviour. As such, and in line with the approach adopted by other researchers, this study compared the impact of acculturation between high- and low-acculturated groups and the medium-acculturated group was excluded from the analysis.

Table 2 Scale measurement

Scale	Code	Item	Source
Cognitive trust (CT)	CT1	Given my banking consultant's track record, I have good reason to trust his/her competence.	Johnson and Grayson, 2005
	CT2	Given my banking consultant's track record, I have no reservations about acting on his/her advice.	
	CT3	I can rely on my banking consultant to undertake a thorough analysis of the situation before advising me.	
Affective trust (AT)	AT1	My banking consultant displays a warm and caring attitude towards me.	Johnson and Grayson, 2005
	AT2	If I share my problems with my banking consultant, I feel he/she will respond caringly.	
	AT3	I would feel a sense of personal loss if I could no longer use my banking consultant's service.	
Service provider commitment (SPC)	SPC1	I am committed to maintaining my professional relationship with my banking consultant.	Jones et al., 2008
	SPC2	I want my professional relationship with my banking consultant to last for a very long time (e.g. for the next five years).	
	SPC3	I want my professional relationship with my banking consultant to last forever.	
Interpersonal commitment (IPC)	IPC1	I am committed to maintaining my personal relationship with my banking consultant.	Jones et al., 2008
	IPC2	I want my personal relationship with my banking consultant to last for a very long time (e.g. for the next five years).	
	IPC3	I want my personal relationship with my banking consultant to last forever.	
Acculturation level	AL1	Which language do you use more often at home?	Lee, 1993;

Scale	Code	Item	Source
(AL)	AL2	Which language do you use more often among friends?	Podoshen, 2006
	AL3	Which language do you use more often at work (if you are working) or at your place of study (if you are studying)? Answer for the place where you spend more time.	
	AL4	Which music do you prefer?	
	AL5	Which movies do you prefer?	
	AL6	How deeply involved are you in Chinese cultural events (e.g. Chinese New Year celebration, Moon Cake/Lantern festival, etc.)?	
	AL7	How deeply involved are you in New Zealand cultural and community events (e.g. ANZAC Day, Waitangi Day, Queen's Birthday, Christmas, etc.)?	

Note: AL6 is a reserve scale.

Respondents were heterogeneous, exhibiting a wide variety of characteristics present in the Chinese population in New Zealand. Only 3 per cent were born in New Zealand, consistent with prior findings that most New Zealand Chinese are migrants from the People's Republic of China (Ip, 2006), or more than 50 per cent of the sample in this instance. Nearly half the respondents had lived in New Zealand for 6–10 years (48.37%), and more than half were women (56.52%). The largest group of respondents was aged 40–49 years (30.44%), and more than half were married (62.23%). Overall, the sample had a high level of educational attainment: more than 54 per cent had a university undergraduate/bachelor's degree, 18 per cent had studied to a master's level, and 11 per cent had a professional qualification. At the time of the survey, 50 per cent of the respondents earned less than \$50,000, with 45 per cent earning more than \$50,000.

Results and analysis

The mean values for the low-acculturation and high-acculturation groups are 3.146 and 5.246 respectively, with all NZ-born respondents categorised as high-accultured. All members of the low-acculturation group have been resident in the country for 10 years or less, while the majority

of the high-acculturation group have been resident for over 10 years. Those in the high-acculturation group preferred communication with their banking service provider to be in English, whereas those in the low-acculturation group desired both Chinese and English communications.

