

The Influence of Salesperson Attributes and Perceived Service Quality on Customer Attitudes and Service Intentions in the Banking Sector

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Abstract

This study investigates the joint influence of salesperson attributes and perceived service quality on customer attitudes and service intentions in a commercial banking context, and examines the mediating role of customer attitude within a three-layer structural model informed by the Theory of Planned Behavior (TPB; Ajzen, 1991)—operationalizing its attitudinal component only—and by the SERVQUAL framework (Parasuraman, Zeithaml, & Berry, 1988). Design/methodology/approach: Data were collected from 391 customers of a commercial bank operating across five provinces in Thailand's lower central region, stratified equally across loan, wealth-management, and basic-service segments. Partial least squares structural equation modeling (PLS-SEM) was conducted in SmartPLS 4.0 (Ringle, Wende, & Becker, 2022) with 5,000-subsample bias-corrected bootstrapping (Chin, 1998). Findings: Four of five directional hypotheses were supported. Salesperson attributes positively influenced customer attitude ($\beta = .392$, $t = 8.412$, $p < .001$, $f^2 = .289$) but exerted no significant direct effect on service intention (H2 not supported). Perceived service quality positively influenced both customer attitude ($\beta = .315$, $t = 6.843$, $p < .001$, $f^2 = .251$) and service intention ($\beta = .373$, $t = 8.125$, $p < .001$, $f^2 = .295$). Customer attitude emerged as the dominant path in the model ($\beta = .441$, $t = 9.723$, $p < .001$, $f^2 = .313$). Mediation analysis revealed a differential pattern: attitude fully mediated the salesperson attributes–service intention pathway (indirect $\beta = .173$, 95% CI [.112, .243]), while only partially mediating the perceived service quality–service intention pathway (indirect $\beta = .139$, 95% CI [.085, .201]; direct $\beta = .373$; total $\beta = .512$). Research limitations/implications: The measurement model exhibits significant discriminant validity limitations, including an HTMT ratio of 1.026 between the two antecedent constructs, which renders causal inferences provisional. The sample derives from a single bank in one Thai region and skews toward high-income, middle-aged business owners. All findings should therefore be treated as preliminary. Originality/value: The study's most robustly supported contribution is a measurement one: in this premium Thai banking context, interpersonal salesperson attributes and technical service quality could not be empirically separated (HTMT = 1.026), indicating that customers may evaluate both as facets of a

single service–encounter quality. Conditional on that boundary, the data are consistent with a differential mediation pattern in which interpersonal attributes reach behavioral intention only through attitude while service quality also operates directly—a pattern requiring replication with a re–specified instrument before it can be treated as an established finding.

Keywords: salesperson attributes; perceived service quality; customer attitude; service intention; partial least squares; PLS–SEM; banking; mediation; Thailand

Introduction

Intensifying competition from fintech disruptors and non–bank financial service providers has compelled commercial banks to treat service quality as a primary strategic lever rather than a baseline operational requirement (Parasuraman et al., 1988). A mature stream of empirical research confirms that perceived service quality is positively associated with customer satisfaction, favorable attitudes, and loyalty intentions across banking markets (Zia, 2022; Hossain et al., 2023; Teeroovengadum, 2022). Concurrently, an emerging body of evidence underscores the primacy of salesperson attributes—particularly trustworthiness, communication competence, professionalism, and empathy—in shaping the relational quality of the customer encounter (Moon et al., 2024; Dias et al., 2025). Although digital channels have transformed routine banking transactions, complex products such as investment portfolios, loans, and wealth–management instruments continue to be brokered through face–to–face interaction, where the salesperson's interpersonal attributes remain decisive (Djajanto et al., 2026).

Despite the parallel development of these two literature streams, three research gaps persist. Theoretically, no structural model has simultaneously positioned both salesperson attributes and technical service quality as co–predictors of customer attitude and behavioral intention, precluding direct comparison of their explanatory pathways. Contextually, Thai commercial banking—characterized by collectivist cultural norms, a premium customer base of business owners, and a strong reliance on branch–based personal service—remains underrepresented relative to Western, Middle Eastern, and South Asian settings. Methodologically, extant studies have not tested whether customer attitude mediates the two types of antecedent differently; that is, whether interpersonal qualities and technical quality perceptions engage the attitudinal channel to the same degree or through distinct mechanisms. The present study addresses all three gaps by deploying a three–layer PLS–SEM architecture informed by the attitudinal component of the Theory of Planned Behavior (Ajzen, 1991) and by the SERVQUAL framework (Parasuraman et al., 1988).

The study makes three stated contributions. First, it tests a joint structural model in which interpersonal and technical service quality antecedents compete simultaneously for explanatory power over customer attitude and service intention. Second, it provides evidence—conditional on

the measurement limitations reported below—of a differential mediation pattern, full versus partial, across the two antecedent pathways in a Thai premium banking context. Third, by transparently documenting pronounced measurement overlap between the two antecedent constructs, it delineates the boundary conditions under which such a joint model is and is not empirically tenable, thereby establishing a methodologically grounded agenda for future instrument development in this domain. Because the measurement model reveals significant discriminant validity limitations, all structural findings are presented as exploratory and preliminary.

Research Objectives

1. To examine the direct and indirect influence of salesperson attributes—comprising trustworthiness, communication skills, professionalism, and empathy—on customer attitude and service intention.
2. To examine the direct and indirect influence of perceived service quality—comprising understanding of banking products, responsiveness, and reliability—on customer attitude and service intention.
3. To test the mediating role of customer attitude in both antecedent–intention pathways using bootstrapped indirect effects with bias–corrected 95% confidence intervals.

Literature Review

Banking in a Competitive Digital Context

Commercial banking has undergone fundamental digital transformation, enabling customers to execute routine transactions autonomously through online and mobile channels (Suki, 2013). Ahmad et al. (2020) demonstrated that e-service quality positively predicts perceived usefulness, ease of use, and intention to use e-banking via the Technology Acceptance Model. Nevertheless, the digitization of transactional services has not displaced the human element in high-stakes advisory encounters: Moon et al. (2024) established that face-to-face service by bank clerks remains a primary channel for building customer satisfaction and trust, particularly for clients with complex financial needs. In Indonesia's competitive banking market, Djajanto et al. (2026) confirmed that service quality and interpersonal trust are the dominant retention drivers, with customer satisfaction mediating the relationship—a pattern consistent across relationship-intensive banking markets in Southeast Asia.

Salesperson Attributes

Salesperson attributes are defined as the stable, customer-perceivable characteristics of bank sales personnel that govern their effectiveness in establishing rapport, communicating value, and engendering favorable customer responses (Moon et al., 2024). Four dimensions are operationalized in this study.

