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Does buyer–seller similarity affect buyer satisfaction with the seller firm?

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With the increased reliance on diverse markets in multi-cultural contexts, the role that similarity can play in the relationship between a salesperson and a buyer is receiving increased attention. Similarity is regarded as the cornerstone of positive communications, and salespeople rely on the trust that can be created by this recognition of likeness. However, there are different types of similarity and not all have an equal bearing on the salesperson–buyer relationship. In this study, we examine similarity in appearance, similarity in lifestyle and similarity in status. Most studies go no further than examining the effect of similarity on a buyer’s satisfaction with a salesperson, and to date there appear to be few studies relating to the effect of similarity on satisfaction with a firm. This study examines the effect of similarity on a buyer’s sense of satisfaction with a firm represented by a salesperson in the banking context. The results of the study show that appearance similarity and status similarity have a significant effect on the salesperson–buyer relationship, whereas lifestyle similarity has no effect. The buyer’s satisfaction with a salesperson is found to mediate the relationship between similarity in appearance and the buyer’s satisfaction with a firm. In this article, we discuss these findings and look at their implications for both research and practice. Findings of the study are particularly important because of New Zealand’s increasing interaction with Asia and its people, which have transformed New Zealand to become a multi-cultural and multi-ethnic country.

Keywords: similarity; buyer–seller relationship; satisfaction with seller’s firm; satisfaction with salesperson; Asia; New Zealand; retail banking

Introduction

When New Zealand’s traditional ties with Britain changed in the 1970s, it was compelled to open up its economy and liberalise its immigration policies (Singh 2011). Since then, several Asian countries have undergone various fundamental changes leading to new economic opportunities. These developments also prompted New Zealand to modify its policies, which in turn helped make New Zealand a multi-cultural and multi-ethnic country with vast potential for business and economic

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opportunities. All governments in New Zealand have accepted the importance of the Asia-Pacific region for the country's economic wellbeing. Both positive and negative developments in the Asia-Pacific region seriously impact on New Zealand (Ministry of Foreign Affairs and Trade 2007). The New Zealand government accepts that no other region will provide as many opportunities for New Zealand over the next decade or two as the Asia-Pacific region, and it is aware of the fact that global competition for Asia's attention is intensifying. New Zealanders' contacts with Asia and its people are increasing day by day. As a result of this, New Zealand is increasingly becoming a diverse market. Today's diverse markets provide very serious business challenges, possibilities and opportunities to the modern business environment. A better understanding of the diverse markets can improve salespersons' prospects in building healthy relationships with their buyers and ultimately generate more sales.

One way to develop such healthy relationships relies on a salesperson's ability to establish similarity with their buyer (Evans 1963; Churchill Jr., Collins, and Strang 1975; Johnson 1986; Lichtenthal and Teleffsen 2001). According to a Ministry of Foreign Affairs and Trade (2007) publication, 19% of the people in Auckland identify themselves as Asian. Therefore, for businesses in New Zealand, establishing similarity with prospective buyers becomes very important. The government recognises the need for New Zealanders to become more 'Asia literate' so that businesses can confidently engage with their prospective buyers through greater familiarity and knowledge. In the present study, similarity is referred to as the degree to which salespersons and buyers are homogeneous with regard to appearance, lifestyle and status. Evans (1963) found that buyer-seller similarity increases the likelihood of improved sales by showing that physical factor similarity (or appearance similarity), objective factor similarity (or status similarity) and personal factor similarity (or lifestyle similarity) promote dyadic communications and encourage interpersonal interactions between salespersons and buyers. Crosby, Evans, and Cowles (1990) further investigated the role of similarity in relationship quality and found that the two are positively associated. They asserted that relationship quality increases the level of both the buyer's satisfaction, and more importantly, the buyer's trust. Ultimately, trust improves a salesperson's effectiveness. Thus, they concluded that relationship quality mediates the association between similarity and a salesperson's effectiveness.

However, despite an acknowledgement of the impact of similarity on the relationship between a salesperson and a buyer in the marketing literature (Crosby, Evans, and Cowles 1990; Cho 2001; Lichtenthal and Teleffsen 2001; Aspara and Tikkanen 2008; Luoh and Tsaor 2009), few studies have looked at how this relationship affects a buyer's satisfaction with the salesperson's firm. Trickett and Moss (1972) looked at the perceived environment similarity in the context of a correctional institution and found that staff-inmate similarity does not affect an inmate's satisfaction with a prison. Similarly, Ellison and Trickett (1978) revealed that teacher-student similarity also does not influence a student's satisfaction with a school. Both these studies appear to be relatively outdated and neither reflects the business context. For this reason, it is necessary to further investigate the impact of similarity in the modern business world. This study, therefore, attempts to enrich all previous studies by investigating the mediation role of a buyer's satisfaction with a salesperson in the relationship between similarity and a buyer's satisfaction with a firm in a retail banking context.

Literature

Today, a salesperson is not only expected to achieve sales targets; they are also required to build and maintain healthy and strong relationships with the buyer (Crosby, Evans, and Cowles 1990). Numerous scholars (Evans 1963; Churchill Jr., Collins, and Strang 1975; Johnson 1986; Crosby, Evans, and Cowles 1990; Lichtenthal and Tellefsen 2001; Luoh and Tsaur 2009) have indicated that in building relationships, the major task for a salesperson is to create a sense of similarity with his or her buyer. These authors have asserted that a salesperson's similarity with a buyer leads to relationship quality, as well as greater acceptance and trust, which together determine future buyer satisfaction and buying intention. The effect of similarity has been well investigated in a large number of empirical studies in sales, marketing and social psychology (Lichtenthal and Tellefsen 2001). The literature suggests that interactions between a salesperson and a buyer improve when they have similar characteristics, tastes, backgrounds and so forth (Churchill Jr., Collins, and Strang 1975). Additionally, Byrne, Clore Jr., and Worchell (1966) posited that similarity not only maintains an individual's status in society but more importantly, it helps to predict future behaviour. Further, Byrne (1971) and Turner (1982) confirmed that individuals who have similar identities and belong to the same groups are more attracted to each other. The homophily theory proposed by McPherson, Smith-Lovin, and Cook (2001) validates these findings. This theory suggests that similarity affects people's interactions, communications and attitudes.

