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## Article

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Global Business & Finance Review (GBFR)

## Provided in Cooperation with:

People & Global Business Association (P&GBA), Seoul

*Suggested Citation:* Moon, Ji-Hwan; Kim, Bo-kyeong; Yang, Jae-Ho (2024) : The effect of Bank Clerks' human service quality on customer satisfaction: The mediating role of rapport, Global Business & Finance Review (GBFR), ISSN 2384-1648, People & Global Business Association (P&GBA), Seoul, Vol. 29, Iss. 5, pp. 160-175,  
<https://doi.org/10.17549/gbfr.2024.29.5.160>

This Version is available at:

<https://hdl.handle.net/10419/306006>

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# The Effect of Bank Clerks' Human Service Quality on Customer Satisfaction: The Mediating Role of Rapport

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## ABSTRACT

**Purpose:** This study aims to investigate the impact of bank clerks' human service quality(HSQ) on customer satisfaction (CS), as well as the effect of rapport established between the service provider and the customer on satisfaction.

**Design/methodology/approach:** This study conducted quantitative approach with a survey over five days (from April 7 to 11, 2023) by Macromill Embrain, a professional survey agency, among consumers who had recently visited a bank and had experience using face-to-face services.

**Findings:** The three sub-factors of HSQ, namely professionalism, reliability, and interactivity, had a significant positive impact on the formation of rapport with customers. The sub-factors of rapport, namely enjoyable interaction (EI) and personal connection (PC), were also affected by HSQ. The rapport formed in this way had a significant positive effect on CS. Therefore, the quality of human service provided by bank clerks plays a crucial role in building rapport and ultimately leads to CS.

**Research limitations/implications:** In the financial industry, building rapport between service providers and customers has a positive effect on trust. With the rise of internet-only banks, it is crucial to establish a rapport with customers to provide differentiated services that cannot be offered by internet-only banks due to their limited availability and business hours. This will also help prevent customers from switching to internet-only banks.

**Originality/value:** This study recognizes that although there are many online-only banks, there is still a customer base that favors traditional banks. The paper aims to explore, from both theoretical and practical perspectives, whether meeting the needs of these customers and providing human service quality and rapport in competition with online banks can address the fundamental issue of customer satisfaction. Therefore, this study seeks to emphasize the importance of HSQ in driving CS, explore the most efficient and effective ways for banks to manage this quality for the continuous acquisition of loyal new and existing customers.

*Keywords: Bank Clerks' human service quality, Rapport, Enjoyable interaction, Personal connection, Customer satisfaction*

## I. Introduction

The domestic banking industry is currently experiencing rapid changes due to various factors. These include rising funding rates resulting from government policies, which have led to a reduction

Received: Feb. 25, 2024; Revised: Mar. 13, 2024; Accepted: Apr. 1, 2024

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in the net interest margin (the remaining portion after subtracting deposit interest from loan interest), the emergence of internet-only banks, and an increase in the use of non-face-to-face channels such as internet and mobile banking. The financial industry is undergoing a transformation due to changes that are widening consumer choices and raising expectations (Kim, 2023). Furthermore, the implementation of open banking in 2021 has increased competition among digital channels in the financial sector. This includes banks, securities firms, credit card companies, savings banks, and mutual financial companies, as they are now able to access and transfer funds through bank accounts (Koo et al., 2021).

However, despite the proliferation of non-face-to-face channels and smart financial devices, consumers still prefer to use face-to-face channels for large transactions. Although the scale of non-face-to-face banking has reached nearly 100% of all services, there are still many consumers who feel safe in face-to-face transactions when the amount of money is large (KFTC, 2022). In other words, customers still tend to prefer face-to-face channels (branches), and flexible working hours, shorter waiting times and professional advice from bankers can further satisfy customers with services that are different from non-face-to-face channels. To compete with Internet-only banks, traditional banks must build trust with customers and offer differentiated services within limited physical space and business hours to prevent customer churn and attract new loyal customers. Furthermore, brick-and-mortar banks should prioritize enhancing the expertise of their staff to offer diverse services during customer interactions, while also striving to evoke positive emotions in customers through fundamental human service quality (Kwak et al., 2018).

Although service quality is a crucial aspect of banking, previous studies on this topic have primarily focused on service workers in the airline, travel, and lodging industries (Jang & Kim, 2023; Song et al., 2021; Lee, et al., 2020). Research on bank service quality also has primarily focused on general services provided by banks (Kho & Joung, 2012; Lee, 2012)

or, more recently, financial service platforms (Yoon et al., 2023; Seo, 2020). However, there is a dearth of research on the service quality provided by bank tellers to customers. Therefore, this study aims to investigate the relationship between bankers' service quality and customer satisfaction through the mediating variable of rapport. Rapport is the ability to build trust by truly understanding and empathizing with customers and cultivating expertise that can accurately address customers' needs. The goal is to prevent the loss of existing face-to-face customers due to the development of online specialized banks. This study aims to emphasize the significance of human service quality in enhancing customer satisfaction, investigate the most efficient and effective ways for banks to manage the necessary human service quality to retain loyal customers and attract new ones, and offer practical and theoretical applications for strategic planning, as well.