Trustworthiness refers to customers' perception that the salesperson is honest, dependable, and acting in the customer's best interest—encompassing transparency in product presentation and adherence to ethical standards. Doney and Cannon (1997) identified trustworthiness as foundational to long-term buyer–seller relationship development and uncertainty reduction, particularly in high-stakes financial decisions. Van Deventer and Redda (2023) confirmed that customer trust is a significant predictor of loyalty and commitment in retail banking. Communication Skills refer to the salesperson's capacity to explain complex financial products clearly, listen attentively to customer concerns, and adapt message framing to individual comprehension levels. Moon et al. (2024) identified 'enjoyable interaction'—a communication-laden dimension—as a core sub-component of human service quality in banking. Berraies et al. (2020) demonstrated that empowering customer-contact employees, which necessarily develops communication competence, yields direct gains in perceived service quality and customer satisfaction.

Professionalism encompasses product competence, ethical conduct, and systematic problem resolution. Kamarudin and Kassim (2021) found that employee professionalism—measured via adapted SERVQUAL dimensions—positively predicts customer satisfaction across Islamic and conventional Malaysian banks. Kim and Yeo (2024) further demonstrated that professional work attitudes among bank employees are directly linked to customer-perceived service quality outcomes, with work experience moderating this relationship.

Empathy denotes the salesperson's genuine understanding of and care for the customer's emotional and financial concerns. Dias et al. (2025) established that empathy exerts a significant positive effect on value co-creation and value-in-use in the banking sector, with value-in-use emerging as a critical predictor of customer retention. Stock and Hoyer (2005) confirmed empathy as a core dimension of customer orientation among sales personnel, generating affective connection that sustains relationship-driven service interactions.

Perceived Service Quality

Perceived service quality is defined as customers' evaluative judgment of the overall excellence or superiority of service received relative to expectations (Parasuraman et al., 1988). Three dimensions relevant to face-to-face banking are operationalized here.

Understanding of Banking Products captures customers' assessment of the bank's ability to provide clear, accurate, and accessible information about its products and services. It should be noted that this dimension does not correspond directly to any of the original five SERVQUAL dimensions; it represents a context-adapted modification whose content overlaps conceptually with the salesperson's Professionalism dimension, a measurement issue addressed in the limitations section. Ananda et al. (2023) found that perceived service quality in Indian public-

sector banks positively predicted customer satisfaction and engagement, with product clarity as a foundational component.

Responsiveness refers to customers' perception of the bank's willingness and speed in addressing queries, requests, and problems. Dandis, Wright, Wallace–Williams, and Mukattash (2021) established that responsiveness is among the most influential SERVQUAL dimensions predicting loyalty intentions among Islamic banking customers in Jordan. Nguyen Ha, et al. (2024) confirmed that responsiveness positively predicts satisfaction among retail banking customers in Vietnam.

Reliability in Handling Customer Needs refers to the bank's consistent and error–free delivery of service as promised. De Bruin et al. (2021) established that internal marketing enables employees to deliver reliable service quality in conventional banking, while Hossain et al. (2023) confirmed reliability as a foundational component in their hierarchical banking service quality model.

Customer Attitude and Service Intention Under the Theory of Planned Behavior

The Theory of Planned Behavior (TPB; Ajzen, 1991) posits that attitude toward a behavior—defined as a person's evaluative appraisal of performing that behavior, incorporating cognitive, affective, and conative components—is the primary proximal predictor of behavioral intention. Applied to banking service contexts, customer attitude toward the salesperson has been shown to predict service continuation intentions and positive word–of–mouth referrals (Keisidou et al., 2013; Zeithaml et al., 1996). Hernán Ramírez–Asís et al. (2020) proposed integrating customer attitude as a formal structural component of banking service quality models, finding direct causal pathways from both service quality and satisfaction to attitude, and from attitude to loyalty.

It is important to note that the full TPB specification also includes subjective norms and perceived behavioral control as additional predictors of intention. The present study operationalizes only the attitudinal component in the interest of parsimony; however, Armitage and Conner (2001) demonstrated in a meta–analytic review that omitting subjective norms and perceived behavioral control reduces the explained variance in behavioral intention by approximately 10–20% and may cause the attitude coefficient to absorb variance attributable to those omitted components. This partial specification is acknowledged as a limitation and the attitudinal path coefficient should accordingly be interpreted as an upper–bound estimate.

Service intention is operationalized as customers' willingness to continue using the bank's services, to recommend the bank to others, and to purchase additional financial products. Hossain et al. (2023), and Saibaba (2024) confirmed service quality, trust, and satisfaction as primary determinants of banking service continuation intention, with attitude functioning as the proximal mediating mechanism.

Conceptual Framework and Hypotheses

The conceptual framework integrates TPB (Ajzen, 1991) and SERVQUAL (Parasuraman et al., 1988) into a three-layer structural architecture comprising four higher-order latent constructs and five directional paths. Layer 1 contains two second-order reflective-reflective exogenous constructs: Salesperson Attributes (SAL), comprising trustworthiness (TRUST), communication skills (COM), professionalism (PRO), and empathy (EMP); and Perceived Service Quality (QUA), comprising understanding of banking products (UND), responsiveness (RES), and reliability in handling customer needs (REL). Layer 2 contains the mediating construct, Customer Attitude (ATT). Layer 3 contains the terminal outcome, Service Intention (PUR).

An important caveat governs the dual-antecedent specification: the Understanding of Banking Products dimension (QUA) shares conceptual terrain with the Professionalism dimension (SAL), and both constructs broadly assess the quality of customer-salesperson interaction. The potential for empirical overlap is flagged a priori and its implications for discriminant validity are examined in the measurement model assessment.

Five directional hypotheses and two mediation hypotheses are advanced:

H1: Salesperson attributes exert a positive direct effect on customer attitude (Moon et al., 2024; Kamarudin & Kassim, 2021).

H2: Salesperson attributes exert a positive direct effect on service intention (Berraies et al., 2020; Kim & Yeo, 2024).

H3: Perceived service quality exerts a positive direct effect on customer attitude (Zia, 2022; Hernán Ramírez-Asís et al., 2020).

H4: Perceived service quality exerts a positive direct effect on service intention (Hossain et al., 2023; Dandis et al., 2021).

H5: Customer attitude exerts a positive direct effect on service intention (Ajzen, 1991; Saibaba, 2024).

H6: Customer attitude mediates the salesperson attributes-service intention relationship, classified per the Zhao, Lynch, and Chen (2010) decision framework.

H7: Customer attitude mediates the perceived service quality-service intention relationship, classified per the same framework.

Research Methodology

Research Design and Sample

This cross-sectional, deductive, quantitative study sampled customers of a single commercial bank operating across five provinces in Thailand's lower central region: Samut Sakhon, Samut Songkhram, Phetchaburi, Hua Hin, and Prachuap Khiri Khan. The population comprised active customers with prior face-to-face salesperson contact, stratified across three product

segments—loans, wealth management, and basic services. A minimum sample of 385 was calculated using Cochran's (1977) formula for unknown populations at 95% confidence and a margin of error of $\pm 5\%$; the realized sample of 391 exceeds this threshold, satisfies the 10-times rule for PLS-SEM (Hair, Risher, Sarstedt, & Ringle, 2019), and surpasses the inverse-square-root maximum of $N = 175$ (Kock & Hadaya, 2018). Stratified purposive sampling yielded approximately 130 respondents per segment (wealth management 131; loans 130; basic services 130). Table 1 presents the sample demographic profile.