Crosby, Evans, and Cowles (1990) classified similarity into three major dimensions. These are appearance, lifestyle and status similarity. The authors suggested that physical appearance, dress, mannerisms, speech and personality reflect appearance similarity; group education, income and social class represent status similarity and family situations, interests, political views and values reflect lifestyle similarity. For the purpose of this study, we adhere to the similarity concept proposed by Crosby, Evans, and Cowles (1990) in order to explore the impact of similarity on a firm and to investigate the mediating role of a buyer's satisfaction with a salesperson in the relationship between similarity and the buyer's satisfaction with the firm.

Appearance similarity

Different scholars (Evans 1963; Churchill Jr., Collins, and Strang 1975; Crosby, Evans, and Cowles 1990; Cho 2001; Luoh and Tsaur 2009) have found that appearance is very important dimension in the study of similarity. According to Crosby, Evans, and Cowles (1990), appearance similarity refers to similarity in appearance, dress, mannerisms, speech and personality. The authors also suggested that a person's gender and physical appearance is the most recognisable and accessible feature to others in social interactions. Evans (1963) investigated the effect of similarity on likelihood of a sale. In his study, the author found that similarity in physical characteristics (age and height) enhances dyadic communications and improves personal interactions between buyer and seller. Thus, the author concluded that high levels of this kind of similarity generate a higher likelihood of a sale. Gadel (1964) replicated Evans's (1963) study by investigating the effect of similarity on a salesperson's interaction. The author found that age similarity between a salesperson and a buyer increases a salesperson's confidence, ease and comfort in approaching and dealing with buyers. These positive feelings

enhance the quality of the relationship between the salesperson and buyer and ultimately increase a company's sales. Likewise, Churchill Jr., Collins, and Strang (1975) explored the role of similarity in the retail context. Their study confirmed Evans's (1963) and Gadel's (1964) findings. More recently, Cho (2001) investigated the effect of a salesperson's apparel similarity in the retail environment. The author found that adolescents have a more positive attitude toward a salesperson who wears informal clothing, whereas the elderly have a positive attitude toward a salesperson who wears formal clothing. The findings suggest that a salesperson's apparel similarity indicates that the salesperson has an understanding and preferences that match their buyer. Thus, similar understanding and preferences improve a buyer's perception and evaluation of a salesperson's attractiveness and likeability. Ultimately, these positive emotions improve interactions and buyers' attitude toward a salesperson.

Churchill Jr., Collins, and Strang (1975) differentiated between visible similarity and variable similarity. Visible similarity refers to age, height, nationality, race and gender. Variable similarity has more in common with our definitions of status and lifestyle similarity and refers to education, religious preference and political preference. Their study revealed that visible similarity and variable similarity improve relationship harmony, which positively affects buyers' purchasing decisions. As a result, similarity increases a salesperson's size of sale. Crosby, Evans, and Cowles (1990) renewed interest in similarity studies by examining the effect of similarity on a life insurance salesperson's effectiveness. In their study, Crosby, Evans, and Cowles (1990) found that not only appearance, but also lifestyle and status similarity positively contributed to relationship quality and a salesperson's effectiveness. The authors explained that similarity reduces a buyer's uncertainty and creates more opportunities to develop a greater interest or trust in building relationship quality. Accordingly, relationship quality ensures buyer satisfaction and improves a salesperson's effectiveness.

Lifestyle similarity

Plummer (1974) suggested that 'lifestyle' should be regarded as a distinctive concept which symbolises a pattern that develops and emerges from a dynamic society. A number of scholars (Crosby, Evans, and Cowles 1990; Boles, Johnson, and Barksdale Jr. 2000; Lichtenthal and Tellefsen 2001; Athanassopoulou and Mylonakis 2009) believe that lifestyle similarity is a critical ingredient for sales effectiveness. According to Crosby, Evans, and Cowles (1990), lifestyle similarity refers to similarity in family situations, interests, political views and values. The authors' study of life insurance salespersons in the US revealed that lifestyle similarity reduces a buyer's uncertainty and the possibility of confrontation. They noted that lifestyle similarity provides an assurance that a salesperson will continue to deliver and fulfil a customer's expectations. As a result, lifestyle similarity enhances buyers' satisfaction and ultimately buyers' trust. The study by Boles, Johnson, and Barksdale Jr. (2000) on relationship quality in the business customer context found that lifestyle similarity improves dyadic communications. The authors suggested that a buyer finds it easier to communicate with a salesperson who shares a common background (i.e. lifestyle). Hence, a buyer views a salesperson as being more effective when the buyer believes that the salesperson is similar to him or herself. Crutchfield and others (2003) also found that lifestyle similarity plays a key

role in an advertising agency's perceived performance. The authors explained that an advertising agency approaches its clients based on similarity in interests, background and demographic characteristics. The authors revealed that lifestyle similarity improves a buyer's intention to remain with the agency representative and enhances the perceived performance of the agency. One reason to explain this phenomenon is that a buyer makes a positive judgement about an agency representative who shares common ground with him or her (Rosenbaum 1986). Thus, this positive emotion enhances a buyer's intention to stay with the agency as well as enhancing the perceived performance of the agency. More recently, Athanassopoulou and Mylonakis (2009) examined the quality of the relationships between fitness centres and their clients. The authors found that it is important for the staff and a client to be similar in lifestyle. Lifestyle similarity increases relationship quality by creating more things in common, which leads to buyer satisfaction, trust and the commitment to stay with the fitness centre.

