Attributions of service quality: immigrant customers' perspective

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Abstract

Purpose – This study aims to investigate whether and how strongly cultural (mis)matches influence immigrant customers' satisfaction, as well as if this relationship is mediated by cultural or service employee performance attributions. In addition, the authors test whether attributions differ depending on the service delivery outcome (success vs failure).

Design/methodology/approach – The 2 (origin of service employee: Austria or Turkey) × 2 (service delivery outcome: success or failure) scenario-based experiment includes 120 Turkish immigrant customers in Austria.

Findings – Contrary to previous research, the results indicate that in an immigrant customer context, cultural (mis)match does not influence customer satisfaction. The service delivery outcome is a boundary condition. With a positive service delivery outcome, immigrant customers attribute the results to the cultural background of the employee if it is the same as their own, but they attribute success to employees' performance if they belong to the immigration destination culture. For negative service delivery outcomes, neither cultural nor performance attributions arise.

Originality/value – This study is the first to focus specifically on immigrant customer behavior in a high-involvement service context. The results challenge the predictions of social identity theory and the similarity-attraction paradigm and highlight that the immigrant context is unique. In this context, attributions play a key role in determining customer satisfaction.

Keywords Culture, Immigration, Social identity theory, Attribution, Intercultural service encounter, Similarity-attraction paradigm

Paper type Research paper

1. Introduction

According to the United Nations (2016), about 244 million people live outside their country of birth. In 2015, 52.8 million people lived in an EU state rather than the country of their birth, representing 10.4 per cent of the total European population. These trends imply substantial increases in intercultural service encounters, in which "the service provider and the customer involved belong to different cultures" (Stauss and Mang, 1999, p. 331). In such encounters, diverging role expectations and service perceptions may arise because of the different cultural backgrounds of the service actors (Hopkins *et al.*, 2005). Any mismatch in the roles or scripts possessed by customers and by service employees increases the risk of conflicts and misunderstandings in service encounters, and thus, there is the risk of service failures, which may result in dissatisfied customers, unhappy service employees, and lowered profits (Tam *et al.*, 2014). Immigrants also represent a major, economically relevant customer group, with increasing numbers and purchasing power (Gentry *et al.*, 1995), such as an estimated €25bn market for Austria (Horizont, 2015). Nevertheless, research involving immigrant customers in intercultural service encounters is scarce. Against this background, this research investigates the influence of cultural (mis)matches between service employees and immigrant

customers on the latter's satisfaction with the service encounter.

Social identity theory (Tajfel and Turner, 1979) and the similarity-attraction paradigm (Byrne, 1971) suggest that cultural similarity improves interactions and thereby enhances satisfaction with service encounters (Montoya and Briggs, 2013; Wang and Mattila, 2010). Thus, *inter*cultural service encounters, with their cultural mismatch between the customer and service employee, *per se* should result in *lower* customer satisfaction than *intra*cultural service encounters, in which the customer and service employee belong to the same culture. Yet empirical research offers mixed findings with regard to this relationship. Some studies report a positive impact of cultural similarity on satisfaction with the service encounter (Hopkins *et al.*, 2005; Sharma *et al.*, 2009), but others indicate the opposite results, especially in cases of service failures (Sharma *et al.*, 2012; Stauss and Mang, 1999). These latter studies challenge the predictions of both social identity theory and the similarity-attraction paradigm, using attributions as a basis (i.e. a "psychological construct referring to the cognitive processes

through which an individual infers the cause of an actor's behavior," Calder and Burnkrant, 1977, p. 29), though only as an ex post explanation of unexpected results. That is, several studies use attribution or changing expectations as ex post explanations for the unexpected findings that consumers react more positively to *inter*cultural service encounters (Boshoff, 2012; Stauss and Mang, 1999; Warden *et al.*, 2003), but limited research investigates the role of attributions empirically (Tam *et al.*, 2014, 2016).

To address this research gap, the current study systematically investigates whether and how strongly cultural (mis)matches influence the satisfaction of immigrant customers, in a financial services context. This relationship also may be mediated by two attributional variables: culture and the performance of the service employee. In turn, those attributions might differ, depending on the service delivery outcome (success vs failure).

The results indicate, contrary to previous research, that cultural mismatches do not influence customer satisfaction, with the service delivery outcomes as a boundary condition. In the case of a positive service delivery outcome, two competing mediation effects emerge, such that their indirect effects move in opposite directions. Immigrant customers attribute the service delivery results to the employee's cultural background if he or she shares same cultural background as the consumer; they attribute this success to the employee's performance if she or he belongs to the culture to which the customers have immigrated. For negative service delivery outcomes, neither cultural matches nor attributions shape customer satisfaction.