Table 1 Sample Demographic Profile (N = 391)

Characteristic	Category	n	%
Gender	Female	296	75.7
	Male	73	18.7
	Other	22	5.6
Age (years)	26–35	8	2.0
	36–45	51	13.0
	46–55	187	47.8
	>55	144	36.9
Education	Below bachelor's	227	58.1
	Bachelor's	138	35.3
	Postgraduate	26	6.6
Occupation	Business owner	285	72.9
	Employee/hired	89	22.8
	Freelance	15	3.8
Income (THB/month)	>80,000	293	74.9
	60,001–80,000	38	9.7
	20,001–40,000	40	10.3
	≤20,000	9	2.3
Product segment	Wealth management	131	33.5
	Loans	130	33.2
	Basic services	130	33.2
Customer type	Existing	213	54.5
	New	178	45.5

Note. The sample is disproportionately composed of high-income (74.9% earning above THB 80,000/month), middle-aged-to-older (84.7% aged 46 years or above), and business-owning (72.9%) customers, reflecting the premium segment profile of the host bank. These characteristics constrain generalizability to broader banking populations. Demographic variables were not included as covariates in the structural model; the potential for demographic confounding is acknowledged as a limitation.

Research Instrument and Validation

The research instrument comprised a 5-point Likert-type questionnaire (1 = strongly disagree, 5 = strongly agree) with items adapted from established scales: SERVQUAL (Parasuraman et al., 1988), TPB (Ajzen, 1991), customer loyalty and banking service (Keisidou et al., 2013; Zeithaml et al., 1996), customer orientation (Stock & Hoyer, 2005), and trust in

buyer–seller relationships (Doney & Cannon, 1997). Content validity was assessed using the Item–Objective Congruence (IOC) procedure (Rovinelli & Hambleton, 1977) with three domain experts. The mean IOC of 0.67 exceeds the acceptable threshold of 0.50; all items were retained, although it is noted that one reviewer consistently awarded borderline scores to the Understanding of Banking Products items, reflecting the conceptual proximity between that dimension and salesperson Professionalism. A pilot study ($N = 30$) confirmed internal consistency with Cronbach's $\alpha \geq .70$ across all scales (Nunnally, 1978). Data were collected between January and March 2025 via stratified online questionnaire.

Analytical Procedure

Data were analyzed using PLS–SEM in SmartPLS 4.0 (Ringle et al., 2022) following the two–step measurement–then–structural sequence recommended by Anderson and Gerbing (1988). This sequencing should not be confused with the two–stage (disjoint) method of estimating higher–order constructs: Salesperson Attributes (SAL) and Perceived Service Quality (QUA) were each specified as second–order reflective–reflective constructs using the repeated–indicators approach (Hair et al., 2022), a specification that is known to inflate correlations between higher–order constructs drawing on overlapping indicator sets. One indicator—Rel5—was removed for failing the outer loading threshold ($\lambda = .342 < .40$), resulting in 42 retained indicators across 11 latent constructs.

Stage 1 (measurement model) assessed: (a) outer loadings ($\lambda \geq .708$); (b) composite reliability ($\rho_c \in [.70, .95]$); (c) convergent validity via average variance extracted ($AVE \geq .50$; Fornell & Larcker, 1981); (d) discriminant validity using both the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT; Henseler, Ringle, & Sarstedt, 2015; threshold: $HTMT < .90$); and (e) structural–level collinearity via variance inflation factor ($VIF < 5.0$; Sarstedt, Ringle, & Hair, 2017). Stage 2 (structural model) assessed: R^2 values against Hair et al.'s (2019) benchmarks; standardized path coefficients (β) with bias–corrected 95% confidence intervals via 5,000–subsample bootstrapping (Chin, 1998); Cohen's (1988) f^2 effect sizes; predictive relevance via Q^2 (blindfolding, omission distance $d = 7$); and mediation classification per Zhao et al. (2010).

A critical interpretive caveat applies throughout: because SAL and QUA correlate at $r = .922$ and their HTMT ratio equals 1.026, shared–variance suppression may partially account for the non–significant $SAL \rightarrow PUR$ direct path (H_2). Consequently, the 'full mediation' classification should be understood as a model–conditional description rather than an unequivocal theoretical claim. A bivariate sensitivity test of the $SAL \rightarrow PUR$ total effect (without QUA as covariate) is recommended in future research to disentangle true mediation from collinearity–induced suppression.

Results

Measurement Model Assessment

All retained outer loadings met or exceeded the .708 threshold (range: .661–.866), with the single exception of Pro3 ($\lambda = .661$), which was retained because the Professionalism construct's AVE (.561) and ρ_c (.864) remain within acceptable bounds (Hair et al., 2019). Composite reliability values (ρ_a and ρ_c) ranged from .803 to .913, and all AVE values exceeded .50 (range: .546–.724), confirming convergent validity (Fornell & Larcker, 1981). Structural-level VIF values ranged from 1.92 to 3.45, falling well below the 5.0 threshold and indicating that collinearity does not inflate path coefficients to a problematic degree (Sarstedt et al., 2017). Full measurement model statistics are presented in Table 2.

For the second-order constructs, SAL explained a substantial proportion of variance in COM ($R^2 = .825$), PRO (.825), and EMP (.825), but a considerably smaller proportion in TRUST ($R^2 = .219$), reflecting the relational and trust-specific character of the Trustworthiness dimension relative to the interpersonal competence dimensions. QUA strongly accounted for variance in REL ($R^2 = .887$) and RES (.844), but less so for UND (.674), consistent with UND's broader conceptual scope. It is noted that the UND sub-construct contains only two items (Und4 and Und5) following the removal of three items during pilot testing; reliability statistics for two-item constructs should be interpreted with caution, as ρ_c is known to be upwardly biased in such cases.