Status similarity

Lazarsfeld and Merton (1954) suggested that similarity breeds connection. They examined friendship processes and found that individuals tend to have more connections with others like themselves. The authors explained that value similarity and status similarity affect the degree of individuals' connection. Within the construct of value similarity lies a wide range of internal states that affect an individual's orientation toward future behaviour. Status similarity, however, consists of ascribed characteristics (race, ethnicity, gender and age) and acquired characteristics (religion, education, occupation and behavioural patterns). According to Crosby, Evans, and Cowles (1990), education, income level and social status reflect status similarity. Marx and Spray (1972) found that social class similarity and religio-cultural principles affect the relationship between psychotherapists and their clients. In this study, psychotherapists were found to prefer to deal with clients from a similar educational background. The authors noted that since psychotherapists specialise in verbal treatments, it is not surprising if they prefer a client who can understand their own language. It is believed that sharing the same language improves conversation and enhances the level of comfort. Thus, the authors concluded that socio-class similarity is directly associated with the verbal, intellectual and cognitive dimensions of psychotherapeutic relationships. Hout's (1982) study found that occupational hierarchy contributes to a healthy relationship between a husband and wife. Hout (1982) noted that a similar occupational hierarchy enhances the consistency of a relationship, while strengthening it at the same time. Further, the author explained that occupational hierarchy similarity between partners is a reflection of the underlying status group structure of society. The findings correspond to 'like me' principles, which explain that an individual is best served in the social structure by ties with a person who shares a similar status (Lin, Ensel, and Vaugh 1981). Kalmijn's (1998) study on intermarriage and homogamy also found that people prefer to build long-term relationships with those who share similar cultural resources and have a similar social status. The author explained that cultural similarity improves an individual's attraction, while social status similarity (i.e. education) creates a common ground for conversation, which improves mutual understanding. As a result, mutual understanding enhances relationship harmony and creates a happier married life. The above studies suggest that status

characteristics such as age, ethnicity, education, social class and language would influence and enhance the buyer–seller relationship.

Satisfaction

Various scholars (Mittal, Ross Jr., and Baldasare 1998; Khrisnan, Ramaswamy, Meyer, and Damien 1999; Peighambari 2006) suggested that buyer satisfaction is a prescription for business sustainability. The extant literature shows that satisfaction is a key determinant of buyer loyalty (Moutinho and Smith 2000), repurchase intention (Guenzi and Pelloni 2004), recommendation (Macintosh, 2007), buyer retention (Hennig-Thurau 2004), switching behaviour (Manrai and Manrai 2007) and commitment (Vasudevan, Gaur, and Shinde 2006). A large body of marketing literature has classified satisfaction into several dimensions. These are: satisfaction with products, satisfaction with consumption and post-purchase experience, satisfaction with product attributes, satisfaction with salespersons (Yi 1990), satisfaction with firms (Moutinho and Brownlie, 1989), satisfaction with product information, satisfaction with the interaction and satisfaction with complaint handling (Homburg and Rudolph 2001). For the purposes of this study, two dimensions of buyer satisfaction in the context of buyer–seller similarity are examined. These are: satisfaction with a salesperson and satisfaction with a firm.

Satisfaction with a salesperson

A buyer's satisfaction with a salesperson is defined as the emotional state that occurs in response to an evaluation of a buyer's overall experiences with a salesperson (Crosby, Evans, and Cowles 1990). It is believed that a buyer's satisfaction with a salesperson leads to healthy buyer–seller relationships (Lagace, Dahlstrom, and Gassenheimer 1991; Tomes and Ng 1995; Kaufman, Jayachandran, and Rose 2006), an increase in repurchase intention (Chen, Shi, and Dong 2008) and the promotion of trust and loyalty (Morgan and Hunt 1994). Other scholars (Evans 1963; Crosby and Stephens 1987; Tam and Wong 2001; Widmier and Jackson Jr. 2002; Roman 2003) also suggest that various factors, such as listening skills, similarity, failure handling, ethical behaviour and interaction quality determine the degree of a buyer's satisfaction with a salesperson. These authors believe that the degree of a buyer's satisfaction with a salesperson reflects the degree of a buyer's willingness to repurchase and, more importantly, to continue to maintain their relationship with the salesperson. Evans's (1963) study on similarity showed that physical similarity indirectly affects a buyer's satisfaction with a salesperson. In the author's opinion, physical similarity promotes a buyer's willingness to interact with a salesperson. Further, he noted that similarity promotes comfort, increases mutual communication, improves understanding and reduces conflict. Thus, the author concluded that these positive outcomes create satisfaction with a salesperson which leads to a higher sale size.