## II. Theoretical Background

### A. Human Service Quality

Human service quality (HSQ) refers to the ability of the service provider to appropriately address the requirements of the customer, striving to establish a stable and continuous mutual relationship with them (Park et al., 1998; Parasuraman et al, 1990). This aspect is essential for employee evaluations with the service industry due to its significant impact on CS (Mattila & Enz, 2002). The concept of HSQ includes all aspects of the service interaction between provider and customer, with the goal of enhancing service delivery to boost sales and achieve higher levels of CS (Park et al., 1998; Parasuraman et al, 1990). The effectiveness of human service is directly linked to employee performance assessments and broader objectives of improving customer relations and increasing business profitability. Therefore, businesses within the service sector should prioritize the development and implementation of strategies to

optimize service quality and maximize CS (Kwon & Park, 2016). In this regard, when service providers perform their tasks well, customers perceive the value of the service, leading to CS, and playing a significant role in forming and maintaining long-term relationships (Andreassen & Lindestad, 1998; Choi et al., 2004; Tran & Vu, 2019). Given the importance of creating loyal customers, companies must invest considerable effort in efficient human resource management.

The importance of human service has increased in recent times. This is because providing superior services and outperforming competitors can increase market share and enhance CS. This, in turn, leads to easier acquisition of new customers due to increased loyalty (Cronin & Taylor, 1992; Taylor & Baker, 1994). Thus, during interactions with service providers, customers' evaluations of HSQ are significant, representing the company or branch and differentiating service quality (Choi et al., 2004).

Research on HSQ has utilized ten dimensions from the work of Parasuraman, Zeithaml, and Berry (1988) or has employed the structured SERVQUAL model with five dimensions: reliability, tangibles, responsiveness, assurance, and empathy (Parasuraman, et al, 1991). Based on the SERVQUAL model, Lee et al. (2020) identified three factors of HSQ-professionalism, reliability, and interaction- in his study on the impact of HSQ on store image and continuous relationships. Kim and Kim (2014) defined HSQ at coffee shops with the same three factors, including emotional exchange. Park (2020) differentiated HSQ factors at coffee shops into professionalism, responsiveness, effective communication, customer orientation, and likability. This means that previous research has examined HSQ either as a single dimension or as a range of different concepts.

Based on prior research, this study identifies three main factors of HSQ deemed suitable for differentiation in banks: professionalism, reliability, and interactivity. These three categories are used to analyze the HSQ of bank employees.

## B. Rapport

Rapport, according to Tickle-Degnen and Rosenthal (1990), is a cognitive result of a positive emotions, such as friendliness, perceived between a doctor and a patient during care, resulting in mindfulness, positive intimacy, strong cohesion, and bonding due to mutual communication (Gremler & Gwinner, 2000). Rapport is a psychological term that refers to an empathetic relationship or closeness between two people as well. It is characterized by the feeling that 'the heart is in the right place,' 'you can confide in them about anything,' and 'what you say is understood' (Weitz, 1981). Rapport is considered a critical variable in various fields beyond medicine, including psychology, education, criminology, physical education, counseling, and tourism, representing a 'close relationship' (Lee & Kwak, 2013). Especially, rapport is a crucial element in service encounters, serving as the foundational bridge that connects service providers with consumers. It is recognized for its ability to foster customer loyalty and enable providers to anticipate future customer behaviors (Kim et al., 2022). The essence of rapport in the service industry is twofold. Firstly, it involves the establishment of friendly interest and the cultivation of favorable relations through EI (Gremler & Gwinner, 2000). Secondly, the service involves developing personal identification and affinity, which is facilitated by a PC between the service provider and the customer. These dimensions of rapport collectively contribute to a positive service experience, enhancing customer retention and predicting customer actions with greater accuracy (Tickle-Degnen & Rosenthal, 1990). Thus, the strategic focus on establishing a connection during service interactions highlights the significance of interpersonal relationships in attaining service excellence and CS.

Two sub-factors of rapport, 'EI' and 'PC' have been identified and extensively studied in various research studies. EI is a relaxed and pleasant emotional state that occurs during the interaction between the service provider and the customer (Gremler & Gwinner, 2000). It is characterized by natural human interaction

during the service delivery process. If the service provider is friendly, the customer may perceive the encounter as enjoyable (Ketrow, 1991). PC, another important factor in rapport, refers to the closeness, interest, and friendly bond between the service provider and the customer (Macintosh 2009). The concept is that frequent interactions and conversations between providers and customers lead to a sense of familiarity, ultimately resulting in a PC (Delcourt et al., 2013).

The relationship between the service provider and the customer can lead to mutual interest and understanding, resulting in increased customer loyalty. This is especially true if the customer feels comfortable with the service delivery situation (Kim et al., 2022). Consequently, rapport in the service delivery process is formed by the psychological attitudes and behaviors of the service provider. It is an important factor in human interaction situations, generating positive effects between the service provider and the customer.