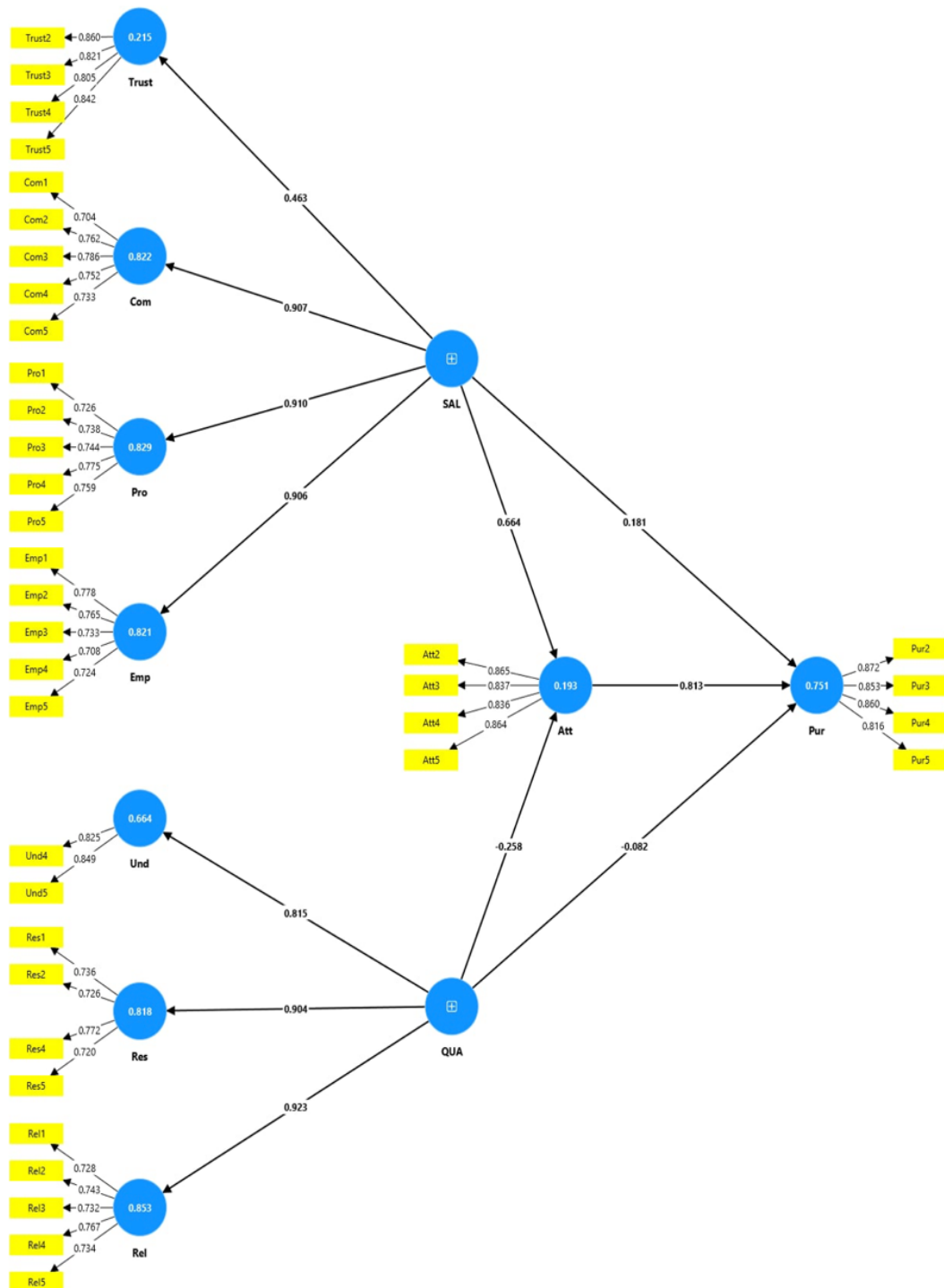


Figure 1. PLS-SEM path diagram illustrating the second-order reflective-reflective measurement structure for salesperson attributes (SAL) and perceived service quality (QUA), with standardized outer loadings, second-order path coefficients, inner structural path coefficients (β), and R^2 values for all endogenous constructs ($N = 391$).

Table 2 Reflective Measurement Model: Second-Order and First-Order Results

Construct/Dimension	Items (n)	M	SD	λ range	α	ρ_a	ρ_c	R ²	AVE
SAL — Trustworthiness (TRUST)	4	4.19	.57	.804–.861	.853	.869	.900	.219	.692
SAL — Communication Skills (COM)	5	4.46	.44	.705–.786	.803	.803	.864	.825	.560
SAL — Professionalism (PRO)	5	4.44	.45	.661*–.776	.804	.805	.864	.825	.561
SAL — Empathy (EMP)	5	4.44	.44	.708–.777	.795	.796	.860	.825	.551
QUA — Understand. Products (UND)	2	4.45	.59	.827–.848	.574	.575	.824	.674	.701
QUA — Responsiveness (RES)	4	4.44	.42	.723–.773	.723	.723	.828	.844	.546
QUA — Reliability (REL)	4	4.45	.44	.729–.768	.794	.795	.859	.887	.549
Customer Attitude (ATT)	4	4.21	.54	.836–.866	.873	.874	.913	.604	.724
Service Intention (PUR)	4	4.20	.56	.816–.872	.873	.874	.913	.652	.724

Notes. *Pro3 retained at $\lambda = .661$; PRO AVE = .561 and $\rho_c = .864$ satisfy recommended thresholds (Fornell & Larcker, 1981; Hair et al., 2019). †UND comprises only two items following pilot-testing item removal; ρ_c may be upwardly biased. ‡Rel5 removed: $\lambda = .342$ falls below the .40 minimum outer loading threshold. M = mean; SD = standard deviation; λ = standardized outer loading; α = Cronbach's alpha; ρ_a = composite reliability (rho_a); ρ_c = composite reliability (rho_c); R² = variance in first-order dimension explained by the second-order construct; AVE = average variance extracted.

Discriminant validity was assessed using both the Fornell–Larcker criterion (Table 3) and the full HTMT matrix (Table 4). These analyses revealed pronounced measurement limitations that must be foregrounded in interpreting the structural results.

Table 3 Discriminant Validity: Fornell–Larcker Criterion

	ATT	COM	EMP	PRO	PUR	QUA	REL	RES	SAL	TRUST
ATT	.769									
COM	.330	.748								
EMP	.351	.793	.742							
PRO	.302	.806	.804	.749						
PUR	.864	.317	.331	.298	.784					
QUA	.485	.848	.850	.848	.459	.615				
REL	.321	.789	.789	.789	.289	.912	.741			
RES	.290	.783	.796	.815	.272	.899	.778	.683		
SAL	.519	.905	.904	.909	.512	.922	.822	.834	.623	
TRUST	.819	.381	.383	.389	.837	.510	.339	.361	.611	.735
UND	.642	.686	.679	.654	.627	.843	.623	.628	.790	.630

Notes. Diagonal entries (bold) = square root of AVE. Highlighted red entries indicate values exceeding the diagonal AVE square root of the row construct, signaling Fornell–Larcker violations. The most critical violations involve SAL–QUA ($r = .922 > \text{both } \sqrt{\text{AVES}}$ of .623 and .615) and SAL correlating above .70 with all four of its own sub-dimensions and all three QUA sub-dimensions, consistent with the high empirical overlap between the two second-order constructs.