In a different line of research, Crosby and Stephens (1987) confirmed that satisfaction with the salesperson occurs when a buyer has positive personal contact with that salesperson. The authors suggested that personal contact with a salesperson adds value and increases the utility of the service. They also explained that personal contact with the salesperson leads to better communication and mutual understanding, which enhances satisfaction with the salesperson and indirectly

improves overall satisfaction. Ramsey and Sohi (1997) also investigated the buyer–seller relationship. In this study, the authors found that a buyer’s satisfaction with, and trust in, the salesperson positively affects future interactions in the car dealer context. The study shows that a salesperson’s listening behaviours serve as a critical ingredient for the creation of satisfaction and trust. The authors noted that when a buyer feels that the salesperson is listening to what he or she is saying, then s/he feels that a salesperson can be trusted. As a result, when a buyer feels that a salesperson is trustworthy, honest and sincere, and genuinely interested in a buyer’s situation, a buyer is likely to be satisfied, which ultimately leads to future interactions. More recently, Wang and others (2008) examined buyer’s repurchase loyalty in the electronic marketplace context. Their study found that satisfaction with the salesperson together with trust and price fairness generates repurchase loyalty. The authors suggested that a salesperson’s expertise and attitude influence a buyer’s satisfaction with the salesperson. The authors explained that salespersons utilise their expertise to provide invaluable information, and their positive attitude enhances their ability to respond to a buyer’s inquiries in a timely manner. Thus, the authors concluded that the integration of a salesperson’s expertise and positive attitude generates buyer satisfaction with the salesperson, which leads to repurchase loyalty.

In summary, satisfaction with the salesperson can be generated by various factors. All these factors enhance a buyer’s positive feelings and, more importantly, generate trust. Consequently, these good feelings improve the buyer’s satisfaction with the salesperson and ultimately create a desire to continue to do business with that salesperson (Ramsey and Sohi 1997).

Satisfaction with a firm

Satisfaction with a firm rests on a buyer’s overall examination and judgement of their experience with the firm (Johnson and Fornell 1991; Macintosh 2007). A large number of studies have empirically confirmed that a buyer’s satisfaction with a firm generates positive outcomes, such as increased retention rate and stimulated consumption levels (Pont and McQuilken 2005), reduced switching intention (Manrai and Manrai 2007), loyalty (Ndubisi et al. 2009), positive word of mouth recommendation and repurchase intention (Maxham and Netemeyer 2002). Westbrook (1981) explored the source of buyers’ satisfaction with retail outlets, wherein the author suggested that buyers’ overall satisfaction with retail outlets can be generated from two different experiences: the in-store experience and experience relating to the consumption of products or services provided by the retailers. This study revealed that buyers’ overall satisfaction can be generated by enhancing both these experiences or emphasising the range of non-product-related efforts made by the retailer to raise the level of retail satisfaction. Thus, the author concluded that a buyer’s satisfaction with a retail outlet can be manipulated by increasing the level of satisfaction from one or both types of experiences. In the same vein, Andaleeb (1998) found that a patient’s satisfaction with a hospital depends on communication with the patient, the competence of the staff, staff behaviour, the quality of facilities and perceived costs. The authors noted that perceived competency and staff behaviour have the greatest impact on a patient’s satisfaction. Andaleeb (1998) explained that staff friendliness and a helpful and approachable attitude create a welcoming environment that allows patients to feel at home during their hospital visit or stay.

These positive emotions enhance a patient's positive experience which leads to satisfaction with the hospital. In conclusion, a buyers' satisfaction with a firm can be considered as the firm's competitive advantage and this is reflected in business continuity. As a consequence, the buyer's satisfaction with the firm enhances market share and profits for the firm.

The model and hypotheses

Figure 1 presents the model of our study and resulting hypotheses are then discussed.

Similarity in appearance is acknowledged as one of the critical factors in similarity theory (Crosby, Evans, and Cowles 1990). Luoh and Tsaur (2009) suggested that buyers evaluate their initial buyer–seller interactions based on a salesperson's physical appearance. According to Evans (1963), Churchill Jr., Collins, and Strang (1975) and Crosby, Evans, and Cowles (1990), similarity in appearance is more likely to enhance dyadic communications, personal interactions and relationship harmony and quality. In the opinion of Crosby, Evans, and Cowles (1990), a salesperson who shares a similar appearance with a buyer is more likely to experience greater buyer interest. Further, the authors asserted that a salesperson is often rewarded with greater acceptance and trust, which allows for more opportunity to reduce a buyer's uncertainty and develop a mutual understanding which leads to relationship quality. Such an understanding stimulates a buyer's confidence and comfort (Cho 2001). When confidence is established, then a buyer is more likely to engage in communications with fewer challenges (Jones et al. 1998). Consequently, a salesperson will be able to fully understand a customer's specific needs and requirements, and then provide error-free products and services. Therefore, it is expected that a salesperson's appearance similarity will lead to improvement in buyer–seller communications and relationships, and thus overall buyer satisfaction with the salesperson. It can be, therefore, hypothesised that:

H1: A salesperson's appearance similarity has a positive association with a buyer's satisfaction with the salesperson.

Lifestyle similarity refers to a distinctive concept that symbolises a pattern that develops and emerges from the dynamics of living in a society (Plummer 1974). According to Plummer (1974), lifestyle deals with the daily aspects of people's behaviour as well as their feelings, attitude and opinions. The author suggested lifestyle affects a buyer's broad view of daily life. According to Crosby, Evans, and Cowles (1990) and Boles, Johnson, and Barksdale Jr. (2000), a common lifestyle background encourages wider communications and reduces confrontation. From the point of view of Crosby, Evans, and Cowles (1990), salespersons who share a similar

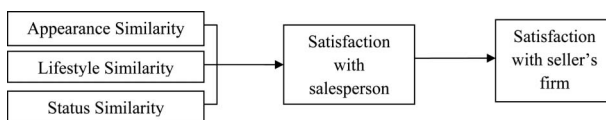


Figure 1. Effect of buyer–seller similarity on satisfaction with seller's firm.

lifestyle with their buyers are more likely to be able to reduce their buyer's insecurity and at the same time increase their sense of assurance that they will continue to deliver and fulfil the buyer's expectations. Such an assurance improves trust (Crosby, Evans, and Cowles 1990) and relationship quality (Athanasopoulou and Mylonakis 2009). Consequently, when trust and relationship quality exist, buyers will comfortably display their attitudes, views and opinions about the products or services. Thus, an understanding of buyers' attitudes, views and opinions toward products or services enhances a salesperson's ability to offer the right products or services. Therefore, it is hypothesised that:

H2: A salesperson's lifestyle similarity has a positive association with a buyer's satisfaction with the salesperson.