Theoretically, this study provides novel insights into the relationship between cultural (mis)matches and customer satisfaction, beyond a tourism setting and in a situation in which an immigrant customer interacts with a service employee who is culturally similar or dissimilar. Specifically, the explicit focus on situations that are not leisure-related or temporal in nature extends prior research. Prior research in touristic settings reports that customers are less dissatisfied with intercultural than intracultural service encounters when it comes to service failures. Their theoretical rationale is a "forgiveness effect" in that customers attribute service failures to cultural distance and consequently lower their service expectations influencing their satisfaction (Stauss and Mang, 1999; Warden *et al.*, 2003; Weiermair and Fuchs, 2000). Intercultural service encounters in tourism settings differ from everyday encounters because tourists cognitively understand and expect cultural differences and affectively experience something new that excites them (Hartman *et al.*, 2013). This study anticipates and reveals different effects for intercultural service encounters in the immigrant's current country of residence (cf. country being visited by a tourist), where immigrant consumers' reactions are informed by cultural norms and service expectations remain constant (Hartman *et al.*, 2009). The high involvement financial services setting also expands the research domain beyond studies of restaurant service interactions, which are characterized by their low risk, short-term impact, and minor failures, in that "slow service and wrong orders are commonplace" (Tam *et al.*, 2014, p. 164). The financial service setting is also associated with substantial levels of risk and service expectations (Aldlaigan and Buttle, 2001; Foxall and Pallister, 1998), as well as long-term potential impacts on consumers' well-being (Mende and van Doorn,

2015). In addition, prior studies investigate either local customers who encounter culturally similar or dissimilar employees (Tam *et al.*, 2014) or a mixture of local customers and foreign tourists encountering a culturally dissimilar employee (Tam *et al.*, 2016). This study instead focuses on immigrants as customers, who encounter a culturally similar or dissimilar employee. Finally, this study extends existing empirical research (Tam *et al.*, 2014, 2016) by examining boundary conditions of the attribution process (i.e. positive and negative service delivery outcome).

From a managerial perspective, this research shows that contrary to prior recommendations from the literature (Pires and Stanton, 2014; Tam *et al.*, 2016), for firms serving immigrant customers, it is irrelevant whether the employee has a similar cultural background. A cultural match/mismatch cannot make up for service failures. With positive service delivery outcomes, the customers' explanations for success depend on this cultural origin of the service employee, so they may be even more satisfied if the service employee has the same cultural background. But if not, they still acknowledge the positive outcome and attribute it to the performance of the service employee. Therefore, culturally matching service employees to a targeted immigrant customer group is not a meaningful strategy. Rather, service providers should invest resources in increasing employees' abilities to deliver superior performance in service encounters.

2. Theoretical background

Social identity theory (Tajfel and Turner, 1979; Turner and Tajfel, 1982) and the similarity-attraction paradigm (Byrne, 1971) suggest that a cultural match between an immigrant customer and service employee should result in higher satisfaction with a service encounter. According to social identity theory, people categorize themselves into ingroups and outgroups (e.g. based on their cultural background) and define their social identity according to their membership in a group (Tajfel and Turner, 1979; Turner and Tajfel, 1982). People prefer ingroup members at the expense of outgroup members and appreciate members of the ingroup more, such that they evaluate and reward them more (Tajfel *et al.*, 1971). When customers identify a service employee as belonging to the same ethnic group, they feel more comfortable in the interaction and exhibit greater understanding, favoritism and tolerance toward that service employee (Sharma *et al.*, 2009). The similarity-attraction paradigm in turn posits that people prefer others who appear similar, rather than dissimilar, to themselves (Byrne, 1971). Similarity, such as ethnic similarity, enhances liking and attitudes and eases information exchanges (Dellande *et al.*, 2004). If customers and service employees are more similar, the interaction is easier and less cognitively challenging, and both the actors feel more comfortable (Smith, 1998).

Following from these theories, managerial recommendations often suggest that service providers should hire employees who are culturally similar to their customers (Pires and Stanton, 2014; Tam *et al.*, 2016). Yet empirical research has challenged this notion, offering mixed findings about the relationship between cultural matches and satisfaction. In line with social identity theory and the similarity-attraction paradigm, some studies identify a positive impact of cultural similarity on

satisfaction with a service encounter (Etgar and Fuchs, 2011; Hopkins *et al.*, 2005; Kulik and Robert, 2000; Paswan and Ganesh, 2005; Sharma *et al.*, 2009), but others indicate completely opposite results, such that a cultural mismatch appears to be the superior managerial strategy (Boshoff, 2012; Sharma *et al.*, 2015; Stauss and Mang, 1999; Weiermair and Fuchs, 2000). For example, Boshoff (2012), investigating neurophysiological responses to service failures identifies more positive responses when the service employee is of a different ethnicity than the respondent. He suggests that during service failures, customers have higher service expectations if they interact with culturally similar service employees and therefore are less satisfied than they might be in intercultural service encounters. Similarly, in a study of foreign tourists in Austria, Weiermair and Fuchs (2000) report a positive relationship between perceived cultural distance and satisfaction: The closer respondents are to Austria in cultural terms, the more critical they are of service quality, whereas more culturally distant respondents are less demanding and more tolerant. Warden *et al.* (2003) report that respondents took service failures less serious in intercultural service encounters outside their home country, i.e. as foreign tourists. Stauss and Mang (1999) find that tourists recall fewer critical incidents of negative intercultural service encounters with employees from more distant cultures. In such service encounters, customers may broaden their zone of tolerance, leading to higher satisfaction with intercultural service encounters. To address these unexpected outcomes, these authors cite attributions and changing expectations as ex post explanations of positive reactions to intercultural service encounters.