To test the reliability and validity, the study performs an assessment of structural equation modelling using a two-step approach of modelling: CFA measurement model and structural model (Anderson & Gerbing, 1988). The CFA model indicates adequate model fit and all fit indices are greater than the acceptable level of 0.90 (Kline, 2005; Schumacker & Lomax, 2004; Shah & Goldstein, 2006): $\chi^2 = 339.15$, $p = 0.000$, comparative fit index (CFI) = 0.94, incremental fit index (IFI) = 0.94, normed fit index (NFI) = 0.93, relative fit index (RFI) = 0.91, and Tucker–Lewis index (TLI) = 0.92. Cronbach alpha values (range from 0.85 to 0.96) exceed the 0.70 threshold, factor loadings (β values range from 0.63 to 0.97) are well above the acceptable level of 0.50, critical ratio (CR) values are significant at $p < 0.01$ level (Garson, 2010; Hair et al., 2006; Kline, 2005), and average variance extracted (AVE) values exceed the critical level 0.50 (Fornell & Larcker, 1981). Additionally, the squared multiple correlation (SMC) values were greater than the acceptable levels (R^2 values range from 0.51 to 0.93), indicating the reliability of the variables; therefore, construct reliability and convergent validity are confirmed (see Table 3). Additionally, the square roots of the AVE values exceed the correlation between the construct and any other construct, thus discriminant validity is confirmed (see Table 4).

Table 3 Results of construct reliability, assessments of CFA measurement and structural models

Construct and indicator	Cronbach's alpha (α)	Factor loading (β)	CR ^a	SMC (R^2) ^b	<i>p</i> - value	Influence direction	Hypothesis result
Cognitive trust (CT)	0.89						
Affective trust (AT)	0.85						
Service provider commitment (SPC)	0.93						
Interpersonal commitment (IPC)	0.96						
CFA measurement model assessment							
CT1 ← CT		0.89					
CT2 ← CT		0.83	20.06		0.000		
CT3 ← CT		0.85	20.69		0.000		
AT1 ← AT		0.93					
AT2 ← AT		0.93	26.59		0.000		
AT3 ← AT		0.63	14.08		0.000		
SPC1 ← SPC		0.89					
SPC2 ← SPC		0.97	29.20		0.000		
SPC3 ← SPC		0.86	23.69		0.000		
IPC1 ← IPC		0.92					
IPC2 ← IPC		0.96	35.15		0.000		
IPC3 ← IPC		0.95	34.15		0.000		
CT1				0.72			
CT2				0.66			
CT3				0.80			
AT1				0.85			
AT2				0.86			
AT3				0.51			
SPC1				0.84			
SPC2				0.89			
SPC3				0.73			
IPC1				0.84			
IPC2				0.93			
IPC3				0.91			
Structural model assessment							
CT → SPC		0.94	20.98		0.000	Positive	Supported
AT → IPC		0.43	8.31		0.000	Positive	Supported

^a Critical ratio (CR) is defined as estimated/standard errors. Acceptable level in this study is $CR > 1.96$ statistically significant at $p < 0.05$ level, and $CR > 2.32$ statistically significant at $p < 0.01$ level.

^b The squared multiple correlation (SMC) or R^2 reflects how well the variables measure the underlying latent trait. Acceptable level in this study is $R^2 > 0.50$.

Table 4 Square root of the average variance extracted and correlation matrix

Construct	AVE	1	2	3	4
1. Cognitive trust	0.83	0.91			
2. Affective trust	0.73	0.69	0.85		
3. Service provider commitment	0.88	0.84	0.70	0.96	
4. Interpersonal commitment	0.94	0.47	0.44	0.53	0.97

Note: Bold numbers on the diagonal are the square root of the AVE values. Numbers below the diagonal represent construct correlations.

For H1, the path of the influence of cognitive trust on SPC is statistically significant ($\beta = 0.94$; $CR = 20.98$, $p = 0.000$), and the hypothesised direction is positive (see Figure 3). Accordingly, this result supports H1. For H2, the path of the influence of affective trust on IPC is statistically significant ($\beta = 0.43$, $CR = 8.31$, $p = 0.000$), and the hypothesised direction is positive (see Figure 3). Therefore, this result supports H2.