Lazarsfeld and Merton (1954) suggested that similarity breeds connection. In their study on friendship processes, they found that individuals tend to have more connections with others who are like themselves. The authors explained that status similarity allows different individuals to develop better ties of kinship. The authors noted that different individuals are more likely to confide in others who share their same status (education and occupation) than in individuals who do not share a common status. According to Marx and Spray (1972), status similarity improves conversation and the level of comfort. They explained that a salesperson who shares a comparable status with a buyer (i.e. education) and shares the same language is able to improve dyad conversation, which increases the level of comfort. This improved conversation, therefore, also improves overall buyer–seller communication (Kalmijn 1998) and mutual understanding (Crutchfield et al. 2003), as well as strengthens the relationship (Hout 1982). Thus, we hypothesise that:

H3: A salesperson's status similarity is positively associated with a buyer's satisfaction with the salesperson.

Mediation role of satisfaction with the salesperson

The extant literature reports the mediation role of satisfaction with the salesperson in several ways. Crosby and Stephens (1987) believe that a buyer's satisfaction with the salesperson plays an important mediation role in overall satisfaction with the firm represented by the seller. In their study of relationship marketing in the life insurance context, Crosby and Stephens (1987) found that service failure and personal contact both affect a buyer's overall satisfaction with the salesperson. The authors viewed service failure as an additional cost in a relationship as it increases a buyer's uncertainty and hesitancy. As a result, when a buyer becomes hesitant regarding the current service, the relationship with the contact person will be hurt and consequently, overall satisfaction with the firm may dissolve. According to Crosby, Evans, and Cowles (1990), appearance similarity is the most recognisable and accessible feature to others in social interactions. From Evans's (1963) point of view, a salesperson will actively seek to initiate communication and interactions with a buyer who shares a similar appearance. Ultimately, appearance similarity signifies a salesperson's desire for buyer comfort and their own likeability (Cho 2001). As a result, these efforts develop greater confidence and positive emotions. Since a buyer feels more at ease and confident, he or she is more likely to be more open to honest

communication. Because of the increased quality of communication and interactions, the salesperson is able to gain a fuller understanding of the buyer's needs and is, therefore, able to deliver the right products or services. Since the buyer receives continuous, hassle-free services and products from a firm represented by the seller, his or her satisfaction with the salesperson is likely to increase, and as a result, satisfaction with the firm is established (Westbrook 1981). Thus, we can hypothesise that:

H4: The relationship between appearance similarity and a buyer's satisfaction with a firm is mediated by the buyer's satisfaction with the salesperson.

According to Athanassopoulou and Mylonakis (2009), lifestyle similarity means a recognition of the importance of similar opinions and values as part of relationship building. To illustrate: when a buyer interacts with a salesperson who shares a similar lifestyle, the buyer assumes that the salesperson will not judge him or her based on his or her opinions or views. As a result, a salesperson is able to reduce relationship ambiguity and confrontation (Crosby, Evans, and Cowles 1990), and more importantly, develop a closer relationship. Likewise, Saiki (2006) suggested that developing this aspect of similarity shows a high degree of willingness on the part of the salesperson to learn about a buyer's needs and interests and to increase the quality of communication. Because of this genuine interest in a buyer's needs and the quality of communication, a buyer may feel more appreciated. Consequently, this appreciation leads to the buyer's satisfaction with the salesperson and subsequent satisfaction with the firm. Therefore, we hypothesise that:

H5: The relationship between lifestyle similarity and a buyer's satisfaction with the firm is mediated by the buyer's satisfaction with the salesperson.

According to Kalmijn (1998), a similar level of education and occupation determines the comfort of the relationship. In his study, Kalmijn (1998) noted that a similar level of education and occupation serve as a common ground for conversation and understanding. Because of this common ground, a buyer feels more comfortable and intimate with the salesperson (McPherson, Smith-Lovin, and Cook, 2001). As a result, this level of intimacy generates positive experiences, respect and satisfaction (Aspara and Tikkanen 2008). Thus, when a buyer is continuously satisfied with a salesperson, he or she is more likely to feel an increased sense of satisfaction with the firm represented by this salesperson. Therefore, it can be hypothesised that:

H6: The relationship between status similarity and a buyer's satisfaction with a firm is mediated by the buyer's satisfaction with the salesperson.

Methodology

Sample and data collection

A survey was carried out to collect the data for testing the hypotheses of this study. The retail banking industry was selected for the study due to its growing strategic focus on niche ethnic markets, and the sample for this study was drawn from the ethnic population that visits/stays and does business with banks in New Zealand.

As this study seeks to understand the effect of salespersons' similarity with their buyers on buyers' satisfaction, 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. First, persons younger than 20 were excluded from the population for the study. Second, 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 questionnaires were 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 it contains about one third of the New Zealand population and has the largest number of ethnic communities. Various ethnic community centres were visited by one of the authors and selected ethnic community leaders were approached for the purposes of the study. 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 discarded 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 analysis in the present study. The respondents consisted of 50.6% females and 49.4% males. Seventy-six percent of respondents had been living in New Zealand for more than 5 years. Forty-six percent of respondents had been banking with New Zealand banks for more than 5 years. Table 1 presents more details about various characteristics of the sample.