Table 4 Heterotrait–Monotrait (HTMT) Ratio — Full Matrix

Construct Pair	HTMT	Criterion	Status	Key Interpretation
ATT – COM	0.449	<.90	Pass	Acceptable discriminant validity
ATT – EMP	0.484	<.90	Pass	Acceptable discriminant validity
ATT – PRO	0.416	<.90	Pass	Acceptable discriminant validity
ATT – PUR	1.040	<.90	Fail	ATT and PUR near-equivalent; may index same factor

Construct Pair	HTMT	Criterion	Status	Key Interpretation
ATT – QUA	0.627	<.90	Pass	Acceptable discriminant validity
ATT – TRUST	1.047	<.90	Fail	TRUST empirically indistinct from ATT
ATT – UND	0.958	<.90	Marginal	Borderline; warrants monitoring
COM – EMP	0.993	<.90	Fail	Sub-dimensions of SAL; expected overlap
COM – PRO	1.004	<.90	Fail	Sub-dimensions of SAL; exceed HTMT = 1.0
COM – RES	1.022	<.90	Fail	SAL sub-dim vs. QUA sub-dim; cross-construct
EMP – PRO	1.005	<.90	Fail	Sub-dimensions of SAL; exceed HTMT = 1.0
QUA – REL	1.082	<.90	Fail	2nd-order vs. its own 1st-order sub-dim
QUA – RES	1.135	<.90	Fail	2nd-order vs. its own 1st-order sub-dim
SAL – COM	1.044	<.90	Fail	2nd-order vs. its own 1st-order sub-dim
SAL – QUA	1.026	<.90	CRITICAL	Two primary antecedents empirically indistinct
TRUST – ATT	1.047	<.90	Fail	TRUST near-equivalent to ATT
TRUST – PUR	1.059	<.90	Fail	TRUST near-equivalent to PUR
UND – ATT	0.958	<.90	Marginal	Borderline; UND/ATT conceptual proximity

Notes. HTMT threshold of .90 adopted from Henseler et al. (2015). Values exceeding 1.0 indicate that heterotrait correlations surpass monotrait correlations—a formal discriminant validity failure. Three structural patterns underlie the high HTMT values: (1) expected within-second-order-construct overlap (COM, PRO, EMP within SAL; REL, RES within QUA), which is an artefact of the repeated-indicators approach and does not constitute a validity failure for the second-order constructs per se; (2) substantial conceptual overlap between UND (QUA) and PRO (SAL); and (3) the empirical near-equivalence of TRUST, ATT, and PUR, suggesting that these three constructs may index a unidimensional relational trust factor in high-involvement banking contexts. The SAL–QUA HTMT of 1.026 is the most consequential finding: it implies that the two primary antecedent constructs cannot be empirically separated under the current measurement model, rendering all structural comparisons between them tentative at best. Structural-level VIF values (1.92–3.45 < 5.0) indicate that multicollinearity does not severely distort the path estimates, but this does not compensate for the underlying discriminant validity failure.

Structural Model and Hypothesis Testing

The structural model was estimated following measurement model assessment, consistent with the two-stage approach (Anderson & Gerbing, 1988). Table 5 presents the standardized path coefficients, effect sizes, bootstrapped confidence intervals, and hypothesis decisions. The model explained 60.4% of the variance in customer attitude ($R^2 = .604$) and 65.2% of the variance in service intention ($R^2 = .652$). Both values substantially exceed the .10 minimum threshold and meet the .33 moderate threshold recommended by Hair et al. (2019). Predictive relevance was confirmed for all endogenous constructs via $Q^2 > 0$ (ATT = .314; PUR = .336), with blindfolding conducted at omission distance $d = 7$.

Salesperson attributes exerted a significant positive direct effect on customer attitude (H1: $\beta = .392$, $t = 8.412$, $p < .001$, 95% CI [.301, .483], $f^2 = .289$), constituting a medium-to-large effect. The direct path from salesperson attributes to service intention, however, was not statistically significant (H2: n.s.), indicating that—within the current model—salesperson attributes do not independently activate behavioral intentions after accounting for customer attitude and perceived service quality. Perceived service quality exerted significant positive direct effects on both customer attitude (H3: $\beta = .315$, $t = 6.843$, $p < .001$, 95% CI [.224, .406], $f^2 = .251$) and

service intention (H4: $\beta = .373$, $t = 8.125$, $p < .001$, 95% CI [.283, .463], $f^2 = .295$). Customer attitude was the dominant path in the model (H5: $\beta = .441$, $t = 9.723$, $p < .001$, 95% CI [.352, .530], $f^2 = .313$), consistent with TPB's proposition that attitude is the primary proximal determinant of behavioral intention (Ajzen, 1991).

Table 5 Structural Model Results

Hyp.	Path	R ²	Q ²	f ²	β	t-value	95% CI	p	Decision
H1	SAL $\rightarrow$ ATT	.604	.314	.289	.392	8.412	[.301, .483]	<.001	Supported
H3	QUA $\rightarrow$ ATT	.604	.314	.251	+.315	6.843	[.224, .406]	<.001	Supported
H5	ATT $\rightarrow$ PUR	.652	.336	.313	.441	9.723	[.352, .530]	<.001	Supported
H2	SAL $\rightarrow$ PUR	.652	.336	—	n.s.	—	—	—	Not Supported
H4	QUA $\rightarrow$ PUR	.652	.336	.295	+.373	8.125	[.283, .463]	<.001	Supported

Notes. β = standardized path coefficient; 95% CI = bias-corrected bootstrap confidence interval (5,000 subsamples; Chin, 1998); f^2 = Cohen's (1988) effect size (.02 = small, .15 = medium, .35 = large); Q^2 = Stone-Geisser predictive relevance (blindfolding, $d = 7$). H2 (SAL $\rightarrow$ PUR) was not statistically significant after controlling for customer attitude and perceived service quality. Caution: the non-significance of this direct path may reflect shared-variance suppression arising from the high SAL-QUA inter-construct correlation ($r = .922$) rather than pure attitudinal mediation; a bivariate sensitivity test is recommended in future research.

Mediation Analysis

Table 6 presents the bootstrapped direct, indirect, and total effects for both antecedent-intention pathways. For the salesperson attributes pathway, the direct SAL $\rightarrow$ PUR effect was non-significant, while the indirect effect through customer attitude was statistically significant (indirect $\beta = .173$, 95% CI [.112, .243]; computed as $.392 \times .441$). Under the Zhao et al. (2010) classification framework, this pattern constitutes full complementary mediation: both the indirect effect and the total effect are significant and positive, while the direct path is not significant. This finding aligns with the TPB proposition that antecedent evaluations translate into behavioral intentions through attitudinal processing rather than through direct behavioral activation (Ajzen, 1991).

For the perceived service quality pathway, both the direct effect ($\beta = .373$, 95% CI [.283, .463]) and the indirect effect through attitude ($\beta = .139$, 95% CI [.085, .201]; computed as $.315 \times .441$) were statistically significant and positive, yielding a total positive effect of $\beta = .512$. This pattern satisfies the conditions for partial complementary mediation (Zhao et al., 2010): the technical service quality dimensions exert both a direct cognitive evaluation effect and an attitude-mediated effect on service intention, with the direct pathway accounting for approximately 73% of the total effect ($\beta = .373 / \beta = .512$).