### C. Customer Satisfaction

Customer satisfaction (CS) is the achievement response of the customer, meaning exceeding their expectations and meeting their needs or requirements; dissatisfaction arises when expectations are not met (Otto et al., 2019). Oliver (2010) indicated a significant correlation between CS, repurchase, and loyalty. It is related to long-term orientation, enhancing repeat purchase behavior and loyalty, and reducing turnover (Williams & Naumann, 2011). CS is seen as a concept evaluating the entire marketing system's efficiency in economics and as a key variable predicting post-purchase consumer behavior in marketing. In sociology, it measures a society's welfare level, while in organizational behavior, it's closely related to motivating members (Oliver, 2010). Therefore, CS significantly influences actual purchase intentions and customer retention. In this regard, CS is recognized as a key factor in corporate strategy for profit enhancement.

CS is also of utmost importance as it primarily

considers whether the product or service offered by a company in the market satisfies the individual customer. Therefore, companies must understand and meet the needs of customers to ensure the use of their products and services, leading to repeat purchases (Morgan and Rego 2006). This approach emphasizes the direct relationship between CS and business outcomes, positioning customer service as a fundamental aspect of a company's strategy to achieve long-term success and growth in the competitive marketplace. Consequently, CS plays a crucial role in enhancing a company's potential for sustained growth and profitability. This is because customers satisfied with a specific product, brand, or service become loyal customers who continue to purchase, and the positive word-of-mouth they spread generates new customers. Conversely, dissatisfied customers not only cease their transactions but also spread negative word-of-mouth, leading to a loss of potential future customers, resulting in negative outcomes (Mittal & Kamakura, 2001).

Especially for service companies, securing loyal customers who continuously use the company's products or services is significantly important. From a service company's perspective, maintaining existing loyal customers is more cost-effective and time-efficient than acquiring new ones, leading to increased customer numbers, potential customer referrals from existing customers, and preventing customer churn (Yi & La, 2002). Therefore, for companies based on services, CS is an essential management factor.

From the perspective of banks, providing customers with not only basic services like account opening or loans but also ensuring CS through basic services and fostering friendly relationships through personal empathy is crucial. Therefore, CS is a very important variable.

### III. Research Design

#### A. Research Model and Hypothesis Setting

This study aims to investigate the impact of bank employees' service quality on rapport and CS among customers who have had face-to-face service experiences by visiting banks. For smooth research progress, the service quality of bank clerks is set as the independent variable, rapport as the mediator, and CS as the dependent variable, leading to the following research model (Figure 1).

#### B. The Relationship between Bank Clerk's Human Service Quality and Rapport

In service industries where reliance on human service is high, the role of the service provider is crucial. This is because the HSQ of the service provider is a service that occurs at the customer-service provider interface and includes the exchange of emotions between both parties (Kim et al., 2020; Lee & Kim, 2022). For example, in the service sector of coffee shops, the HSQ divided into three factors:

professionalism, reliability, and interaction, all significantly impacting CS (Park, 2020). Similarly, in banks that handle customers' assets, the role of bank employees is very important. Not only is professionalism crucial in the tasks that involve managing customer assets, but reliability and interaction with customers are also vital in building trust and confidence with clients. Furthermore, to prevent existing customers from leaving and to attract new customers to the bank, High Service Quality (HSQ) is essential (Kim et al., 2020).

Especially for bank employees who consult directly with customers, it is necessary to have not only a pleasant appearance but also communication skills that understand customers' emotions and professional knowledge to meet customers' needs and desires (Chang et al., 2022; Kim, 2009). In other words, employees with high customer orientation and professionalism quickly grasp customer needs and make more efforts to resolve customer discomfort, consequently improving communication and mutual relationships with customers (Falk et al., 2010). Moreover, providing a high level of service without mistakes and quickly grasping customers' requirements forms a stronger relationship with the customer (Lee,