Attribution is a cognitive process through which people infer the cause of others' behavior or events that they observe (Heider, 1958; Weiner, 1985). They seek to understand the causes of negative experiences, so that they can avoid them in the future, and the inputs for positive experiences to be able to experience them again (Martinko *et al.*, 2011). After having consumed a service, customers evaluate whether the perceived service performance has met their expectations. Then, they attribute the (dis)confirmation of their service expectations to some source, in their effort to understand its causes, which ultimately influences their level of satisfaction with the service (Folkes *et al.*, 1987; Oliver and deSarbo, 1988).

Two studies highlight the important role of attributions in intercultural service encounters. Tam *et al.* (2014) provide evidence that cultural attribution mediates the relationship between perceived cultural distance and customer satisfaction in a restaurant setting marked by a negative service encounter. These authors (Tam *et al.*, 2016) indicate further that in a failed intercultural service encounter, respondents attribute the service delivery outcome to the service employee or the service firm, but if the service delivery outcome instead is positive, they attribute the success to cultural differences or themselves.

This study adopts a focus on two causes that customers may attribute to service delivery outcomes in intercultural service encounters: cultural backgrounds and employee performance. Both the causes are relevant and relate directly to managerial recommendations that prior literature offers for intercultural service encounters (Pires and Stanton, 2014), namely, to employ people who are culturally similar to the target customer group and to train employees to deliver excellent service

quality. Formally, a cultural attribution implies "assigning the cause of [a service delivery outcome] to the cultural differences between a service employee and a customer" (Tam *et al.*, 2014, p. 161). These cultural differences relate to distinct values, beliefs and norms shared by a particular group of people with a similar cultural background (Hopkins *et al.*, 2009). Service employee performance attribution instead entails assigning the cause of the outcome to the service employee in her or his professional function, reflecting consumer judgments of how well the service employee performed her or his role. For example, customers may evaluate the service employee as (in) competent and assign responsibility for the service outcome to that displayed level of competence (Tam *et al.*, 2016).

Service delivery outcomes generally trigger the activation of attributions, in the moments that consumers try to find explanations for those outcomes (Boshoff, 2012; Sharma *et al.*, 2015; Sizoo *et al.*, 2005; Tam *et al.*, 2014). For example, Tam *et al.* (2016) show that customers attribute a positive service delivery outcome more strongly to themselves but a negative service delivery outcome more strongly to the service employee or firm. Accordingly, this study offers distinct hypotheses, depending on whether the service delivery outcome is positive or negative.

2.1 Positive service delivery outcomes

If a service outcome is positive and the service employee has the same cultural background as the customer, the customer likely attributes the outcome to the cultural background of the employee. For an immigrant customer, encountering a service employee with a similar cultural background is unexpected. For example, in Austria, less than 12 per cent of all service jobs are held by immigrants with different ethnic origins (Arbeiterkammer, 2012; Medienservicestelle Neue Österreicher/Innen, 2012). Thus, a cultural match between an immigrant customer and service employee is unlikely. When people encounter a situation that does not conform to their expectations, it attracts their attention and stimulates cognitive arousal, as they attempt to resolve the discrepancy (Lee and Schumann, 2004). The cultural match then becomes the focus of consumers' service encounter evaluations and customers experience heightened sensitivity to the stimuli (Dimofte *et al.*, 2003). Prior studies similarly suggest that ethnic identities may be more or less salient, depending on the context in which people find themselves (Forehand and Deshpandé, 2001; Reed *et al.*, 2012; Shih *et al.*, 1999). As Heider (1958) emphasizes, if people are classified as belonging to a similar group, such as the same culture, more positive reactions are likely. If the cultural match becomes a salient cue in the service encounter, the positive service delivery outcome should be attributed to this similarity in cultural backgrounds, with the notion that the service employee knows the expectations, perceptions and evaluations of the customer and is better equipped to offer good service.