Measurement of the variables

All the measures used in this study were drawn from the published literature. These measures have been tested and validated by other researchers through previous empirical explorations. All the measures in the present study used multi-item five-point Likert-type scales anchored at Strongly Agree to Strongly Disagree.

A multi-item scale was proposed by Crosby, Evans, and Cowles (1990) to measure appearance, lifestyle and status similarity. The scale was composed of five items that measured appearance similarity and reported a Cronbach Alpha value of 0.86. This scale was slightly modified in this study to meet contextual requirements. The items, 'Rating of agent's appearance', 'Rating of agent's dress', 'Rating of agent's mannerism', 'Rating of agent's speech' and 'Rating of agent's personality', were modified to 'I feel my banker has a similar appearance to mine', 'I feel my banker has similar dress to mine', 'I feel my banker has a similar mannerism to mine', 'I feel my banker has similar speech to mine' and 'I feel my banker has a similar personality to mine', respectively.

The four items that measured lifestyle similarity reported a Cronbach Alpha value of 0.79. The items, 'Rating of agent's family situation', 'Rating of agent's interest/hobbies', 'Rating of agent's political views' and 'Rating of agent's values'

Table 1. Sample characteristics.

	Frequency (%)
Respondents' ethnicity	
North Asian: Chinese, Japanese, Taiwanese, Hong Kong, Korean and other North Asian	203 (54%)
South Asian: Indian, Bangladeshi, Sri Lankan and Pakistani	98 (26%)
South East Asian: Thai, Malaysian, Vietnamese, Filipino, Indonesian and other 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	
< 2 years	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%)

were altered to 'I feel my banker has a similar family situation to mine', 'I feel my banker has similar interests/hobbies to mine', 'I feel my banker has similar political views to mine' and 'I feel my banker has similar values to mine'.

The three items that measured status similarity reported a Cronbach Alpha value of 0.82. The items, 'Rating of agent's education level', 'Rating of agent's income level' and 'Rating of agent's social class' were changed to 'I feel my banker has a similar education to mine', 'I feel my banker has a similar income level to mine', and 'I feel my banker has a similar social class to mine'.

Items for measuring buyer satisfaction with a salesperson were drawn from the scale proposed by Ramsey and Sohi (1997) and Cohen and others (2006). Ramsey and Sohi's (1997) scale reported a Cronbach Alpha value of 0.93 and the scale of Cohen and others (2006) reported a Cronbach Alpha value of 0.85. Slight modifications were made in the wording of these items. The item 'The amount of contact I have had with this salesperson was adequate' was changed to 'The amount of contact I have had with my banker was adequate'. The item 'I am satisfied with the level of service this salesperson has provided' was altered to 'I am satisfied with the level of service my banker has provided' and the item 'In general, I am pretty satisfied with my dealings with this salesperson' was replaced by 'In general, I am pretty satisfied with my dealings with my banker'. The item drawn from the scale of Cohen and others (2006) – 'Consumers are satisfied with the staff who delivers the

service' – was modified to 'I am satisfied with my banker who delivers the service in my bank'.

Other items for measuring buyers' satisfaction were drawn from the studies of Levesque 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 relating to satisfaction used by Macintosh and Lockshin (1997) were used in this study with some necessary modification. The item 'When I consider my experience at this store, I am satisfied' was modified to 'When I consider my experience at this bank I am satisfied'. 'In general when I think of this store I am satisfied' was 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' was 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' was taken from the scale of Levesque and McDougall (1996).

Data analysis procedure

Measurement properties (validity and reliability assessment)

Churchill Jr. (1979) recommended the use of Cronbach Coefficient 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 the 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. 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). To examine the validity of each measure, exploratory factor analysis was employed using SPSS 16.0. All the items of all the measures were factor analysed together to test the convergent and discriminant validity of the measures. The items were subjected to principal component analysis with varimax rotation. A minimum value of 0.40 was used to indicate the loading of any factor. Exploratory factor analysis helped in verifying if there were any items that were cross loading and hence were causing lowering of scale validity. All the items of each scale loaded on a single dimension as conceptualised, indicating the convergent and discriminant validity of each scale. The following section gives the factor analysis details for each variable.

Appearance similarity: Exploratory Factor Analysis (EFA) results show that appearance, lifestyle and status similarity are explained by three factors. All the five appearance similarity items loaded on this factor with a range from 0.61 to 0.93. The reliability indicated by the Cronbach Alpha was 0.88 and the variance explained by the factors was 54.09%.

Lifestyle similarity: EFA results show that similarity lifestyle is explained by single factors. All the four items loaded on this factor with a range from 0.53 to 1.03. The reliability indicated by Cronbach Alpha was 0.87 and the variance explained by the factors was 12.03%.

Status similarity: EFA results show that similarity status is explained by single factors. All the three items loaded on this factor with a range from 0.54 to 0.98. The reliability indicated by Cronbach Alpha was 0.82 and the variance explained by the factors was 6.21%.

The reliability of the three combined types of similarity (appearance, lifestyle and status) indicated by Cronbach Alpha was 0.92 and the variance explained by the factors was 72.33%.

Satisfaction with bank: EFA results show that satisfaction with the bank is explained by a single factor. All the four items loaded on this factor with a range from 0.90 to 0.95. The reliability indicated by Cronbach Alpha was 0.94 and the variance explained by the factors was 84.45%.

