INTRODUCTION

The retail industry in Thailand keeps growing rapidly. This growth is particularly noticeable in the case of active investments made by foreign retailers such as Tesco, Big C, and Carrefour. The ministry of Commerce Thailand reports that foreign retailers are increasing in number, while the number of local retailers is shrinking. The local retailers own department stores and majority of Thai businesses, while foreign retailers own hypermarkets which constitute major investments from overseas. The department stores have little or no ramifications on the retailing market; and that has contributed to their competitive disadvantages as compared with the hypermarkets. Therefore, in the competitive retail industry, customer experience becomes one aspect of the strategy that can be put to play an increasingly important role in the decision making of retailing companies which may contribute to the success of company’s product and service offerings (Gentile, 2007). Thus, it is vital for department stores to differentiate themselves from the foreign retailers, and to pin their focus on to the local customers.

The retailers must be encouraged to develop their competitive strength and strategic advancement by focusing on customers as an important new avenue. This is because they need to have a business strategy to survive and succeed in such an extremely competitive market. The retail sector also needs to increase their focus on customer experience; this is also evidently lacking in the retail sector. Therefore, it is important for local retailers to create emotionally engaging experience for in-shop customers (Backstrom & Johansson, 2006). To incorporate customer’s experience in their business operations, retailers must understand what customer experience actually means (Grewal et al., 2009). In addition, related literatures have highlighted on the importance of retailers to emphasize on customer experience because often its central concept lacks proper definition and empirical support (Backstrom & Johansson, 2006). Hence, marketers have to make an intangible offering, maintain standardization of service delivery, as well as accommodate fluctuations in demand, which in turn make in-service provision to be a formidable task (Grace & O’Cass, 2004). As a result, marketers need to adopt a unique marketing strategy as well as present unique challenges to the customers (Grace & O’Cass, 2004).
Personal interaction is important in the process of building customer experience, as it is the heart of the relationship between customers and employees (Harris, 2007). Moreover, Yoon, Seo and Yoon (2004) indicated that the service quality perceived by customer is one of the most important performances achieved by contact employees in their interaction with customers. Therefore, personal interaction not only reduces the perceived risk associated with purchase of the retailer’s product and service, but also improves customer buying experience (Julian & Ramaseshan, 1994). In additional, previous experience is also important on customers cognitive, which the current customer experience is affected by past customer experience (Verhoef et al., 2009). Therefore, previous experience is important variables that affect the relationship between personal interaction and customer experience. This is the reason why customer experience has been selected to be another tool that has become necessary for a firm facing extremely competitive conditions, to generate success as an experience-oriented firm (Backstrom & Johansson, 2006). Moreover, customer experience is a business strategy designed for retailers to manage their way to create value (Verhoef et al., 2009) and win-win situations in value exchange (Grewal et al., 2009), both for the customers and the retailers.

LITERATURE REVIEW

Cognitive Customer Experience
Customer experience has recently become increasingly important because the development of science, technology, and homogeneity of service have caused customers who have needs, to call for the spirit of sharing, and specific experience in the process of consumption, more than ever before. Thus, the rising importance of customer experience is mainly due to the following reasons (Ruiping & Yujuan, 2006). The general concept of experience is the effect upon the judgment or feeling produced by an event or stimulus which is affected by internal and external factors. It comprised knowledge or skill derived from direct participation in event of activities. In addition, experiences are cognition and noesis from event of stimulus. “Experience is internal reflection based on some stimulus” (Ruiping & Yujuan, 2006, p.87). Some experiences result from the interaction of someone’s notion and personal interaction. It is a psychological feeling existing in the mind of the customer. Experience cannot sell the same product and service or providers benefits directly, but it can gather emotions of the customer’s need and stimulate motivation to buy the product or service (Ruiping & Yujuan, 2006). Thus, the customer experience can bring benefit to the company only indirectly.

Customer experience is the process of strategic management experience that affects the customers with a product or company. In addition, customer experience connects the firm with customers in every point of contact (Schmitt, 2003). It is also the point of integration of the different components of customer experience. Therefore, customer experience can be seen as the development of the relationship between customers and companies. Evaluations are based on a comparison between different expectations of the customer, which stimulate customer interactions with the company, and present news of different moments of contact, or touch points (LaSalle & Britton, 2003; Shaw & Ivens, 2005; Gentile, Spiller & Noci, 2007). Customers have certain expectations before receiving the product or services of a company. When they receive the product or service, they will make comparisons between their expectation and their experience with the company. If what they receive from buying the product or service exceeds their expectation, the customers would be satisfied, and vice versa. Dissatisfaction negatively affects customer experience. In both pre and post purchasing process, consumption experiences are unlimited. However, it is a powerful activity that motivates customer decision making and customer intention (Caru & Cova, 2003).