If the service employee does *not* represent same cultural background as the customer though, the customer may attribute the positive service outcome more strongly to the employee's performance. Encountering a culturally dissimilar service employee in an immigration destination is normal, so the culture of the service employee is not a salient stimulus. In this situation, the service employee's performance becomes a much stronger cue, such that the positive service outcome likely

gets attributed to the service employee's performance, which has a positive influence on satisfaction with the service. These arguments lead to the following hypothesis:

H1. In the case of a positive service outcome, a cultural match of the service employee with the immigrant customer has a positive influence on customer satisfaction through cultural attributions and a cultural mismatch has a positive influence on customer satisfaction through service employee's performance attributions.

2.2 Negative service delivery outcome

If the service delivery outcome is negative, the effects should reverse. Customers feel psychological discomfort, so they seek explanations to reestablish their psychological equilibrium (Stauss and Mang, 1999; Tam *et al.*, 2014). In general, people also tend to evaluate ingroups as superior (Levine and Campbell, 1972; Tajfel *et al.*, 1971), reflecting their "need for positive social identity, expressed through a desire to create, maintain or enhance the positively valued distinctiveness of ingroups compared to outgroups" (Turner and Onorato, 1999, p. 18). A primary motive of ingroup biases is the preservation of a positive social identity rather than discrimination against other groups (Brewer, 1999). But a negative service outcome with a culturally matched service employee may challenge and threaten the superiority of this ingroup. To reinforce a positive social identity and maintain self-consistency, the customer then seeks an alternative explanation (Swann, 1983) and likely attributes the service failure to aspects other than shared cultural identities. When encountering a culturally similar service employee, the customer's expectation is likely that the service employee will know her or his expectations, perceptions and evaluations *because* of their similar cultural background. If such expectations are not met, the level of dissatisfaction could be stronger than it would be for a culturally dissimilar service employee, in an effect that moves through an attribution to the service employee's performance. That is, a negative service delivery outcome will be more strongly associated with

employees' performance if their cultural background matches that of the customer.

Likewise, when a person experiences a threat or discomfort because of a negative service delivery outcome, to validate the superiority of an ingroup identity (Swann *et al.*, 2004), he or she might exhibit discrimination against outgroups (Brown, 2000). With a cultural mismatch, the customer seeks to preserve the superiority of the ingroup through attributions of inferiority to the culturally dissimilar outgroups (Levine and Campbell, 1972), potentially activating a negative stereotyping process targeting the service employee who belongs to an outgroup. As such, their explanations of the service failure likely arise from the service employee's lack of cultural knowledge. That is, in the case of a cultural mismatch between the service employee and customer, the customer may attribute the service failure to a lack of control on the service employee's side because of cultural differences (Tam *et al.*, 2014; Tam *et al.*, 2016). Formally:

H2. In the case of a negative service delivery outcome, the cultural match of the service employee to the immigrant customer has a negative influence on customer satisfaction through cultural attributions and the cultural mismatch has a negative influence on customer satisfaction through service employee's performance attributions.

Figure 1 summarizes the research model. For completeness, it includes several control variables. Specifically, the level of acculturation with the culture of the immigrant consumers' current residence may influence their attribution and satisfaction perceptions (Chai and Dibb, 2014; Luedicke, 2011; Peñaloza, 1994). According to Redfield *et al.* (1936, p. 149), acculturation results "when groups of individuals having different cultures come into continuous first-hand contact, with subsequent changes in the original cultural patterns of either or both groups." For example, Weber *et al.* (2014) find that acculturation has a positive effect on satisfaction with a service. Furthermore, perceived cultural distance, which may vary on a personal level (Sharma *et al.*,

Figure 1 Conceptual model for moderated mediation analysis
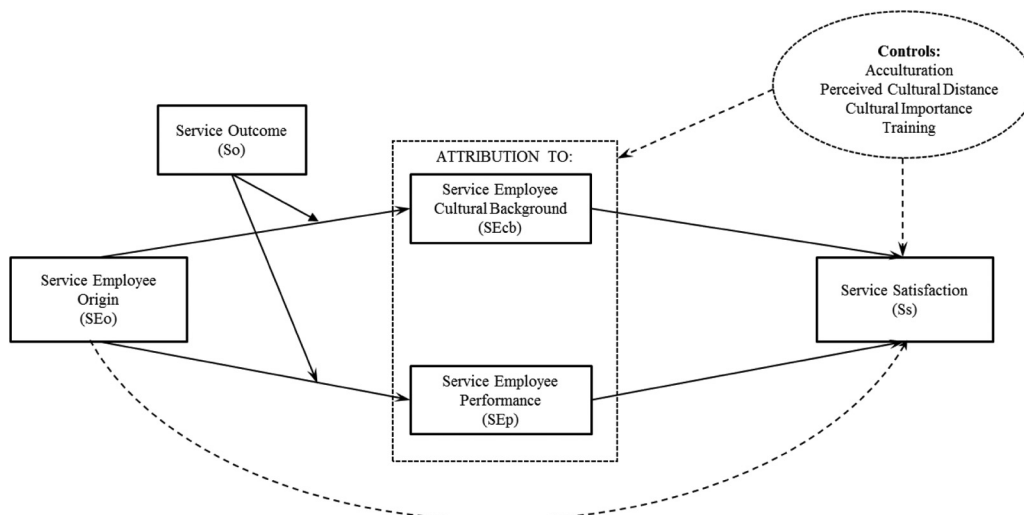
2016), is the extent to which people from one culture perceive people from another culture differently in broad cultural terms, such as because of their ethnicity, language, social structure or values (Triandis, 1994). Empirical evidence confirms that this perception influences customer expectations and satisfaction (Sharma and Zhan, 2015; Warden *et al.*, 2003; Weiermair, 2000). In addition, consumers may differ in the level of importance they assign to cultural differences, so cultural differences might exert varying influences over their reactions to service encounters. Depending on how salient the cultural cue is for a customer, he or she will react uniquely to culturally matched or mismatched service employees. Finally, the study scenario describes an employee who is in training, so the model also controls for the potential effect of this status on service satisfaction and attributions.