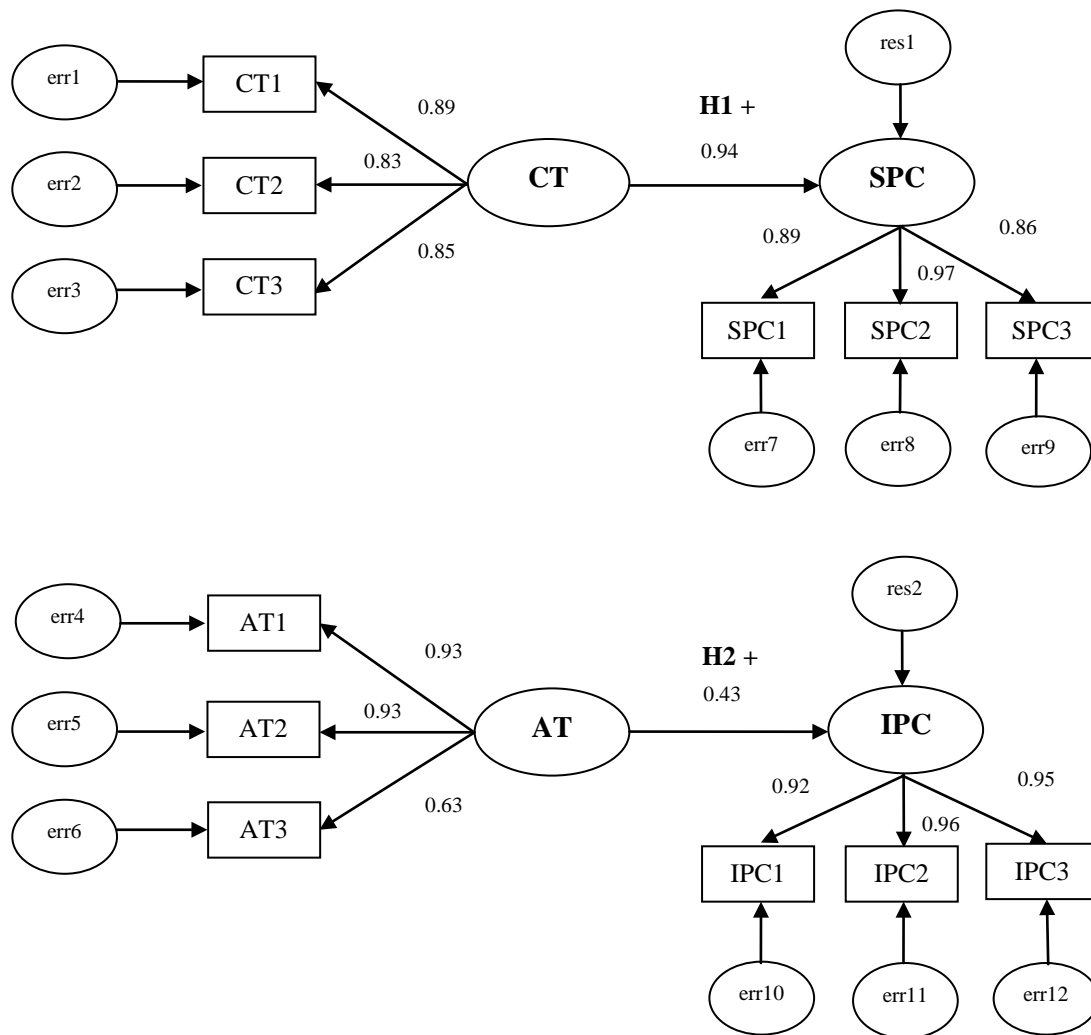


Figure 3 Structural equation model

A multi-group analysis of structural invariance was conducted to test the moderating effects on the causal relationships in the model (Baron & Kenny, 1986; Byrne, 2010; Dabholkar & Bagozzi, 2002). The study corroborates the moderating influence of acculturation level on the relationships between cognitive trust, affective trust, SPC, and IPC by dividing the sample into two acculturation groups (high and low groups) and then using the chi-square difference test to

compare unconstrained (original) and constrained (nested) models. Factor loadings should explain any differences between these two comparative models. In addition, if the chi-square difference between the unconstrained and constrained model divided by the change in the degrees of freedom (*df*) (i.e. χ^2 difference for one degree of freedom = $\Delta\chi^2/\Delta df$) shows a significant difference between these two models, a significant moderating effect on the hypothesised relationship is demonstrated (Garson, 2010). Table 5 presents the results for the multi-group comparison between high- and low-acculturation groups.