In this study, customer experience means cognition that can make the customer have noesis from offering or stimulus of department store. In addition, customer experience is customer interaction with company, product, or service (Grewal et al., 2009). Thus, customers will have cognition experience, emerging from their perceptions of the offerings and stimuli. Service employees can influence the value creation experience through their interactions with customers (Sandstrom et al., 2008). The integration of the skills of employees forms the basis of reaction between customers and employees, while good responses from employees will maximize values for the company (Sandstrom et al., 2008). Therefore, customer value is
derived from the interactions between service employees and customers (Grance & O’Cass, 2004). Hence, personal interaction is main factor that has a direct effect on cognitive customer experience. Further, previous experience is past experience that the effect of the considered determinants on current customer experience and occur from generally contact in the course of purchase or use product and service by customer (Verhoef et al., 2009). The customers who are willingness to purchase product and use service in departments store that the customer may have greater familiarity and usage experience with department store than those who are reluctant to buy product and service in department store (Kara et al., 2009). Thus, perceptions forms of previous experience are more enduring and predict behaviour (Kim, Choi & Han, 2009).

For this reason, this research focuses only on personal interactions and studies cognitive customer experience at point of purchase. This is proper because every point of contact is involved with interaction between customers and the company’s employees, and products or services. Hence, the retailer must have a good business strategy designed to manage cognitive experience at all points of contact with its customers.

**Personal Interaction**

Service is directly delivered, and is a form of interaction between a customer and the employee of a company. Personal interaction is a result of the behaviour of the employee who delivers service to customer (Grace & O’Cass, 2004). According to Yoon, Seo, and Yoon, (2004), “Customer’s perceived service quality is one of the most important performances achieved by employees in the interaction between customers and the contact employee” (p.398). Hence, the interaction between the customer and company employees can be conceived as the heart of a service (Bowers & Martin, 2007).

In terms of academic research, studies done on service marketing have focused on personal interaction as service encounter that “reduce the perceived risk associated with purchasing a service and improve the buying experience” (Julian & Ramaseshan, 1994, p.30). As Bitner (1990) points out, personal interaction encounter is a point of contact which provides an interaction between a customer and the company’s service personnel. Employee’s behaviour at a point of service delivery may influence a customer’s expectations towards the service offered (Coye, 2004). On this point, Keng (2007) commented that the quality of employee interaction encounters can be assessed based on the service employee’s ability. Furthermore, the credibility of employees is important for good and service encounters, because the action of an employee has a profound effect on consumer’s loyalty to the store (Backstrom & Johansson, 2006). Therefore, the creation of satisfaction and good experience through interactions between customers and employees lead to a satisfactory experience. Relationship or rapport created between employees and customers determines employee responsiveness as an outcome in the form of customer satisfaction (Gwinner et al., 1998), cognition of service quality (Crosby et al., 1990), future behaviour of the consumer (Chandon et al., 1997), increased profit in service firms (Pugh, 2001) and experience value (Keng, 2007). Thus, personal interaction is a service process which occurs from interactions between customers and employees. In short, personal interaction is a process involving people as variables in service marketing.

**Previous Experience**

Researchers and practitioners have more interest previous experience with product and service, because previous experience with product and service that has direct influence to the change of customer perceptions (Kim, Choi & Han, 2009). The customers who are willingness to purchase product and use service in departments store that the customer may have greater familiarity and usage experience with department store than those who are reluctant to buy product and service in department store (Kara et al., 2009). Therefore, perceptions forms of previous experience are more enduring and predict behaviour (Kim, Choi & Han, 2009). Moreover, Verhoef et al., 2009 stated that past customer experience is affected by current customer experience. Thus, Meyer and Schwager definition customer experience that “Customer experience is the internal and subjective response customers have to any direct or indirect contact with a company. Direct contact generally occurs in the course of purchase, use, and service and is usually initiated by the customer. Indirect contact most often involves unplanned encounter with representatives of a company’s product, service or bands and take the form of word-of-mouth recommendations or criticisms, advertising, new reports, reviews and so forth” (2007, p. 118).