3. Study design

3.1 Sample, stimuli and procedure

The data collection relied on face-to-face interviews based on a structured questionnaire with customers of a bank in Austria. Financial services evoke involvement, with a high degree of interaction between service employees and customers. In studying this setting, the current research adds to existing studies, such as those in restaurant contexts (Tam *et al.*, 2014, 2016). The target respondents are Turkish immigrants in Austria, who constitute the third largest immigrant group (approximately, 260,000) in Austria and are more culturally distant than Germans and Serbians, which are the two largest immigrant groups for that country (Statistik Austria 2016).

The study uses a 2 (origin of the service employee: Austria or Turkey) × 2 (service delivery outcome: success or failure) between-subjects factorial design. Respondents could answer the questionnaire in either Turkish or German. Recruited in branch banks, the 120 respondents featured the following demographic characteristics: 60.0 per cent were women, 58.0 per cent earned monthly incomes of up to €1.549, 57 per cent were 35 years or younger and on average, they had been living in Austria for 27.6 years (SD = 7.7 years). The participants received random assignments to one of four experimental conditions, in which they read a vignette that described a service situation with a service consultant (Appendix). Respondents had to imagine that they had €10,000 to invest, so they were consulting a bank employee for advice. The service employee was described as either Austrian or Turkish. In the positive service delivery outcome situation, the customer was treated in a friendly way, the consultation was extensive and transparent, and the customers' questions were answered at length. In the negative scenario, the employee was described as unfriendly, the consultation was superficial and not transparent and the questions were not answered by the employee. After reading the assigned scenario, the respondents completed the study items.

Before the actual study, these scenarios were pretested on a sample of 60 respondents to confirm their credibility and ensure their discrimination in terms of service quality. The scenarios were slightly adapted in response to this feedback to differentiate the positive and negative service scenarios more powerfully.

3.2 Manipulation checks and measures

To verify that respondents could put themselves in the situation described, the questionnaire included two checks. The mean scores were significantly different from the scale midpoint of 3.5 (unless indicated otherwise, scales ranged from 1 = "do not agree at all" to 5 = "fully agree"), reaching 4.93 for the item, "I could easily imagine the described situation" and 4.89 for the item, "I could put myself well into the scenario." The manipulation check also posed the following item: "The scenario describes an ideal service delivery outcome." As expected, the positive service scenario ($M_{positive}$ = 4.77) scored higher than the negative service scenario ($M_{negative}$ = 1.78; $p < 0.001$). The customer satisfaction measure came from Homburg *et al.* (2005), indicating "All in all, I would be very satisfied with the service in the scenario." The cultural ("The incident described in the scenario may be because of the cultural background of the service employee") and service employee performance ("The incident described in the scenario may be because of the performance of the service employee") attribution measures were derived from Tam *et al.* (2014).

Among the control variables, the measure for perceived cultural distance came from Ng *et al.* (2007) (e.g. "The Austrian culture is very different from mine" and "Turkish customs and culture are very different from Austrian"). The level of acculturation reflected a proxy for generational status, namely, whether the respondents' parents were born in Austria (Jimenez *et al.*, 2013). Cultural importance relied on the single item, "The cultural background of the service employee is an important factor for my satisfaction with a service." For employee's training status, the single item indicated, "The personal consultation in the scenario is influenced by the employee still being in training".