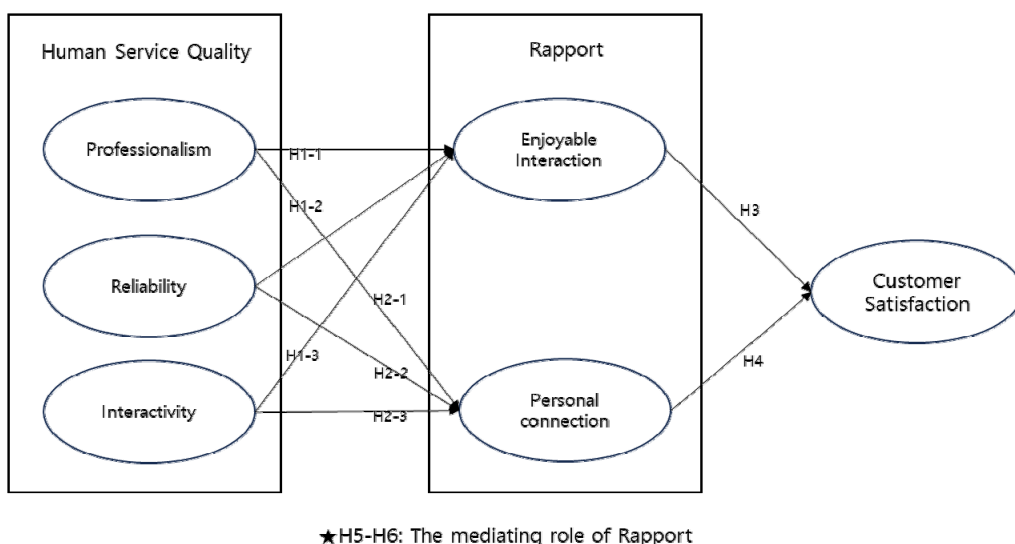


Figure 1. Research model

2021; Park & Dong, 2022; Yoon, 2021).

Kim and Baker (2017) demonstrated that the service provider's care and attention to customers positively affect the strong bond represented by rapport. Similarly, smooth communication between customers and service providers and the provider's interest in customers lead to EIs, playing a significant role in building rapport (Howard & Gengler, 2001). Based on the results of these prior studies, the following hypotheses were established to understand the relationship between bank employees' service quality and rapport:

**H1:** The HSQ of bank clerks has a positive influence on the EI.

**H1-1:** The professionalism of bank clerks has a positive influence on the EI.

**H1-2:** The reliability of bank clerks has a positive influence on the EI.

**H1-3:** The interactivity of bank clerks has a positive influence on the EI.

**H2:** The HSQ of bank clerks has a positive influence on PC.

**H2-1:** The professionalism of bank clerks has a positive influence on PC.

**H2-2:** The reliability of bank clerks has a positive influence on PC.

**H2-3:** The interactivity of bank clerks has a positive influence on PC.

### C. The Relationship between Rapport and Customer Satisfaction

Rapport is formed by the interaction between the service provider and customer, explained as EI and PC, known as a key element in evaluating CS and future behavioral intentions in the service industry. Rapport also positively influences customer loyalty, and the familiarity resulting from interactions between service providers and customers significantly affects the customer's future behavior (Gremler & Gwinner 2000; Kim & Lee, 2022). Customer-oriented employees quickly understand customer emotions, easily form rapport with customers, and positively influence

customer's repurchase intentions through rapport (Delcourt et al., 2013). Kim and Ok (2010) showed that customer-oriented restaurant employees positively influence customer's repurchase intentions through rapport, highlighting the importance of rapport. Moreover, Park (2014) stated that the communication skills of hotel employees positively influence rapport and organizational commitment, proving that rapport significantly impacts organizational commitment. Based on the results of these prior studies, the following hypotheses were established to understand the relationship between the formed rapport between bank employees and customers and CS:

**H3:** EI has a positive influence on CS.

**H4:** PC has a positive influence on CS.

### D. The Mediating Role of Rapport

The rapport formed during service delivery positively influences customer loyalty and satisfaction, and the familiarity obtained from repeated interactions between the service provider and customer significantly affects the customer's future behavioral intentions (Gremler & Gwinner 2000; Lee & Kwak, 2013; Lee & Kim, 2022). Particularly, Biedenbach et al. (2011) conducted an empirical study to identify the impact of employees' role behavior and the rapport between customers and employees on brand equity, clarifying that rapport between customers and employees positively influences brand equity. Moreover, Park (2007) in a study about consumer reactions after service failure and recovery, mentioned that the service provider's efforts for recovery and the intimacy between them and customers act as a buffer to reduce negative impacts even if the service fails. This is because the EI and PC aspect of rapport occurring during the service delivery process leads to distinctive outcomes (Ko & Kim, 2021). Therefore, rapport, starting as the formation of relationships and as the basis for them, is especially important in sales situations, resulting in psychological comfort and increased satisfaction for customers, especially with smiling employees (Kaski et al., 2018). Therefore,

the EI and PC connection between the service provider and customer can enhance CS through understanding of customers' personal needs and expectations and enhancement of the service provider's capabilities (Macintosh 2009). The following hypotheses were established based on the previous studies.

**H5:** The influence of bank clerks' HSQ on CS is mediated by the EI between the bank clerk and the customer.

**H5-1:** The influence of bank clerks' professionalism on CS is mediated by the EI.

**H5-2:** The influence of bank clerks' reliability on CS is mediated by the EI.

**H5-3:** The influence of bank clerks' interactivity on CS is mediated by the EI.

**H6:** The influence of bank clerks' HSQ on CS is mediated by the between the bank clerk and the customer.

**H6-1:** The influence of bank clerks' professionalism on CS is mediated by the PC.

**H6-2:** The influence of bank clerks' reliability on CS is mediated by the PC.

**H6-3:** The influence of bank clerks' interactivity on CS is mediated by the PC.

## E. Data Collection and Analysis Method

This study conducted a survey among customers with experience using banks, and the survey items were developed based on previous studies to analyze the relationships among bank clerks' HSQ, rapport, and CS. The data collection was conducted through Macromill Embrain, a professional survey agency from April 7, 2023, to April 11. A total of 350 questionnaires were distributed, and 335 were retrieved. After excluding non-responses and insincere responses, 316 were used for analysis.