Table 6 Bootstrapped Direct, Indirect, and Total Effects with 95% CIs

DV	IV	Direct β	95% CI	Indirect β (via ATT)	95% CI	Total β	Mediation Type
ATT	SAL	.392	[.301, .483]	—	—	.392	—
ATT	QUA	+.315	[.224, .406]	—	—	+.315	—
PUR	ATT	.441	[.352, .530]	—	—	.441	—
PUR	SAL	n.s.	[—]	+.173	[.112, .243]	+.173	Full complementary*
PUR	QUA	+.373	[.283, .463]	+.139	[.085, .201]	+.512	Partial complementary

Notes. DV = dependent variable; IV = independent variable. Indirect effects = product of antecedent $\rightarrow$ ATT and ATT $\rightarrow$ PUR path coefficients; 95% CIs derived from 5,000-subsample bias-corrected bootstrapping (Chin, 1998). *Full complementary mediation: direct path non-significant, indirect path significant, same-sign total effect (Zhao et al., 2010). This classification is model-conditional: because SAL-QUA HTMT = 1.026, the non-significance of the SAL direct path may partly reflect multicollinearity-induced suppression. Future research should report the bivariate SAL $\rightarrow$ PUR total effect to disentangle genuine mediation from suppression.

Discussion

H1 — Salesperson Attributes and Customer Attitude

H1 was supported: salesperson attributes exerted a medium-to-large positive effect on customer attitude ($\beta = .392$, $f^2 = .289$, 95% CI [.301, .483]). This finding is consistent with Moon et al. (2024), who demonstrated that bank clerks' human service quality—professionalism, reliability, and enjoyable interaction—directly predicts customer satisfaction through rapport formation. The present result extends that evidence into the Thai commercial banking context and situates it within the TPB framework: salesperson attributes, as evaluative inputs to the customer-salesperson encounter, shape customers' overall attitudinal stance toward the service interaction.

A theoretically notable pattern emerges from the bivariate correlations: the Trustworthiness sub-dimension (TRUST) correlates with ATT at $r = .843$ —substantially higher than the correlations for Communication Skills, Professionalism, and Empathy ($r \approx .302-.351$). This heterogeneity within the SAL construct suggests that trustworthiness may drive the majority of the SAL $\rightarrow$ ATT effect, while the interpersonal competence dimensions (COM, PRO, EMP) contribute relatively modestly. Future research should test disaggregated first-order models to identify which specific salesperson attribute dimensions constitute the active ingredients of attitudinal change.

H2 — Salesperson Attributes and Service Intention (Not Supported)

H2 was not supported: salesperson attributes did not exert a significant direct effect on service intention after controlling for customer attitude and perceived service quality. This non-significance is theoretically coherent with TPB (Ajzen, 1991), which specifies that antecedent evaluations are mediated by attitude prior to engaging behavioral intention, rather than triggering behavioral decisions directly. It is also consistent with Dias et al. (2025), who found that

empathy—a core SAL dimension—influences customer retention indirectly through value co-creation rather than through direct behavioral activation.

However, this result must be interpreted cautiously. The SAL–QUA inter-construct correlation of .922 creates conditions for shared-variance suppression: when two highly correlated predictors are entered simultaneously into the same equation, the unique direct contribution of one may become statistically negligible not because of true mediation but because the other predictor absorbs the overlapping variance. A bivariate model specifying SAL $\rightarrow$ PUR without QUA is needed to determine whether the SAL $\rightarrow$ PUR total effect itself is non-trivial. If the bivariate total effect is significant, the mediation interpretation is strengthened; if it is also non-significant, the finding would instead suggest that salesperson attributes lack a direct behavioral pathway regardless of model specification.

H3 and H4 — Perceived Service Quality: Positive Dual-Channel Influence

H3 (QUA $\rightarrow$ ATT: $\beta = +.315$, $f^2 = .251$) and H4 (QUA $\rightarrow$ PUR: $\beta = +.373$, $f^2 = .295$) were both supported, with positive directional effects consistent with the foundational SERVQUAL proposition (Parasuraman et al., 1988). When customers perceive that bank products are clearly explained, service inquiries are handled promptly, and service delivery is reliable, they form more favorable overall attitudes toward the service encounter and report stronger intentions to continue using the bank. These results replicate findings from Hossain et al. (2023) and Zia (2022) in non-Thai contexts, and provide confirmatory evidence for the SERVQUAL quality $\rightarrow$ attitude $\rightarrow$ intention chain in the Thai commercial banking setting.

The substantial direct effect of QUA on PUR ($\beta = .373$, accounting for approximately 73% of the total QUA $\rightarrow$ PUR effect) indicates that technical service quality perceptions influence behavioral intentions through both a cognitive evaluation channel—operating independently of attitude—and an affective-attitudinal channel. It is tempting to map this dual-channel structure onto Grönroos's (1984) distinction between technical quality (what is delivered) and functional quality (how it is delivered), but the mapping does not hold here: understanding of banking products, responsiveness, and reliability in handling customer needs are themselves largely process attributes and therefore sit at the functional rather than the technical pole. What the present data support is narrower—that certain service quality perceptions supply immediate, cognitively accessible cues that inform continuation decisions without requiring prior attitudinal transformation.

H5 and Mediation — Customer Attitude as the Dominant Conversion Mechanism

H5 was supported with the largest f^2 in the model ($\beta = .441$, $f^2 = .313$, 95% CI [.352, .530]), confirming customer attitude as the dominant behavioral conversion mechanism and substantiating the TPB proposition (Ajzen, 1991) in the Thai commercial banking context. This finding extends the

work of Hernán Ramírez-Asís et al. (2020), who advocated for the formal integration of attitude as a structural component in banking service quality models—a step that the present three-layer architecture operationalizes empirically.

The differential mediation pattern—full for SAL (indirect $\beta = .173$, CI [.112, .243]) versus partial for QUA (indirect $\beta = .139$, CI [.085, .201]; total $\beta = .512$)—suggests a theoretically meaningful distinction between how interpersonal and technical service quality antecedents engage the attitudinal channel. Under the full mediation pattern, salesperson interpersonal qualities appear to require attitudinal transformation before influencing behavioral intentions—suggesting that the customer must first form a favorable overall evaluation of the service interaction before translating those perceptions into behavioral commitment. Under partial mediation, technical service quality dimensions can bypass the attitudinal channel and directly influence behavioral decisions—consistent with the notion that perceived reliability and responsiveness provide immediate, cognitively accessible cues for evaluating whether a bank merits continued patronage. This differential pattern is the study's principal substantive proposition, but it is advanced conditionally: because SAL and QUA are not empirically separable under the present measurement model, and because the bivariate suppression test described above has not yet been conducted, the pattern should be read as a hypothesis generated by these data rather than as a finding established by them.

New Knowledge from Research

This study advances three preliminary propositions for the banking service marketing and consumer behavior literatures. They are not equally well supported: the third—the empirical non-separability of interpersonal and technical service quality—rests directly on the measurement evidence reported above, whereas the first two are conditional on that overlap being resolved in a re-specified model.