4. Results

The test the effect of the service employee's cultural background match/mismatch on the immigrant customer's satisfaction with the service in two service delivery outcome conditions (positive or negative) relied on PROCESS (Model 7), with bias-corrected 95 per cent confidence intervals (CI) of the indirect effects with 5,000 bootstrap resamples (Hayes, 2013). The analysis produced a non-significant, direct effect of service employee cultural (mis)match on satisfaction with the service (coefficient estimate = −0.0685, CI = −0.4775 to 0.3406) but a significant moderated mediation index for both mediators, with coefficient estimates of 0.196 for the attribution of the service delivery outcome to the cultural background of the service employee and 0.223 for the attribution of the service delivery outcome to the performance of the service employee (CI = 0.867 to 1.595 and −0.6889 to −0.0187, respectively). Therefore, the link between the service employee's cultural (mis)match and satisfaction with the service is not a direct relationship but rather is mediated by the two proposed attribution variables: culture and service employee performance. Furthermore, these mediating effects differ depending on the service delivery outcome. Overall, the model accounts for 67.6 per cent of variability in service satisfaction. These effects hold even after controlling for:
- levels of acculturation with the host culture;

- perceived cultural distance between the host country (Austria) and the country of the immigrant's origin (Turkey);
- the salience that the respondent assigns to cultural cues during the service encounter; and
- the employee's status (Table I).

To provide further insights and analyze the nature of the moderated mediation, this study also probed the conditional indirect effects for positive and negative service delivery outcomes. Consistent with *H1a* and *H1b*, for positive service delivery outcomes, the indirect path of a service employee's cultural match on service satisfaction via cultural attribution is positive and significant (CI = 0.727 to 1.304), whereas the indirect path of the service employee's cultural match on service satisfaction via the service employee's performance attribution is negative and significant (CI = −0.667 to −0.052). That is, when there is a cultural match between the service employee and the immigrant customer, service satisfaction with the positive service delivery outcome gets channeled through cultural rather than performance attributions. In cultural mismatch cases though, the reverse effect is observed and satisfaction with the positive service delivery outcome is transferred through performance attributions instead. A paired-sample *t*-test, designed to compare the levels of service satisfaction in scenarios involving Turkish (cultural match) or

Austrian (cultural mismatch) service employees, indicates no significant differences in the scores, for culturally matched (*M* = 4.6, *SD* = 0.498) or culturally mismatched (*M* = 4.59, *SD* = 0.572) service employees [*t* (55) = 0.052, *p* = 0.959].

In the case of the negative service delivery outcomes, and contrary to the predictions in *H2a* and *H2b*, no significant effects arise for either proposed mediator. The range of the conditional indirect effect contains 0 for both mediators, with CI of −0.523 to 0.063 and −0.23 to 0.025 for attributions to cultural background and performance, respectively.

5. Discussion

The aim of this study is to provide initial insights into the antecedents of immigrant customers' service satisfaction, with a specific focus on these customers' perspective. Immigrants are permanent members of the host countries' societies, and even if some acculturation takes place, underlying differences persist between them and native members of the host culture (Peñaloza, 1994). These differences may exert strong influences on their service expectations and evaluations (Pires and Stanton, 2000). Considering the increasing migration processes taking place all over the world (UN 2016), investigating the role of these potential differences in terms of the acquisition and maintenance of this growing segment of immigrant customers seems warranted.

Table I Moderated mediation analysis for the effects of cultural (mis)match on service satisfaction through cultural and service employee attributions

Relationships	Estimate	LLCI – ULCI
Direct effect	−0.0685 (0.247)	−0.4775 to 0.3406
Total conditional indirect effects		
SEo → SEcb → Ss	1.217 (0.223)*	0.8674 to 1.5948
SEo → SEp → Ss	−0.240 (0.196)*	−0.6889 to −0.0187
Conditional indirect effects		
Positive service delivery outcome		
SEo → SEcb → Ss	982 (0.174)*	0.7266 to 1.3036
SEo → SEp → Ss	−0.298 (0.183)*	−0.6665 to −0.0518
Negative service delivery outcome		
SEo → SEcb → Ss	−0.235 (0.180)	−0.5231 to 0.0632
SEo → SEp → Ss	−0.057 (0.079)	−0.2299 to 0.0248
Controls		
Acculturation → Cultural attributions	−0.026 (0.215)	−0.3829 to 0.3306
Acculturation → Performance attributions	0.194 (0.259)	−0.2359 to 0.6246
Acculturation → Service satisfaction	0.108 (0.5179)	−0.7514 to 0.9669
PCD → Cultural attributions	0.169 (0.1037)	−0.0027 to 0.3415
PCD → Performance attributions	0.082 (0.1251)	−0.1252 to 0.2899
PCD → Service satisfaction	−0.281 (0.2473)	−0.691 to 0.1297
Cultural importance → Cultural attributions	−0.093 (0.0696)	−0.2086 to 0.0222
Cultural importance → Performance attributions	0.097 (0.0839)	−0.0421 to 0.2362
Cultural importance → Service satisfaction	0.76 (0.1665)	−0.0200 to 0.3523
Employment status → Cultural attributions	0.033 (0.0547)	−0.058 to 0.1235
Employment status → Performance attributions	−0.008 (0.066)	−0.1173 to 0.1016
Employment status → Service satisfaction	−0.260 (0.1291)*	−0.4738 to -0.0455