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Thus, the previous experience can divide two groups which are direct experience and indirect experience, they are important differences with regard to the relative influence of perceived which was the strongest predictor of customer experience for the inexperienced group, meanwhile, experience users place less weight on perceive (Kim, Choi & Han, 2009). Hence, measuring previous experiences are challenging for researchers in service business (Pearce & Kang, 2009). Zanna & Rempel (1998) noted that the customer’s perceptions have formed that base on three general type of information: past behaviour, affective information, and cognitive information.

Direct previous experience is customers’ perceptions in past that occur from generally contact in the course of purchase or use product and service by customer (Verhoef et al., 2009). Past experience of the customer that are customer’s attitude. Eagly and Chaiken (1993) defined attitude that “a psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavour” (p.1). Hence customers have strong attitude lead to selective cognitive processing and intended and actual behaviour (Bloemer & Ruyter, 2002). Strong attitudes make the customers feel acceptance or rejection that become a fundamental and frequently studied concept (Birgelen, Ruyter & Wetzels, 2003). Moreover, strong attitudes are related with customer’s decision that the experience and satisfaction can predict future performance (Birgelen et al., 2003). Indirect previous experience is involvement unplanned encounter with representative of a company’s product and company’s service that take the form word-of-mouth recommendation (Verhoef et al., 2009). The representative will be friends, family, colleague or the other people who have past experience about department store, they have person interaction with the customers.

In this study, focus on direct previous experience that is more important and effect than indirect previous experience. Kim et al. (2009) indicated that perceptions by direct previous experience are more enduring and predict consumer behaviour better than perceptions in indirect previous experience. Moreover, direct past experiences are actual behaviour which is strong attitude lead to actual cognitive process (Bloemer & Ruyter, 2002).

THEORETICAL FRAMEWORK AND HYPOTHESIS FORMULATION

According to model of consumer behaviour, the decision making process has three different and interlocking stages, namely the input stage, the process stage and the output stage (Sandhusen, 2000). In this study, personal interaction means interaction between customers and sale personnel which constitute the marketing stimuli. The marketing stimuli are planned and preceded by the retailer (Sandhusen, 2000). Personal interaction is a factor that stimulates customers’ perception created by service offerings of sale personnel, whereas the stimuli are factors that have effect on the buyer’s response derived from cognitive customer experience. Cognitive customer experience is a result of internal reflection that comes from the stimulus (Ruiping & Yujuan, 2006).

Moreover, previous experience is customers’ perceptions in past that occur from generally contact in the course of purchase or use product and service by customer (Verhoef et al., 2009). Previous experience has direct influence to the change of customer perceptions (Choi & Han, 2009). The customers who are willingness to purchase product and use service that the customers may have greater familiarity and usage experience more than those who are reluctant to buy product and service (Kara et al., 2009). Hence, past experience of the customer is customer’s attitude. Eagly and Chaiken (1993) defined that “attitude is expressed by evaluating a particular entity with some degree of favour or disfavour” (p’1). Strong attitudes are related with customer’s decision that the experience and satisfaction can predict future performance (Birgeler et al., 2003). Attitudes are part of buyer characteristics which effect to decision process (Sandhusen, 2000). Therefore, previous experience act as a moderator in the process of buyer’s black box, and it influences the relationship between environmental factors and customer experience.

Furthermore, cognitive customer experience is an internal and subjective response of customers who have either direct or indirect contact with a company. Direct contact occurs when a customer purchases a product or service, whereas indirect contact occurs through a presentation by the company of its product or service through an unplanned encounter (Meyer & Schwager, 2007). Thus, cognitive customer experience is evidently different in each individual because it is a result of unique information contained in the “black box” or buyer characteristics and decision making process (Sandhusen, 2000).
Personal interaction and cognitive customer experience

The relationship between personal interaction and cognitive customer experience has already been examined empirically. Some studies found that there exists a positive relationship between personal interaction and customer experience (Backstrom & Johansson, 2006; Baker et al., 2007; Grace & O’Cass, 2004; Keng et al., 2007; Lu & Seock, 2008; McKenzie, 2008). Previous studies have also indicated that employees have an influence on the creating of value experience through their interaction with customers (Puccinelli et al., 2008). Moreover, Keng et al. (2007) studied the impact of service encounter which includes personal interaction on customer experience. Their results indicated that personal interaction strongly supports and influences customer experience positively. Similarly, McKenzie (2008) studied the perception of students on retail service quality; the result revealed that perception strongly reflects the store’s performance. In another study, service employees were found to have an influence on the value creation experience and form the basis of reaction between customers and employees which will then maximize the value to company (Sandstrom et al., 2008).