First—and conditional on the measurement overlap addressed in the third proposition below—salesperson attributes appear within the present model to relate to service intentions only through attitude formation (full mediation), while perceived service quality influences service intentions through both direct and attitude-mediated channels (partial mediation). This differential mediation pattern, if confirmed with a refined measurement model, would provide a theoretically grounded basis for distinguishing how interpersonal versus technical service antecedents translate into behavioral outcomes—a distinction absent from prior single-antecedent banking service quality models (Zia, 2022; de Bruin et al., 2021; Moon et al., 2024). The pattern is consistent with the broader relationship marketing literature's emphasis on attitudinal mediation as a precondition for the behavioral impact of interpersonal relational investments (Berraies et al., 2020; Kim & Yeo, 2024).

Second, the near-equivalence of Trustworthiness (TRUST), Customer Attitude (ATT), and Service Intention (PUR) at the bivariate level ($r_{\text{TRUST-ATT}} = .843$; $r_{\text{ATT-PUR}} = .859$; $r_{\text{TRUST-PUR}} = .863$) raises the theoretically productive question of whether these constructs index a single latent relational trust factor in high-involvement banking contexts—consistent with Morgan and Hunt's (1994) relationship marketing framework, in which trust and commitment function as the central mediating variables between relationship inputs and behavioral outcomes. Future research should test whether a more parsimonious relational trust model provides superior fit and predictive validity compared to the TPB attitude–intention chain.

Third, by documenting the pronounced empirical overlap between interpersonal salesperson attributes and technical perceived service quality ($r = .922$, HTMT = 1.026), this study establishes that—in the current premium Thai banking context—customers may not cognitively distinguish between a salesperson's interpersonal qualities and the bank's overall service quality, perceiving both as facets of a unified 'banking service encounter quality.' This finding challenges the theoretical assumption of discriminant separability between personnel-level and organization-level service quality dimensions and calls for context-sensitive measurement refinement in Southeast Asian banking research.

The Human Factor in Banking: Beyond Service Quality

The Asymmetric Dual-Pathway



The Conversion Mechanism

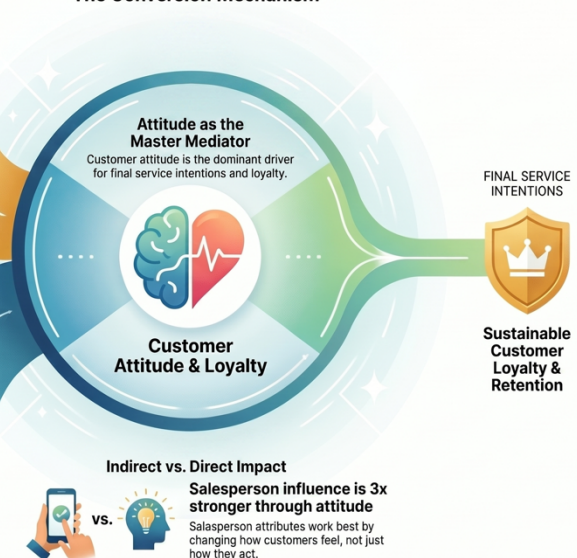


Figure 2 The human factor in banking: asymmetric dual-pathway mechanism and attitude as the dominant conversion mediator linking salesperson attributes and perceived service quality to customer service intention.

Conclusion

This study tested a three-layer PLS-SEM model in which salesperson attributes and perceived service quality jointly predict customer attitude and service intention in Thai commercial banking ($N = 391$). Four of five directional hypotheses were empirically supported: both SAL and

QUA positively predicted customer attitude ($\beta = .392$ and $\beta = .315$, respectively); QUA directly predicted service intention ($\beta = .373$); and customer attitude was the dominant conversion pathway ($\beta = .441$, $f^2 = .313$). Salesperson attributes did not exert a significant direct effect on service intention (H2 not supported). Mediation analysis was consistent with SAL operating through the attitudinal channel alone (indirect $\beta = .173$, 95% CI [.112, .243]; full mediation) and QUA operating through both direct and attitudinal channels (total $\beta = .512$; partial mediation)—a classification that holds under the current specification only and is not yet distinguishable from shared-variance suppression.

Two overarching limitations constrain the strength of these inferences. The measurement model exhibits critical discriminant validity failures: the HTMT ratio between the two primary antecedent constructs equals 1.026, TRUST–ATT HTMT equals 1.047, and multiple sub-dimension pairs exceed the .90 threshold. Although structural-level VIF values (1.92–3.45) remain within acceptable bounds, the HTMT failures render causal comparisons between SAL and QUA provisional. Furthermore, the purposive sample from a single bank in one Thai region—dominated by high-income, middle-aged, business-owning customers—limits generalizability beyond the premium banking segment studied. In addition, the cross-sectional, single-source, self-report design was not accompanied by procedural or statistical remedies for common method variance, which therefore cannot be excluded as a partial explanation for the elevated inter-construct correlations reported above.

For practitioners, the results direct attention to two complementary investment priorities. First, service quality improvements in responsiveness, reliability, and product knowledge communication are associated with the largest total effect on service intention observed in the model ($\beta = .512$). This magnitude should not, however, be read as evidence that service quality investment outperforms salesperson development: because the two antecedents are not empirically separable in these data (HTMT = 1.026), their coefficients cannot be treated as competing budget lines. Second, because salesperson attributes reached service intention only through attitude formation in this model, long-term investments in trustworthiness, empathy, and professional conduct are best evaluated through attitudinal tracking metrics rather than short-term sales outcomes.

Limitations and Directions for Future Research

The following limitations and corresponding research directions arise directly from the findings and their boundary conditions.

Measurement model refinement is the most critical priority. Future studies should: (a) restructure the Understanding of Banking Products items to eliminate the conceptual overlap with Professionalism; (b) test Trustworthiness as a standalone construct—separate from the other SAL

dimensions and from Customer Attitude—to determine whether these three near-equivalent constructs (HTMT all exceeding 1.0) are genuinely distinct or whether a more parsimonious relational trust model is warranted; (c) consider a formative specification for Perceived Service Quality, which may better capture the diagnostic assessment character of technical service quality perceptions; and (d) assess the model with alternative discriminant validity indices such as the HTMT₈₅ (Rönkkö & Cho, 2022) and the AVE-based confidence intervals (Voorhees et al., 2016) to triangulate the severity of the overlap.

Bivariate sensitivity analysis: reporting the bivariate SAL → PUR total effect—without QUA as a covariate—is essential for distinguishing genuine full mediation from shared-variance suppression. If the bivariate total effect is itself non-significant, the mediation interpretation is undermined; if it is significant and substantially reduced by ATT, the mediation classification is corroborated.

Complete TPB specification: incorporating subjective norms and perceived behavioral control into the structural model would provide a more rigorous test of the TPB framework and would clarify whether the current attitude path coefficient is inflated by omitted variable bias (Armitage & Conner, 2001).

Cross-institutional replication: extending the sample across multiple banks, ownership types (state-owned, private, Islamic), and ASEAN countries would enable multi-group invariance testing and substantiate the regional generalizability claim.