To test the hypotheses of this study, statistical programs SPSS 25.0 and AMOS 25.0 were used, and the analysis methods were as follows. First, frequency analysis was conducted to identify the demographic and general characteristics of the respondents, calculating frequency and percentage.

Second, CFA by AMOS was conducted to verify the validity of the multi-item constructs of the study concepts, and reliability analysis was performed for each concept. The reason why CFA was used is to test a pre-specified theory or model against data. That is, it starts with a hypothesis that the relationships among variables follow a specific structure, and this hypothesis is then tested using data (Hair et al., 2010). Third, correlation analysis was conducted to understand the relationships and influences between independent and dependent variables, and structural equation modeling (SEM) was used for hypothesis testing. SEM enables the modeling of complex relationships not only between multiple independent and dependent variables but also indirect pathways and mediating effects. This helps in understanding not just simple causal relationships but also the hidden mechanisms between variables (Hair et al., 2010). Lastly, the mediating effects of rapport between bank clerks' HSQ and CS were tested using the PROCESS Macro (Hayes, 2022).

## F. Operational Definitions of Variables and Survey Composition

First, bank clerks' HSQ was defined as 'the service performed during the execution of a bank clerk's tasks, including attitude, kindness, consideration, and professional ability'. Based on the studies of Parasuraman et al. (1990), Mattila and Enz (2002), and Kwon and Park (2016), the measurement variables of bank clerks' service quality - professionalism, reliability, and interactivity - were modified and supplemented with 4 items each, measured using a Likert 5-point scale. Second, rapport was divided into two sub-variables: EI and PC. EI is defined as 'a generally good mutual relationship caused by empathy between the service provider and customer,' and PC is defined as 'the degree to which the consumer perceives identification and homogeneity with the service provider.' Based on the research of Chung and Park (2017), Gremler and Gwinner (2000), Kaski et al. (2018), the measurement items were appropriately



modified and supplemented to measure EI and PC, each composed of 3 items using a Likert 5-point scale. Third, CS was defined as 'the degree of match between the service expected by the customer and the level of expectation'. Based on the research of Choi et al. (2004) and Weitz (1981), the measurement items were appropriately modified and supplemented to measure CS with 4 items using a Likert 5-point scale.

## IV. Empirical Analysis

### A. Sample Characteristics

The demographic characteristics of the sample for this study are as follows. There were 154 males (51.89%) and 152 females (48.11%). Regarding marital status, 181 were married (57.27%), 122 were single (38.60%), and 13 were others (4.03%). For education level, the highest percentage was bachelor's degree at 178 (56.32%). Regarding occupation, there were 20 students (6.32%), 48 professionals (15.18%), 155 office workers (49.05%), 25 government employees (7.91%), and 68 self-employed individuals (21.54%). Monthly income was less than 3 million won was 69 (21.83%), 3 to less than 5 million won was 91 (28.79%), 5 to less than 7 million won was 74 (23.41%), 7 to less than 9 million won was 45 (14.24%), and more than 9 million won was 37 (11.73%). The reasons for bank visit were mainly for savings, profit securities, and cards, etc., with 262 (82.91%) people, followed by loans 35 (11.07%), and others 16 (5.10%). The number of bank visits in the past month showed that 5-6 times was the most common at 178 (56.32%).

### B. Validity and Reliability Analysis

The validity of the research concepts, which are composed of multiple items, was verified through CFA (confirmatory factor analysis) using AMOS.

The results showed CFI of .975, TLI of .943, and RMSEA of .029, indicating a good fit ( $\chi^2=579.73$ ,  $p<.001$ ). The standard estimates for each measurement concept, measurement errors, average variance extracted (AVE), and concept reliability and Cronbach's alpha results are shown in Table 1. The reliability analysis and concept reliability values were all above the threshold of 0.70, ensuring internal consistency of the measurement tools (Hair et al., 1998). The AVE values for the six variables were larger than the squared correlation values, ensuring discriminant validity (Table 2).

### C. Common Method Bias

Since this study involved asking respondents about independent and dependent variables at the same time and measuring subjective content, there's a possibility of response bias (Podsakoff, et al., 2003), indicating a potential common method bias. A single-factor test was conducted before testing the research hypotheses to check for standard method bias (Harman, 1967). The principal component analysis for a single factor showed the largest factor accounted for 42.67%, indicating no issue with common method bias (Podsakoff et al. 2003).