However, in the retail industry, this relationship remains unclear. Some studies reported that a positive relationship exists between personal interaction and cognitive customer experience, while some others have indicated the existence of a negative relationship (Backstrom & Johansson, 2006). From this literature review, there is an obvious need for researchers to further investigate the relationship between personal interaction and cognitive customer experience. In the context of the department store in Thailand, in this study posits that personal interaction would have a significantly positive effect on cognitive customer experience, which means that the higher the level of personal interaction, the greater will be the cognitive customer experience. Thus, the following hypothesis is formulated for testing.

**Hypothesis 1**: There is a positive relationship between personal interaction and cognitive customer experience.

**Moderating Factor**

Few studies have demonstrated previous experience effect on the relationship between the stimulus and current experience in the service context (Kara et al., 2009; Kim, Choi & Han, 2009; Pearce & Kang, 2009). Previous experience has direct influence to change customer perception (Choi & Han, 2009), and are more during and predict behaviour (Kim et al., 2009). Furthermore, Verhoef et al., (2009) stated that past experience is affected by current customer experience. In the case of Kara, (2009) showed that consumer’s previous experience has positive effect and is significantly related to store brand perception. Kim et al., (2009) studied moderating effect of prior experience which investigates the difference between decision and usage decision stages. This result confirms that continued usage intention is better predicted. Pearce and Kang (2009) studied prior and present experience of tourist and explore the effects of this experience on continuing visitor interest level, there are few reliable generic difference in continuing interest among those with prior experience. Then, it can be postulates that previous experience will play an important role with the moderating effect between personal interaction and cognitive customer experience. Thus, the following hypothesis is formulated for testing.

**Hypothesis 2**: Previous experience significantly moderates the relationship between personal interaction and cognitive customer experience.

**METHODOLOGY**

This study is an experimental study, using a total of 1229 sample comprising women shoppers in the ladies’ department in Thailand’s department store. The unit of analysis of this study is any individual who is a women shopper in Thailand. Any women shopper, who makes a purchase at the ladies’ department in local department store, is qualified to be selected as a sample in this study. Self-administered questionnaires were used as the method of data collection, while quota sampling was used to select respondents within the sampling frame. Reliability of instruments was examined using Cronbach’s alpha and the items showed good reliabilities, ranging from .86 to .91 for each construct.

**Measuring Instruments**

(a) **Personal interaction**: It means the interaction and point of contact between customer and employee (Bitner, 1990). Measurement for personal interaction is determined using three items of measurement from Lu & Secok (2008) using structured questionnaires, developed to collect the data at department
store. For data on retailing industry, six items of measurement from McKenzie (2008) were used in the structured questionnaires. All the items have been adopted and adapt so as to fit and cover the purpose of this study. Each item would be measured on a five-point Likert scale ranging from (1) “strongly disagree” to (5) “strongly agree”.

(b) Cognitive customer experience: It is consumer’s perception in connection with the thinking or conscious mental processes derived from the offering of a product or service at ladies’ department in Thailand’s department store (Gentile et al., 2007). Measurement for cognitive customer experience is determined using two items of measurement from Cottet et al. (2006) in the context of cognitive values in personal interaction at hypermarket. A five-point Likert scale ranging from (1) “strongly disagree” to (5) “strongly agree” was employed.

(c) Previous Experience: Previous experience is customers’ perceptions in past that occur from generally contact in the course of purchase or use product and service by customer (Verhoef et al., 2009). Three items are adapted from Kara et al. (2009) which are past perception and one item of measurement from self-construct. Three items are adopted from Kara et al. (2009) which are relationship with satisfaction in service marketing, recommend the service to my friends and is not hesitate to buy products. One item is self-construct which is overall of previous experience. A five-point Likert scale ranging from (1) “strongly disagree” to (5) “strongly agree” was employed.

(d) Analysis of Data: Data analysis and hypothesis testing were performed using the statistical Package for Social Science (SPSS) version 17.0 for Windows. Descriptions statistics, reliability analysis, multiple regression analysis and hierarchical regression analysis were used to analyze the studied variables in this research.