Table 5 Multi-group comparison between high- and low-acculturation groups

Path	High-acculturation group			Low- acculturation group			Multi-group comparison				
	Factor loading β	CR	<i>p</i> -value	Factor loading β	CR	<i>p</i> -value	Unconstrained model χ^2 (<i>df</i>)	Constrained model χ^2 (<i>df</i>)	χ^2 difference $\Delta\chi^2/\Delta df$	<i>p</i> -value	Result
Cognitive trust → SPC	0.93	12.01	0.000	0.92	14.36	0.000	81.22(16)	99.77(27)	1.69	0.000	H > L
Affective trust → IPC	0.37	4.76	0.000	0.45	6.01	0.000	52.99(16)	125.66(27)	6.61	0.000	L > H

Note: H = high-acculturation group. L = low-acculturation group.

The multi-group model indicates adequate model fit and all fit indices are greater than the acceptable level of 0.90. The fit indices for the affective trust–IPC path are: $\chi^2 = 58.47$, $p = 0.000$, CFI = 0.98, IFI = 0.98, NFI = 0.97, RFI = 0.95, and TLI = 0.97; and for cognitive trust–SPC path are: $\chi^2 = 87.43$, $p = 0.000$, CFI = 0.97, IFI = 0.97, NFI = 0.96, RFI = 0.93, and TLI = 0.95. For H3a, the cognitive trust→SPC path is significantly different between the unconstrained and the constrained models ($\Delta\chi^2/\Delta df = 1.69$, $p = 0.000$), and the inter-construct relationship is positive. This finding indicates that consumer acculturation level has a significant moderating influence on this path. Therefore, this moderating effect of consumer acculturation level on cognitive trust

and SPC supports H3a. For H3b, the effect of cognitive trust on SPC is higher in the high-acculturation group ($\beta = 0.93$, $CR = 12.01$, $p = 0.000$) than in the low-acculturation group ($\beta = 0.92$, $CR = 14.36$, $p = 0.000$). This effect indicates that the relationship between cognitive trust and SPC has a stronger influence on high-acculturated Chinese consumers than it does on their low-acculturated counterparts; therefore, this result supports H3b.

For H4a, the affective trust→IPC path is significantly different between the unconstrained and the constrained models ($\Delta\chi^2/\Delta df = 6.61$, $p = 0.000$), and the inter-construct relationship is positive. Consumer acculturation level has a significant moderating influence on this path; thus, this moderating effect of consumer acculturation level on affective trust and IPC supports H4a. For H4b, the effect of affective trust on IPC is higher in the low-acculturation group ($\beta = 0.45$, $CR = 6.01$, $p = 0.000$) than in the high-acculturation group ($\beta = 0.37$, $CR = 4.76$, $p = 0.000$). This effect indicates that that the relationship between affective trust and IPC has a stronger influence on low-acculturated Chinese consumers than it does on their high-acculturated counterparts; therefore, this result supports H4b.

Discussion and implications

The results reveal that cognitive trust and affective trust are important relational constructs that increase the stability and durability of consumers' relationships with banking targets of commitment. Cognitive trust and affective trust are shown to be key antecedents of SPC and IPC, respectively. The findings show statistically significant results for the influence of acculturation on the paths of cognitive trust→SPC and affective trust→IPC. The results also indicate that the impact of cognitive and affective trust on relationship commitment alters according to acculturation level.

A high consumer acculturation level positively moderates the relationship between cognitive trust and SPC, with a weaker relationship for respondents with low acculturation levels. More important, consumers' cognitive trust in the banking service provider is significantly affected by high acculturation. This effect arises because cognitive trust in the competence and expertise of the provider is crucial given the high perceived risk associated with financial investment. High-acculturated Chinese place greater emphasis on the cognitive trust associated with their banking consultant as a professional banker whereas low-acculturated Chinese place greater emphasis on the affective trust associated with their banking consultant as a friend. Low-acculturated Chinese also show greater personal trust in their banking consultant, possibly as a result of forging personal relationships or friendships with them. This finding amplifies the importance of interpersonal trust in banking relationships with such consumers, particularly for financial services providers aiming to develop long-term relationships.