### D. Hypothesis Testing

This study conducted a structural equation model (SEM) analysis to examine the causal relationship between variables. The results are presented in Table 3. First, the analysis of the relationship between the three factors of bankers' HSQ and rapport's EI yielded the following results. The path coefficient values for professionalism, reliability, and interactivity are .15 (C.R. = 2.01), .26 (C.R. = 3.97), and .20 (C.R. = 2.48), respectively. These values are statistically significant. HSQ influences rapport's EI is accepted for H1-1, 1-2, and 1-3 ( $p < .05$ ,  $p < .001$ ). Second, the path coefficient values of HSQ on PC for H2-1, 2-2, and 2-3 are as follows. The path coefficient

**Table 1.** CFA and validity

Construct	Measurement Items	Unstandardized factor loadings	S.E.	t	P	Standardized factor loadings	AVE	CR
Professionalism	P1	1.00	-	-	-	.82	.69	.86
	P2	1.16	.08	14.60	.00	.87		
	P3	1.17	.07	15.06	.00	.83		
Reliability	T1	1.00	-	-	-	.85	.83	.90
	T2	1.01	.06	15.53	.00	.84		
Interactivity	I1	1.00	-	-	-	.84	.75	.85
	I2	1.16	.09	12.14	.00	.75		
Enjoyable Interaction	PR1	1.00	-	-	-	.69	.71	.88
	PR2	1.01	.07	14.13	.00	.81		
	PR3	.87	.07	12.05	.00	.78		
Personal Connection	B1	1.00	-	-	-	.80	.74	.89
	B2	1.23	.06	18.29	.00	.93		
	B3	1.03	.06	16.16	.00	.80		
Customer Satisfaction	S1	1.00	-	-	-	.82	.75	.93
	S2	.97	.05	18.91	.00	.83		
	S3	.93	.05	18.01	.00	.85		
	S4	.81	.04	17.83	.00	.84		
Model Fit Statistics: $\chi^2(108) = 579.73$ , $p < 0.001$ , CFI=.97, TLI=.94, RMSEA=.03, SRMR=.035								

**Table 2.** Correlation analysis results

	Professionalism	Reliability	Interactivity	Enjoyable Interaction	Personal Connection	Customer Satisfaction
Professionalism	<b>.69</b>					
Reliability	.64	<b>.83</b>				
Interactivity	.56	.64	<b>.75</b>			
Enjoyable Interaction	.53	.63	.54	<b>.71</b>		
Personal Connection	.33	.37	.39	.49	<b>.74</b>	
Customer Satisfaction	.47	.43	.76	.54	.49	<b>.75</b>

Note 1) \*\*\*,  $p < 0.01$ 

Note 2) Diagonal values are sqrt (AVE)

values for professionalism, reliability, and interactivity were .16 (C.R.= 1.97), .24 (C.R.= 4.09), and .19 (C.R.= 3.86), respectively, and were all statistically significant, and H2 was accepted ( $p < .05$ ,  $p < .001$ ). Third, the path coefficient value of the relationship between EI and CS in H3 was .32 (C.R. = 5.96), which was statistically significant, and H3 was accepted ( $p < .001$ ). Additionally, when it comes to the relationship between PC and CS, and the path

coefficient value was .14 (C.R.= 2.20), which was statistically significant and H4 was accepted ( $p < .05$ ).

Lastly, to test the mediating effect of rapport's EI and PC on the effects of bankers' HSQ, professionalism, reliability, and interactivity on CS in H5 and H6, path analysis and PROCESS macro-Model 4 (Hayes, 2022) were used to check the mediating effect. To confirm the significance of the indirect effect, bootstrapping was performed with

**Table 3.** Hypothesis testing results

Structural paths				Standard Regression Weights	C.R.	p
H1-1	Professionalism	→	Enjoyable Interaction	.15	2.01	0.03**
H1-2	Reliability	→	Enjoyable Interaction	.26	3.97	0.00***
H1-3	Interactivity	→	Enjoyable Interaction	.20	2.48	0.02*
H2-1	Professionalism	→	Personal Connection	.16	1.97	0.04*
H2-2	Reliability	→	Personal Connection	.24	4.09	0.00***
H2-3	Interactivity	→	Personal Connection	.19	3.86	0.00***
H3	Enjoyable Interaction	→	Customer Satisfaction	.32	5.96	0.00***
H4	Personal Connection	→	Customer Satisfaction	.14	2.20	0.03*
Squared multiple correlation ( $R^2$ )						
Enjoyable Interaction					.402	
Personal Connection					.446	
Customer Satisfaction					.249	
Model Fit Statistics: $\chi^2(121) = 543.71$ , $p < 0.00$ , CFI=.90, TLI=.91, RMSEA=.05, RMR=.03						

Notes) \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

**Table 4.** Mediating effects of rapport (Enjoyable interaction and personal connection)

Mediation paths				Indirect b	Boot CILow	Boot CIHigh	Indirect effect	
Professionalism	→	Enjoyable Interaction	→	Customer Satisfaction	.25	.17	.26	Partial
Reliability	→	Enjoyable Interaction	→	Customer Satisfaction	.28	.17	.33	Partial
Interactivity	→	Enjoyable Interaction	→	Customer Satisfaction	.41	.18	.39	Partial
Professionalism	→	Personal Connection	→	Customer Satisfaction	.10	.17	.23	Partial
Reliability	→	Personal Connection	→	Customer Satisfaction	.29	.02	.17	Partial
Interactivity	→	Personal Connection	→	Customer Satisfaction	.27	.04	.15	Partial