RESULTS
All 1229 completed questionnaires were valid for analysis. From the data obtained, the majority, 329 (26.8%) of the respondents were found to be between the age of 21-25 years old. This percentage reflects the important group of women shoppers in Thailand’s department store. Information about their occupation showed that 381(31%) of the respondents were government employee. The majority, 372 (30.3%) of the respondents, indicated that their monthly income was between Baht 5,000 – 10,000. With regards to their academic qualification, 561 (45.6%) of the respondents were holders of bachelor’s degree. With respect to their marital status, 817 (66.5%) of them were still single. (See Table 1). The reliability of the studied variables displayed a range of value, which varies from acceptable to satisfactory with Cronbach Alpha (Sekaran, 2007) of between 0.86-0.91, when all the hypotheses were further tested (refer Table 2). In addition, the mean value of personal interaction was 3.37 with a standard deviation of 0.66, while for cognitive customer experience the mean was 3.55, with standard deviation of 0.76 and previous experience was 3.35 with a standard deviation 0.67.

Insert table 1& 2 here

Hypothesis Testing
Multiple regression analysis was performed to test the hypotheses postulated in this study (Sekaran, 2007). It is generally agreed that there are at least five assumptions relating to normality, linearity, multicollinearity, homoscedasticity, and autocorrelation which should not have been violated (Hair et al., 2006). It is postulated that there is a positive relationship between personal interaction and cognitive customer experience. Results in Table 3 reported, 35.2% of the variation in cognitive customer experience is explained by personal interaction ($R^2=0.352, p<.01$). This study indicates that personal interaction increases cognitive customer experience ($\beta =0.593, p < .01$). Therefore, it can be concluded that personal interaction and cognitive customer experience was accepted.

Insert table 3 here

The hierarchical regression analysis was performed to test the moderating effect of the moderator on the relationship between personal interaction and cognitive customer experience. From Table 4, Model1of the independent variable from personal interaction has resulted in $R^2$ of 35.2 percent ($p<0.01$) and from the first regression model, personal interaction ($\beta=0.593, p<0.01$) have significant and positive influence on cognitive customer experience. In step2, the moderator (previous experience) was incorporated. It was shown that the moderating variable was also significant ($\beta=0.339, p<0.01$) as predictor toward cognitive customer experience. Moreover, in step 3 the interaction term between personal interaction and previous
experience were found to be significant with cognitive customer experience ($\beta=0.368$, $p<0.05$). In addition, the $R^2$ increased from step 3 ($R^2=0.430$). Hence, previous experience moderates the relationship between personal interaction and cognitive customer experience.

**DISCUSSION**

The results of multiple regression analysis revealed the relationship between personal interaction and cognitive customer experience is positively significant. This proves that personal interaction is associated with cognitive customer experience for women shoppers in ladies’ department in Thailand’s department store.

This finding is consistent with previous research (Backstorm & Johansson, 2006; Baker et al., 2007; Grace & O’Cass, 2004; Keng et al., 2007; Lu & Seock, 2008; McKenzie, 2008) which show that personal interaction has positive relationship on customer experience. The study also found that the greatest impact of personal interaction on cognitive customer experience is stimulus marketing or service offering in Thailand’s department store. This finding is consistent with previous studies, which reported that employee have a positive influence on the value creation experience via their interactions with customers (Puccinelli et al., 2008). The reason may be that personal interaction influences the value creation experience and forms the basis of reactions between customers and employees that will maximize value for the company (Sandstrom et al., 2008). This is understandable because employees or sales personnel, who make customer happy, are consistently courteous with customers; they give prompt service to customer; they create confidence in customers to do shopping; they are flexible with regard to their actions with customers. In other words, the customer can easily get a good perception of the company and enjoy a good experience at the store; feeling welcomed and treated friendly by the employee service.

Previous experience is direct customers’ perceptions in past experience that occur from generally contact in the course of purchase or use product and service by customer. The finding showed that customer has good previous service experience; it will influence good personal interaction which impacts on good cognitive customer experience. The customers who are willingness to purchase product and use service in departments store that the customer may have greater familiarity and usage experience with department store than those who are reluctant to buy product and service in department store (Kara et al., 2009). Moreover, good previous service experience also impact on repurchase or intention to purchase. Therefore, perceptions forms of previous experience are more enduring and predict behaviour (Kim, Choi & Han, 2009).