Satisfaction with salespersons: EFA results show that satisfaction with a banker is explained by single factors. All the four items loaded on this factor with a range from 0.77 to 0.93. The reliability indicated by Cronbach Alpha was 0.89 and the variance explained by the factors was 76.29%.

Hypotheses testing

The main effect hypotheses were tested using Ordinary Least Square regression. The mediation hypotheses were tested using the regression procedure suggested by Baron and Kenny (1986).

Results

Table 2 presents the results of the regression analyses for the relationship between appearance similarity, lifestyle similarity, status similarity and buyer satisfaction with the salesperson. The table gives the values of unstandardised coefficients and standard error (in parentheses) along with significance levels of the coefficients. It was hypothesised that appearance similarity, lifestyle similarity and status similarity would positively affect buyers' satisfaction with the salesperson.

The values in Table 2 suggest that appearance similarity ($\beta = 0.187, p \leq 0.006$) is positively related to satisfaction with the salesperson; status similarity ($\beta = 0.143, p \leq 0.054$) is also positively related to satisfaction with the salesperson; lifestyle similarity ($\beta = -0.106, p \leq 0.203$) however, is negatively related to satisfaction with salespersons, but the coefficient is not significant.

Mediation effect of a buyer's satisfaction with the salesperson (DV: buyer satisfaction with the firm)

Testing of mediation effect involves three steps (Baron and Kenny 1986). The first step is to establish that the independent variables (three types of similarity in this case) influence the mediator (a buyer's satisfaction with a salesperson). As reported in Table 2, two of the three similarities (appearance and status) have a significant effect on satisfaction with the salesperson. The second step is to demonstrate that the

Table 2. Results of OLS analysis (DV: Satisfaction with salespersons).

Variables	Un-standardised beta coefficient	Standard error
Constant	2.872	0.168
Appearance similarity	0.188**	0.068
Lifestyle similarity	-0.113	0.089
Status similarity	0.147*	0.076
R-squared = 0.048		
F = 6.201		

Note: * $p \leq 0.05$; ** $p \leq 0.01$; all are two-tailed tests.

independent variables (three types of similarity) influence the dependent variable (a buyer's satisfaction with the firm). Model 1 in Table 3 shows that appearance similarity has a significant effect on satisfaction with the firm, while lifestyle similarity and status similarity do not have any significant effect. The last step is to demonstrate that the mediator (buyer satisfaction with the salesperson) influences the dependent variable (buyer satisfaction with the firm). Full mediation is indicated if in the final step, the effect of the independent variables (three types of similarity) is no longer significant in the presence of the mediator (buyer satisfaction with a salesperson).

As shown in model 2 in Table 3, a buyer's satisfaction with a salesperson has a strong influence on the buyer's satisfaction with the firm. Further, model 2 in Table 3 shows that with a buyer's satisfaction with the salesperson in the equation, only the effect of appearance similarity is no longer significant. The effect of appearance similarity on a buyer's satisfaction with a firm is, therefore, fully mediated by the buyer's satisfaction with the salesperson. Thus, H4 is fully supported, while H5 and H6 are not supported.

Discussion

As hypothesised, the research shows that various dimensions of similarity influence satisfaction with salespersons differently. Within this study, while appearance similarity and status similarity positively affected a buyer's satisfaction with the salesperson, lifestyle similarity had no significant impact. These results were supported through regression analysis using the aggregate measures. The findings of this study support the necessary impetus to recognise the importance of similarity for creating buyer satisfaction with the salesperson. The relationship between similarity and a buyer's satisfaction with a salesperson was found to be significant, and the study results show that it is important for a salesperson to have similarity with his or her buyers. A high degree of appearance similarity (e.g. dress style and hair style) is likely to create within buyers a greater sense of comfort, desire to maintain contact and acceptance, while the salesperson is set to gain a full understanding of a buyer's real needs and requirements. Appearance similarity was

Table 3. Mediation effect of a buyer's satisfaction with a salesperson (DV: Buyer satisfaction with a firm).

Variables	Model 1		Model 2	
	Regression without buyer's satisfaction (mediator)		Regression with buyer's satisfaction (mediator)	
Independent	Un-standardised beta coefficient	Sig	Un-standardised beta coefficient	Sig
Variable	<i>(p-value)</i>		<i>(p-value)</i>	
Constant	2.909		0.494	
Satisfaction with salesperson			0.841	0.000
Appearance similarity	0.152	0.036	-0.006	0.899
Lifestyle similarity	0.026	0.785	0.121	0.058
Status similarity	0.072	0.374	-0.051	0.306
	$R^2 = 0.406$		$R^2 = 0.638$	
	$F = 5.44$		$F = 164.22$	

similarly found to have a significant impact on a buyer's satisfaction in the studies undertaken by Woodside and Davenport Jr. (1974), Cho (2001) and Luoh and Tsaur (2009). It was also found that a salesperson's status similarity with a buyer helps in creating a closer relationship, building respect and developing intimacy. A similar level of status shown by a salesperson (i.e. income and education) is likely to enhance a common basis for conversation, understanding, closeness, respect and satisfaction. It is important, then, that the status background of both the salesperson and the buyer are recognised during any interaction. Researchers such as Marx and Spray (1972), Crosby, Evans, and Cowles (1990), Kalmijn (1998), McPherson, Smith-Lovin, and Cook (2001) and Aspara and Tikkanen (2008) also hypothesised the effect of similarity status in their studies and found it to be significant. On the other hand, lifestyle similarity does not affect a buyer's satisfaction with a salesperson. In other words, ignoring a buyer's lifestyle does not appear to have any effect on the buyer's sense of satisfaction. Although previous studies (Crutchfield et al. 2003; Maronic 2005; Athanassopoulou and Mylonakis 2009) maintained that lifestyle similarity affects a buyer's satisfaction with a salesperson, this was not found to be so in this study. One explanation may be that, banking being a highly professional service, many details about the salesperson's lifestyle may not be known to the respondents because it is not usually thought ethical to share this kind of information during professional transactions between a customer and a provider. Thus, any evaluation of lifestyle similarity by respondents would be subjective and it may merely be assumed. Another explanation may be that when a buyer has a high degree of tolerance and acceptance, he or she fully understands that a salesperson's different family situation, hobbies, values and views may not match their exclusive needs; however, the buyer does not regard this as an important influence on their ultimate sense of satisfaction. For this reason, then, lifestyle similarity does not significantly affect a buyer's satisfaction with a salesperson.