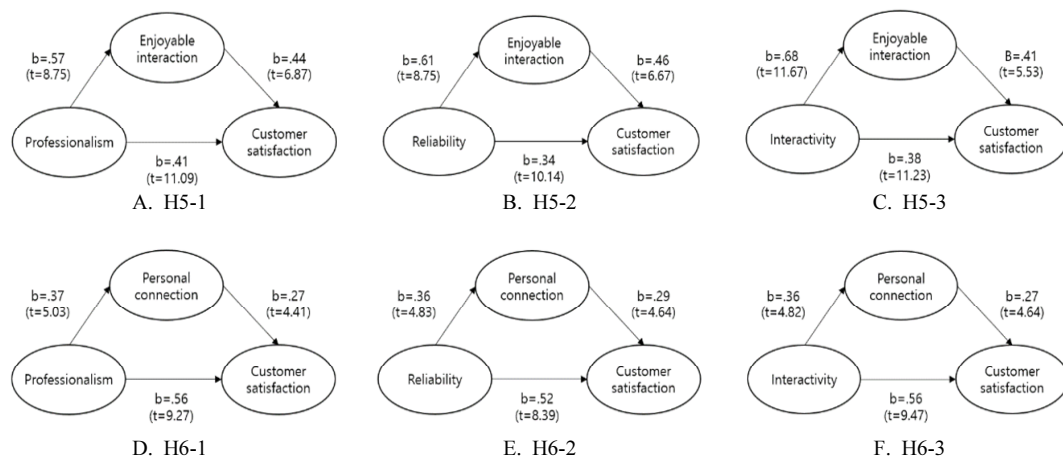
Note) Boot CILow : Bootstrapping 95% confidence intervals lower bounds for the indirect effects  
 Boot CIHigh : Bootstrapping 95% confidence intervals upper bounds for the indirect effects

a sample size of 5000 and a 95% confidence interval. The results, shown in Table 4, were all significant.

Specifically, the mediating role of EI in the relationship between professionalism and CS was shown by the indirect effect of  $b = .25$ , with a 95% confidence interval that does not include zero (CI 95%=.17;.26). Figure 2A of the path analysis shows that 'Professionalism-EI' has a positive significant effect ( $b = .57$ ,  $t = 8.75$ ), and 'EI-CS' has a positive significant effect ( $b = .44$ ,  $t = 6.87$ ). The direct effect is also significant ( $b = .41$ ,  $t = 11.09$ ), confirming the partial mediating role of EI(H5-1). The mediating role of ER was also confirmed ( $b = .28$ , CI 95%=.17;.33). The path analysis in Figure 2B shows that

'Reliability-EI' has a positive significant effect ( $b = .61$ ,  $t = 9.75$ ) and 'EI-CS' has a positive significant effect ( $b = .46$ ,  $t = 6.67$ ). The direct effect was also significant ( $b = .34$ ,  $t = 10.14$ ), confirming the partial mediating role of ER(H5-2). The mediating role of EI was also confirmed, which is 'Interactivity-EI-CS' ( $b = .41$ , CI 95%=.18;.39). Figure 2C of the path analysis shows that 'Interactivity-EI' has a positive significant effect ( $b = .68$ ,  $t = 11.67$ ), and 'EI-CS' has a positive significant effect ( $b = .41$ ,  $t = 5.53$ ). The direct effect was also significant ( $b = .386$ ,  $t = 11.23$ ), confirming the partial mediating role of EI(H5-3).

The mediating role of PC on 'Professionalism-PC-CS' in H6-1 was confirmed by the indirect effect



Note. Each Figure shows diagrams and results for specific hypotheses from H-51 to H6-3.

**Figure 2.** Results of the path analysis for the mediating effect of rapport

of  $b=.101$  with a 95% confidence interval that does not include zero (CI 95% .17; .23). In addition, the path analysis of Figure 2D shows that 'Professionalism-PC' has a positive significant effect ( $b=.37$ ,  $t=5.03$ ) and 'PC-CS' has a positive significant effect ( $b=.27$ ,  $t=4.41$ ). The direct effect was also significant ( $b=.56$ ,  $t=9.27$ ), confirming the partial mediating role of EI. The mediating role of PC was also confirmed for H6-2 of 'Reliability-PC-CS' ( $b=.29$ ,  $b$  CI 95%=.02;.17). The path analysis in Figure 2E shows that 'Reliability-PC' has a positive significant effect ( $b=.36$ ,  $t=4.83$ ), and 'PC-CS' has a positive significant effect ( $b=.29$ ,  $t=4.64$ ). The direct effect was also significant ( $b=.52$ ,  $t=8.39$ ), confirming the partial mediating role of PC, and H6-2 was supported. Finally, the mediating role of PC was also confirmed in the 'Interactivity-PC-CS' of H6-3 ( $b=.27$ , CI 95%=.04;.15). In Figure 2F shows that interactivity-PC had a significant effect ( $b=.36$ ,  $t=4.82$ ), and the 'PC-CS' also had a significant positive effect ( $b=.27$ ,  $t=4.64$ ). The direct effect was also significant ( $b=.56$ ,  $t=9.47$ ), confirming the partial mediating role of PC. H6-3 was also supported.