The findings confirm that cognitive trust and affective trust both positively and significantly correlate with consumer commitment to the banking service provider. The impacts of consumer acculturation on the relationships among cognitive trust, affective trust, and banking targets of commitment are significant for both acculturation groups. The study reinforces the importance for marketers to become increasingly culturally conscious when marketing to and communicating with people of different cultural origins (Palumbo & Teich, 2004; Sekhon & Szmigin, 2009). Despite a rich theoretical literature on consumer acculturation, little previous research has considered acculturation and consumer relational behaviour in the financial services context. By integrating acculturation theory with relationship research, this study advances what is known about ethnic consumer behaviour in several important ways. The study also contributes to the development and refinement of acculturation and relationship marketing theories, while

addressing the importance of interpersonal trust among low-acculturated Chinese consumers.

Several contributions are made to theoretical knowledge about consumer acculturation and how it relates to ethnic consumers' relationship behaviour. First, the findings reveal that acculturation level is an important moderator in the development of consumer relationships. Those who have acculturated to differing degrees seem likely to respond differently in these relationships. Researchers exploring the consumer behaviour of ethnic groups could examine the moderating role of consumer acculturation in different settings by adding loyalty responses, such as 'social' (i.e. advocacy) and 'economic' (i.e. repurchase) behavioural intentions. Second, this study developed a reliable, robust and valid theory-based multidimensional scale of consumer acculturation that includes behavioural measure of language use, language preference in media, and cultural involvement. There is considerable potential for other researchers to integrate this scale with other consumer behaviour scales in future studies. With minor wording modifications to fit different sociocultural or national contexts, this scale could readily be extended to other ethnic groups or minority populations.

Finally, the findings also find evidence of emic differences in the perceived trust associated with the development of service relationship. There is heavy reliance on affective conditions to develop trust with service personnel as 'friends' as well as on cognitive conditions to develop trust based on their professionalism in the service delivery process. Acculturation is also found to be salient in the development of trust among the ethnic minority studied. The interplay between perceptions of trust and acculturation factor presents avenue for service research that could be fruitful in gaining a better understanding of ethnic consumer trust in service relationships. Although this study examined only one ethnic minority in one country, the

generalisability of the research could be extended by carrying out similar research other communities and contexts.

The study also contributes a number of important managerial insights. First, implications exist for service providers with regard to establishing and maintaining relationships with minority populations. Low-acclulturated Chinese consumers have stronger interdependent self-concepts and rely more on social or *guanxi* networking, so providers must take into consideration the influence of friends and family members on the buying choices of this group. For example, sales, promotional, or relationship strategies could target the entire family and friendship social networks of these low-acclulturated consumers.

Second, acculturation level offers strong potential as a basis for segmentation because it can help predict ethnic consumers' or migrant consumers' trust and relational behaviour in their host country. The study provides empirical evidence of significant differences in relational behaviours among Chinese New Zealanders based on acculturation level. By using acculturation as the basis for segmentation, marketers could ascertain the degree to which they need to modify a mainstream marketing programme for each acculturation segment. When targeting the high-acclulturated group, marketers could use marketing strategies similar to those for mainstream consumers. However, low-acclulturated Chinese consumers require more carefully tailored packages that highlight interpersonal communication, using ethnic media, and in their first language. For example, marketers could develop relationships with this group by sponsoring Chinese festivals and events or engaging in Chinese unions and societies. When established, these networks could help cross-sell other financial products or services.