Mediation role of a buyer's satisfaction with the salesperson

The mediating role of a buyer's satisfaction with a salesperson based on appearance similarity and the resulting satisfaction with the firm was found to be significant. The results suggest that appearance similarity between buyer and salesperson generates buyer satisfaction with the firm via satisfaction with the salesperson. The findings show that in generating buyer satisfaction with the firm, it is important for a salesperson to have appearance similarity. Through appearance similarity (i.e. personality, dress, mannerisms, speech and physical appearance), a salesperson becomes more similar, if not identical, to his or her buyer. This similarity enhances a buyer's comfort (Crutchfield et al. 2003) and trust (Crosby, Evans, and Cowles 1990), while generating flawless communication, which allows a salesperson to become more familiar with the buyer's needs and specific requirements. A salesperson's ability to perfectly translate a buyer's needs helps him or her to offer error-free products and services. It is because of this level of accuracy that a salesperson is able to improve a buyer's overall satisfaction, which leads to the buyer's satisfaction with the firm (Moutinho and Brownlie 1989). The findings indicate, then, that a salesperson should first generate satisfaction with the buyer before expecting the buyer to be satisfied with the firm. Researchers such as Crosby, Evans, and Cowles (1990) also recognised the relationship between a salesperson's similarity and the anticipation of future interaction.

Implications

Findings from the present study have important implications for both the business practitioner and academia. For an academic, the findings show the importance of investigating the impact of a salesperson's similarity in creating satisfaction with their firm. It must be recognised, however, that the need for a salesperson to develop similarity may vary depending on the type of buyer and industry involved. In this regard, drawing a conclusion based on research done in a particular setting and relating that conclusion to a different setting could be potentially disastrous.

For business practitioners in general, and particularly salespersons, the findings highlight the importance of being similar to a buyer. This study is unique in terms of investigating the effect of a salesperson's similarity on a buyer's satisfaction with the firm and is therefore particularly relevant for a salesperson who is involved in a diverse market. It is important that a salesperson who is involved in such a market realises that sharing similarity is necessary in order to have a closer relationship with the buyer. Thus, a salesperson should not hesitate to show similarity in their approach to gain greater acceptance.

This study is particularly important for policy makers because it empirically supports their view. The New Zealand government is aware of the fact that New Zealand's economic engagement in Asia is not keeping pace with Asia's growth, despite the fact that Asia abounds with opportunities. According to the Ministry of Foreign Affairs and Trade (2007), 'One factor that will shape perceptions of New Zealand in the Asian region is how New Zealand as a whole reacts to its growing Asian population.' Singh (2011) reports that interaction between Asian and non-Asian New Zealanders is largely positive, but much more is required. The government accepts the fact that confidence in dealings with Asia and Asian societies will only come through greater familiarity with, and knowledge of, the region and its peoples. This indirectly shows the importance of being similar to buyers.

Limitations

This research was carried out by collecting data from immigrants in the Auckland region only. The reasons for limiting the study to this region were time and financial constraints; without these, a much broader sample would have been collected. Because of the small focus area, therefore, there are restrictions to generalising the findings. Although it is possible to generalise 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 salespersons' similarity and its affect on buyers' satisfaction with salespersons and satisfaction with the firm, 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 survey-based research. The measures are based on individuals' perception of various constructs and may not reflect the total reality.

Directions for future research

The present study has provided insights on the effect of similarity on a buyer's satisfaction with a firm. Many more research inquiries and empirical studies need to be conducted to offer a solid and scientific base for the study of similarity. An exploration of similarity 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 a buyer's satisfaction with a salesperson. Future research may look at other effects such as the effect of interaction intensity on the relationship between similarity and satisfaction with the bank. Such an endeavour would not only help in identifying new moderator variables that influence similarity, which in turn affect buyer satisfaction with the salesperson, but would also indicate which variables are more appropriate for generating buyer satisfaction with the firm.

Conclusion

This study proposed a model showing the effect of similarity on a buyer's satisfaction with a firm. Similarity was conceptualised as being composed of three different dimensions – appearance, lifestyle and status. Further, a buyer's satisfaction with a salesperson was hypothesised to have a mediating effect on the association between similarity and the buyer's satisfaction with the firm. The results of this study supported the positive link between appearance similarity and status similarity. Lifestyle similarity was found to have no effect on buyer satisfaction with the firm. Interestingly, when the construct of buyer satisfaction with the salesperson was introduced, the effect of appearance similarity and status similarity was found to be insignificant and the effect of lifestyle similarity became slightly significant. Thus, the effect of only one type of similarity was fully mediated by the buyer's satisfaction with the salesperson.

Together, these results point to the importance of a salesperson's similarity in creating buyer satisfaction with the firm. This research extends similarity studies and fills the gap in the literature by integrating the construct of similarity and buyer satisfaction with the salesperson and examining its impact on the buyer's satisfaction with the firm.

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