## V. Conclusion

### A. Summary of the Study

This study aimed to elucidate the impact of HSQ in banks on actual CS and how the formation of rapport between the service provider, the bank employee, and the service-receiving customer affects CS.

The results of this study are as follows.

Firstly, the study examined the effect of bank employees' HSQ on the two sub-factors of rapport: EI and PC. The results indicated that professionalism, reliability, and interaction, all aspects of HSQ, significantly and positively impact both EI and PC. This supports the existing research suggesting that the formation of emotional bonds (rapport), between service providers and customers can create a favorable bond and influence future customer behavior (Gremler & Gwinner, 2000). It also confirms that building rapport in the specialized financial service industry context, like banks, is even more critical.

Secondly, both sub-factors of rapport, EI, and PC, had a significant and positive effect on CS. This is particularly important for service companies focusing on converting existing customers into loyal ones to save time and cost (Yi & La, 2002).

Specifically for banks, it suggests that creating opportunities to foster a sympathetic relationship with customers beyond providing financial services such as deposits and loans can enhance the quality of customer relations and lead to loyalty.

Thirdly, the study found that bank clerks' HSQ plays a positive role in forming rapport, which in turn leads to CS. This extends the general understanding of the positive impact of rapport between service providers and customers in the service industry to the banking sector, emphasizing the significance of building rapport as a solution to prevent customer defection to online banks and as a differentiation strategy in the era of Internet banking. In the current banking environment, where digital documentation has replaced paper-based transactions and misunderstandings occasionally arise due to masks and partitions, it is crucial for bank employees not to react emotionally but to understand and empathize with the customer's situation. Such behavior can convert even dissatisfied customers into loyal ones, emphasizing the importance of customer-centric thinking. Therefore, banks should establish systematic training programs and continuously educate employees to develop professionalism and customer-oriented mindset.

## **B. Implications**

Currently, many banks are providing specialized training to their employees in areas such as deposits, loans, securities, and CS to enhance their professional capacities. This training is tailored to individual capabilities and is not aimed at delivering the same level of service across all branches, regardless of tenure or abilities. There is a need to enhance the capabilities of bank clerks by improving fundamental HSQ in customer interactions. This study expands the domain from general service quality to the specific service quality of banks and is a practically significant issue and the implications of this study are as follows:

From a theoretical standpoint, the study sought to clarify the effect of bank employees' service on CS through the mediating effect of rapport, categorizing

HSQ into professionalism, reliability, and interaction and empirically verifying these. It provides a theoretical expansion by applying the understanding of HSQ from the general service industry to the specialized service industry of banking. It also provides a theoretical foundation for future expansions focusing on the banking service industry, proving that rapport plays a significant mediating role in leading CS.

From a practical standpoint, the study found that bank employees' HSQ positively impacts CS. Rapport, both EI and PC, between customers and bank clerks mediates this impact. Especially, as the professionalism of bank employees positively influences both EI and PC, banks should regularly train employees to enhance their professional knowledge in banking operations. The diversity of tasks in banks implies that especially new employees might lack the expertise to quickly understand and address customer requirements. To overcome this, banks might conduct continuous training and provide structured consultations scripts to enhance employees' job performance. Appropriately incentivizing and rewarding employees can further enhance their professionalism, reliability, and interaction skills, deepening the EI and PC with customers and thereby providing the bank with an opportunity to secure loyal customers.

## **C. Limitations and Future Research Directions**

Finally, the study acknowledges the following limitations and proposes future research tasks: Firstly, the study used survey questions based on previous research as measurement tools, which might not fully clarify the causal relationships of variables that could vary with respondents' general characteristics. For example, most respondents being office workers visit banks during lunch breaks, limiting their time to form bonds with bank employees. The textual survey might not adequately address the complex causal relationships among variables. Future research should consider conducting in-depth interviews alongside structured surveys to capture more concrete and clear causal

relationships. Secondly, the quality of human service in banks can vary from branch to branch. Some branches may serve a higher number of elderly customers, while others might cater to a relatively younger demographic, leading to different perceptions of service from the standpoint of both employees and customers. Thus, future research should also consider the work environment of different branches and how it might affect the service outcome, proposing ways to appropriately adjust the working environment.

## Funding Statement

This work was supported by the Dong-A University research fund.

## Conflicts of Interest

We have no known conflict of interest to disclose.

## Author Contributions

Moon, Ji-Hwan(Drafting the paper, Data collection), Kim, Bo-kyeong(Analyzing and interpreting data, Revision of the paper), Yang, Jae-Ho(Study concept and design, Final approval of the completed study)

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