Notes: The effect estimates are unstandardized regression coefficients (standard errors in parentheses). The analysis included 5000 bootstrap resamples. Significant effects are flagged with asterisks. LLCI = lower limit bias-corrected bootstrap confidence interval; ULCI = upper limit bias-corrected bootstrap confidence interval; SEo = service employee origin; SEcb = cultural attribution; SEp = performance attribution; Ss = service satisfaction; PCD = perceived cultural distance

From a theoretical perspective, this study's contribution to the field of intercultural service encounters is fourfold. First, the study shows that the applicability of social identity theory and the similarity-attraction paradigm may be context-specific. Second, social identity theory and the similarity-attraction paradigm should be supplemented by attribution theory. Third, attributions take place in inter- and intra-cultural service encounters; however, the attribution processes differ. Fourth, we did not find evidence for a forgiveness effect which is proposed by the literature (Stauss and Mang, 1999; Stauss, 2016; Warden *et al.*, 2003) for which scarce empirical evidence exists so far. In the following, we further elaborate more on these contributions.

First, this study provides insights on the relevance of various theoretical streams discussed in connection with intercultural service encounters, more specifically social identity theory and the similarity-attraction paradigm, as well as attribution theory. In particular, both social identity theory (Tajfel and Turner, 1979; Turner and Tajfel, 1982) and the similarity-attraction paradigm (Byrne, 1971) predict that customers are more satisfied in service encounters with culturally similar service employees, but the current findings do not provide evidence for this direct effect. Rather, in challenging such extant predictions, the current study suggests that ingroup/outgroup preferences and (dis)like for (dis)similar others may not apply to all contexts. Such findings might reflect the contextual specificity of this study, which takes place in an immigration context that may be subject to influences of acculturation and/or changes in customer expectations. Similar to prior research (Jimenez *et al.*, 2013), this study sought to control for acculturation levels, according to the generational status of the respondents, but they did not indicate any notable influence. Even if they belong to the same generation, immigrants may be heterogeneous in the type and degree of their acculturation (see Berry, 2003 for a categorization). For example, if they pursue integration (i.e. adopt some of the new culture but keep some culture of origin) or assimilation (i.e. mostly adopt elements of the culture of residence), customers might even prefer culturally mismatched service employees, in contrast to immigrant consumers who prefer separation (i.e. mostly retain their culture of origin). Such an analysis is beyond the scope of the current study; however, additional research could investigate whether the relevance of the cultural match/mismatch for customer satisfaction depends on the type or degree of acculturation and/or the years of immigration. It also could delineate different immigrant customer segments to explore how the interplay of customer identities (e.g. national vs ethnic identity) shape these relationships, especially in response to service failures.

With regard to customer expectations in an immigration context, living in a host country and being exposed to its culture creates an expected norm of cultural mismatches; a cultural match is an unexpected occurrence. Essentially then, the cultural origin of the service employee does not matter to immigrant customers' satisfaction, yet a cultural match/mismatch could activate different attributions that influence this customer satisfaction. Social identity theory and the similarity-attraction paradigm therefore should be supplemented by attribution theory in an immigration context.

Pertaining to attribution theory, this study's objective is to investigate the role of two specific causes that immigrant consumers may assign to service delivery outcomes, namely, cultural backgrounds of and performance by service employees. The results indicate that attributions do take place, but the process differs for culturally matched or mismatched employees. Furthermore, the attribution process arises only in response to positive service delivery outcomes. In such instances, when the immigrant customer has evaluated the service of a culturally matched employee positively, the evaluation gets attributed to cultural similarity. In the case of a cultural mismatch, such that the service employee is a member of the host culture, the attribution instead relies on the performance of the employee rather than her or his cultural background. Then, for negative service delivery outcomes, neither attribution shapes service satisfaction. Thus, the results do not confirm findings with regard to the "forgiveness effect" (Stauss, 2016), which has suggested that customer reactions would be more positive when a cultural mismatch marks a service failure situation. Similarly, Tam *et al.* (2014) investigate the effect of perceived cultural distance on customer satisfaction through attributions with a sample of local respondents encountering culturally similar/different service employees. They focus on service failures. Contrary to our results, they found a positive influence of perceived cultural distance on customer satisfaction, i.e. customers are more satisfied with a culturally mismatched service employee.

Two potential explanations for these findings stem from the study context. First, this study explicitly involves immigrated consumers, whereas prior research into intercultural service encounters often features hospitality settings, with a focus on tourism and tourists as a customer base (Tam *et al.*, 2014; Weiermair and Fuchs, 2000). In general, tourists' motivations to consume services differ from those of both domestic and immigrant consumers, such that they should affect service encounter expectations and evaluations differently (Ye *et al.*, 2012). Tourists tend to enter service encounters with a unique mindset, explicitly seeking new experiences, so their zone of tolerance for service quality likely is much wider, leading to better evaluations (Weiermair and Fuchs, 2000). In contrast, immigrant customers who are members of the country seek consistent service delivery outcomes that are in accordance with their expected norms, such that their zone of tolerance likely is smaller. Further research might investigate the role of the status – that is, a foreign tourist versus an immigrant member of society – explicitly to determine its effect on customer satisfaction with service failures.