Demographic moderation: testing whether income level, customer tenure, and product segment moderate the SAL → ATT and QUA → PUR paths would address the non-representative sample composition and provide actionable customer-segmentation insights for bank strategists.

Longitudinal design: a panel study with at least two measurement waves would establish temporal precedence among the constructs, test whether the differential mediation pattern is stable over the customer relationship lifecycle and permit latent growth curve analysis of attitudinal change.

Common Method Bias mitigation: future instruments should incorporate procedural remedies (e.g., temporal separation of IV and DV measurements, marker variable inclusion) to rule out common method variance as an alternative explanation for the high inter-construct correlations observed in this cross-sectional, single-source design.

Out-of-sample predictive validation: predictive relevance is reported here via blindfolding-based Q², which indexes in-sample predictive fit only. Future studies should additionally report PLSpredict with a linear-model benchmark (Shmueli et al., 2019) to establish whether the model predicts service intention for cases not used in estimation.

Suggestions

Suggestions for Implementing the Research Findings

The results of research objective 1 revealed that salesperson attributes exert a medium-to-large positive effect on customer attitude (H1: $\beta = .392$, $f^2 = .289$), but do not exert a significant direct effect on service intention (H2: not supported), operating exclusively through the attitudinal channel (indirect $\beta = .173$, 95% CI [.112, .243]). This full mediation pattern implies that investments in salesperson interpersonal quality translate into behavioral outcomes only insofar as they first generate favorable customer attitudes. Therefore, commercial banks should: (i) design salesperson development programs targeting all four attribute dimensions concurrently — trustworthiness through transparency and ethical conduct, communication skills through structured listening and adaptive response protocols, professionalism through in-depth product knowledge, and empathy through emotional intelligence training — recognizing that TRUST exhibits the strongest bivariate correlation with ATT ($r = .843$) and thus warrants priority investment; (ii) adopt attitudinal tracking metrics — such as periodic customer attitude surveys administered after face-to-face service interactions — as leading indicators of behavioral outcomes, rather than relying exclusively on short-term sales volume as a lagging indicator; and (iii) revise salesperson performance evaluation systems to measure relational dimensions alongside sales output, preventing personnel from optimizing task-completion efficiency at the expense of the attitudinal outcomes that, within this model, constitute the only observed pathway from interpersonal salesperson qualities to service intentions.

The results of research objective 2 revealed that perceived service quality positively influences both customer attitude (H3: $\beta = .315$, $f^2 = .251$) and service intention (H4: $\beta = .373$, $f^2 = .295$), generating a total positive effect on service intention of $\beta = .512$. This dual-channel structure, in which QUA operates through both direct cognitive evaluation and attitudinal mediation, indicates that service quality perceptions reach behavioral intention by two routes rather than one. It does not establish that service quality investment outperforms salesperson development, because the two antecedents are not empirically separable in these data (HTMT = 1.026). Therefore, banks should: (i) prioritize service quality investment in the three dimensions confirmed in this study — understanding of banking products (UND), responsiveness (RES), and reliability in handling customer needs (REL) — as these collectively account for the largest behavioral pathway in the model; (ii) implement structured responsiveness protocols, including maximum response-time standards for customer queries across all product segments, given that responsiveness emerged as one of two QUA dimensions with the highest second-order R^2 (.844); and (iii) develop product knowledge communication standards for branch-level salespersons, ensuring that customers across the loans, wealth management, and basic services segments

receive consistent, clear, and accurate product information — addressing the conceptual boundary between UND and PRO identified in the measurement model.

The results of research objective 3 revealed that customer attitude is the dominant conversion mechanism in the model (H5: $\beta = .441$, $f^2 = .313$), fully mediating the SAL $\rightarrow$ PUR pathway and partially mediating the QUA $\rightarrow$ PUR pathway, with the integrated model explaining 65.2% of the variance in service intention. Therefore, banks should adopt the dual mediation architecture — SAL $\rightarrow$ ATT $\rightarrow$ PUR and QUA $\rightarrow$ ATT $\rightarrow$ PUR — as a strategic KPI hierarchy: (i) measure customer attitude as a leading indicator situated between service investment inputs and behavioral intention outputs, enabling earlier detection of attitudinal deterioration before it manifests as customer attrition; (ii) develop Loyalty Programs that engineer sustained positive emotional experiences at each service touchpoint rather than relying on financial incentives alone, sustaining the attitudinal foundation through which long-term service intentions are maintained (Oliver, 1999); and (iii) allocate training and service quality budgets proportionally across both the interpersonal and technical channels, without treating the two channels as competing claims on a single budget: because SAL and QUA cannot be empirically separated in this dataset (HTMT = 1.026), the difference between their coefficients does not establish a priority ordering between them.

Suggestions for Future Research

The Limitations section above sets out the remedial agenda required to place the present model on secure measurement footing. The directions proposed here are of a different kind: they are extensions that the findings make worth pursuing regardless of how that remedial work resolves.

First, the empirical non-separability of salesperson attributes and perceived service quality should be treated as a substantive hypothesis, not solely as an instrument defect. If Thai branch customers genuinely experience the salesperson and the bank as a single entity, then discriminant validity should improve systematically as the salesperson becomes less salient in the encounter. A design comparing branch-dependent, hybrid, and digital-first customer segments would test this prediction directly and would establish channel salience as a boundary condition on the two-antecedent model—converting the present study's most serious weakness into a falsifiable claim.

Second, configurational methods offer a route around the collinearity that constrains the present analysis. Fuzzy-set qualitative comparative analysis (Pappas & Woodside, 2021) identifies combinations of conditions sufficient for high service intention without requiring the antecedents to be statistically independent, and necessary condition analysis (Dul, 2016) would establish which attributes function as must-have thresholds rather than as incremental contributors—a distinction of direct managerial value that net-effects modeling cannot deliver.

Third, salesperson attributes are measured here at the customer level but originate at the salesperson level. A dyadic design linking customer responses to identified salespersons and branches, analyzed multilevel, would partition the variance appropriately and would test whether salesperson attributes reflect perceptions of the individual or a halo cast by the branch—a question the present single-level specification cannot address.

Fourth, experimental vignettes manipulating trustworthiness and responsiveness orthogonally would separate the two antecedents by design rather than by measurement, and would supply the causal evidence that a cross-sectional survey cannot.

Fifth, service intention should be validated against behavior. Linking survey responses to subsequent product uptake, retention, or attrition in bank records would quantify the intention–behavior gap in this setting (Sheeran & Webb, 2016) and would indicate whether customer attitude predicts what customers do as well as what they say they intend to do.

Sixth, as Thai banks deploy AI-assisted and robo-advisory channels, the attitudinal mechanism identified here becomes an open empirical question rather than a settled result. Testing whether interpersonal attributes still require attitudinal transformation when the service counterpart is non-human would discriminate between attitude as a general conversion mechanism and attitude as an artifact specific to human interaction—a distinction with growing practical consequence for banking service design.

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