Third, the findings have implications for the design of communications strategies for

different cultural groups based on the individual acculturation level rather than ethnicity (e.g. ethnic origin, identity and intensity). Thus marketers should distinguish affect-based trust from cognition-based trust in line with the ethnic consumer's acculturation level instead of ethnic identity alone. Strategies focusing on cognitive-based trust or product features and uniqueness could target high-accultured consumers, while interpersonal or *guanxi* network approaches emphasising friendship and reciprocity could target low-accultured consumers. Implementing such approaches in practice would require banks to customise their customer relationship management (CRM) programmes (Payne & Frow, 2006) to appeal to individual customers' identities based on their cultural orientation or level of acculturation. For example, banks could consider supporting online communities offering financial advice to low-accultured Chinese. These environments could enable these groups to receive advice in their first language and also provide the opportunity to discuss financial products with others in the community.

The contributions of the research are significant not only for scholars in marketing, but also for scholars in social psychology, ethnographic, immigration, and human resource management. International immigration has resulted in many culturally plural societies in long-standing immigrant-receiving countries like Australia, Canada, New Zealand and USA. As many culturally distinct groups exist in these societies, there is a pressing need to more fully understand the underlying cultural orientations that direct and indirectly affect the relational consumer behaviour of these groups. The study indicates that significant differences in relationship building exist among different acculturating individuals even from within the same cultural or ethnic group. The understanding which this study brings of the underlying motivations and relational orientations that drive ethnic groups' relational behaviour could be applied by immigration agencies to improve their policies and practices for dealing with such

groups.

The findings also provide useful insights for human resource management, especially in relation to employee training and deployment. The differing service needs of those who are low- and high-acculturated could be reflected by developing culture-specific training programmes for employees. Thus customer service staff could be trained to deal differently with customers based on their acculturation level, such as providing more interpersonal communications to the low-acculturated group than to the high-acculturated group. The implication is that not all consumers from the ethnic group would require the same level of service time, resulting in more effective resource allocation. Consequently organisations would be able to deliver high quality service in line with the cultural imperatives of the sub-cultures they are serving, through understanding the specific needs of individuals according to their acculturation level.

Beyond the useful insights into acculturated consumers' relationships with their banks, the research has several limitations. First, the study examines the banking relationship from the consumer perspective alone. Future research could capture the dyadic nature of the relationship by also considering the bank's perspective as well as the length of the relationship between individual consumers with their banking service provider. Second, the study is limited by the setting in which it takes place and through its focus on acculturation within a single consumer group. Further studies could examine different ethnic groups in new contexts and settings and extend the work to other markets and industries so that the generalisability of the findings could be explored. For example, in-depth qualitative studies could investigate consumer interpersonal trust and relational behaviour in other service-based industries that share common characteristics with this industry or service, such as the health care, travel, hotel, consultancy, legal, and real

estate sectors. The study could be replicated in countries with different cultural environments to elaborate on the potential generalisability of the conceptual model. Third, the study applies Hofstede's individualism-collectivism dimension to compare cultural orientations among acculturated consumers, a view which has been criticised by several researchers in cross-cultural research (e.g. Aaker, 2006; Craig & Douglas, 2006; Oyserman, 2006). Future research could instead use the concept of cultural service personality (Zhang et al., 2008) to study the relationship behaviour involved in the service experience.

Although the passage of time is important to the acculturation process, the findings are based on cross-sectional data collected at a single point in time. Because personal trust and personal relationships develop over time, however, longitudinal research is needed to fully understand the real-time dynamics involved when considering the impact of the acculturation process on ethnic consumers' trust and relational behaviour. Previous studies indicate that women are more emotional than men (Barrett, Robin, Pietromonaco, & Eysell, 1998) and educational level influences on individuals' rationality (Hajzler & Bernard, 1991), thus future acculturation research could consider the consumption bias pertaining to awareness of 'sex differences in emotion', 'culture differences in emotion', and 'education differences in rationality' in the context of service relationships. Finally, this study applies Western relational instruments to capture the dimensionalities of ethnic consumer trust and relational behaviour; future research could develop models of ethnic consumer relational behaviour based on the Eastern concepts and terminology of relationships, such as *ganqing* (feelings), *renqing* (favour), and *xinren* (trust) in *guanxi* (Barnes et al., 2011; Yen et al., 2011).

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