Second, the high-involvement scenario in this study might offer some explanation. Involvement refers to the relevance that a person attaches to something, "based on inherent needs, values and interest" (Zaichkowsky, 1985, p. 342), such that it constitutes a motivational resource (Seiders *et al.*, 2005). For example, in the low-involvement setting of a restaurant, customers may forgive failures more readily because the pathway to forgiveness through attributions to cultural backgrounds is more straightforward, and investments of motivational resources are low. In contrast, if consumers experience high-involvement, they devote more complex, extensive cognitive efforts to attributions (Houston and Rothschild, 1978; Laurent and Kapferer, 1985), such that they likely search for explanations for

the failure that go beyond attributions to employees, to include company-level attributions (e.g. service processes and service policies; Tam *et al.*, 2016). Additional studies thus might examine the role of cultural, performance and other attributions in varying contexts to explore systematically the moderating effect of different involvement types in intercultural service failure situations, i.e. by explicitly controlling for the level of involvement.

From a managerial perspective, the findings provide insightful implications for service providers that seek to serve ethnic minorities in their home country. In particular, seeking service employees who have the same cultural background of customers is not essential. It does not matter whether the customer is served by an employee from a home or host culture, a finding that challenges the practices of many financial institutions, as well as previous literature (Pires and Stanton, 2014; Tam *et al.*, 2016) that recommends hiring service employees from the cultural backgrounds of their target groups. But a cultural match/mismatch cannot make up for service failures, whereas for successful service deliveries, customers may be more satisfied if the service employee shares their cultural background. But even if their backgrounds differ, the customers find another explanation for the positive outcome, attributing it to the performance of the employee. The ethnic diversity of the customer bases of most service companies likely makes efforts to culturally match service employees with the customer base impossible in every case; therefore, service providers should focus their time, effort and resources on creating a service culture that encourages service employees to deliver superior performance in service encounters, regardless of their own or their customers' ethnic background.

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Appendix. Service scenarios

Positive service delivery outcome

Imagine you are in a banking branch in Austria. It is stylish and modern. You are greeted warmly when entering the store, although there are many other customers in the room. You would like to have a consultation to invest your saved €10,000 but have not arranged an appointment in advance. The atmosphere is pleasant and nice. You are welcomed immediately by a consultant in training and welcomed by name. All other consultants are also in customer discussions. The consultant wears a black suit, a light blue shirt and a matching silk tie.

After sitting in a discreet consultation room, the consultant offers you a variety of different coffee and teas from which you can choose.

Your consultant is friendly and competent and exudes calm. The conversation begins with small talk. You learn that the consultant lives in Vienna and was born and grew up here/You learn that the consultant is of Turkish origin and was born and raised in Istanbul. In the course of the consultation, the customer adviser provides you with detailed information about different investment options and their advantages, as well as any costs, and deals with your questions in detail. In the end, he summarizes the most important information for you. After all your questions have been answered, you decide to open a savings account. Your consultant once again goes through the documents to be signed with you and gives you your copies, collected in a fine folder. When he asks you if he can do anything else for you, you do not have any further needs. Afterwards, the consultant wishes you a nice day and accompanies you to the exit.

Negative service delivery outcome

Imagine you are in a banking branch in Austria. It is stylish and modern. You are not welcomed when entering the store. There are also many other customers in the room. You would like to have a consultation to save your saved €10,000 but have not arranged an appointment in advance. The atmosphere is pleasant and nice. You are welcomed by a consultant in training and welcomed by name. All other consultants are also in customer discussions. The consultant wears a black suit, a light blue shirt and a matching silk tie.

After sitting in a discreet consulting room, the consultant offers you a variety of different coffee and teas from which you can choose.

Your consultant is unfriendly and very stressed. The conversation begins with small talk. You learn that the consultant lives in Vienna and was born and grew up here/You learn that the consultant is of Turkish origin and was born and raised in Istanbul. In the course of the consultation, the customer adviser informs you about only surface details and too quickly about different investment possibilities and their advantages. When you ask for any costs, you are presented with an overview table. The consultant does not specifically

address your questions. As you do not want to take your €10,000 in cash back home, you decide to open a savings account. Your consultant is able to provide the documents to be signed and explains the contractual points briefly. Afterwards, he hands over your copies of the documents in a folder. He does not ask if he can do anything else for you. After that, you wish the consultant a nice day, but he does not respond. You find the way to the exit by yourself.

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