This result supports the findings of previous studies such as by Kara et al. (2009) studied role of prior experience found that consumer’s previous experience significantly related to the higher order construct called ‘store brand perception and ultimate which is linked to the store brand purchase’ behaviour. Similarly, Mittal, Kumar & Tsiros, (1999) stated that past service satisfaction is affected to the current service satisfaction by attribute evaluations and past price satisfaction is influenced the current price satisfaction. In the same way, satisfaction with the service recovery that has a positive effect on both service satisfaction and customer share for customers who have experience (Doorn & Verhoef, 2008). Also, Kim, Choi and Han (2009) studied user behaviour toward mobile data service: The role of perceived fee and prior experience found that the moderating role of prior experience in information system behaviour also reveals that continued usage intention is better predicted by the antecedents than adoption intention. This study also demonstrates the moderating role of prior experience on mobile data service user behaviours. Thus, a number of different types of prior experiences have been found to affect consumer response.

From the theoretical point of view, the result of this study supported the consumer behaviour model which has three stages, namely input stage, process stage, and output stage (Sandhusen, 2000). Personal interaction is the service offering or marketing stimuli from the sales personnel with whom the customers will interact and experience cognitive customer service. Previous experience act as a moderator in the process of buyer’s black box, and it influences the relationship between personal interaction and customer experience. Customer perception is customer experience which is the internal and subjective response of customers.
LIMITATIONS AND FUTURE RESEARCH
There are a number of limitations in the present study. First, this study focuses on women shoppers at department store in Thailand. The results should not be generalized to male and other service industries such as hotel industry, health care industry, retail banking and other professional service industries. Second, the study focuses only the cognitive aspect which constitutes only one of the many dimensions of customer experience. Future research should look into other dimensions of customer experience which relate to personal interaction, in other service industries, and examine the nature of service that should be offered to maintain good experience of the customers. Finally, the moderators in this study are internal factors of customer that affect perception in service at department store. Hence, future research should be study external factors or environment factors which effect cognitive customer experience.

CONCLUSION
The main objective of this research is to investigate the relationship between personal interaction and cognitive customer experience among women shoppers in Thailand’s department store. The study was conducted using a sample of 1229 women shoppers who purchase products at the ladies department in Thailand’s department store. Survey research and structured questionnaires were employed to assess data from the respondents. Multiple regression analysis was used to test hypothesis of this study which predicted that there is positive significant effect of personal interaction on cognitive customer experience. Hierarchical regression analysis was used to test hypothesis of this study which predicted that previous experience significantly moderates the relationship between personal interaction and cognitive customer experience. The result supported the hypothesis that personal interaction has positive significant effects on cognitive customer experience and previous experience significantly moderates the relationship between personal interaction and cognitive customer experience. This study provides strong evidence that could help retailers or marketing managers to gain a better understanding of cognitive customer experience to improve and develop their sales personnel or employees in their service offering.

Personal interaction is an important element in the creation of cognitive customer experience. The personal interaction has influence on cognitive customer experience. Therefore, personal interaction can bring good to the company and provide friendly cognitive customer experience, while enhancing value creation experience to customers in department stores. Department stores in Thailand are pure service providers as they represent complicated retail environment that offer a mixture of products and services. Employee service is direct service that interacts with customers, and can create customer perception in service offerings of the department stores.

In addition, employee behaviour at the point of service delivery to customers has an influence a customer’s expectation in service offering. Thus, retailers should plan to ensure customers get high quality shopping experience, especially, in terms of personal interaction experience that can create customer’s feelings to make them feel confident, achieve satisfaction, and a happy experience in their shopping activities.

REFERENCES

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Figure 1. Personal interaction, previous experience and cognitive customer experience

Table 1

The Demographic Profile of Respondents

<table>
<thead>
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<th>Demographic Variables</th>
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<th>Frequencies</th>
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<tr>
<td>Total number of respondents</td>
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<td>1,229</td>
<td>%</td>
</tr>
<tr>
<td>Age</td>
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<tr>
<td></td>
<td>16 – 20 years</td>
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<td></td>
<td>21 – 25 years</td>
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<tr>
<td></td>
<td>26 – 30 years</td>
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<td></td>
<td>31 – 35 years</td>
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<td>36 – 40 years</td>
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<td>Occupation</td>
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Private sector  329  26.8  
Business Owners  102  8.3  
Unemployed/House wife  47  3.8  
Student  370  30.1  

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<td>2.9</td>
<td></td>
</tr>
</tbody>
</table>

Table 2
Reliability Coefficient, Mean and Standard Deviation of the Studied Variables (N=396)

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>Number of Items</th>
<th>Cronbach’s Alpha</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal interaction</td>
<td>9</td>
<td>.91</td>
<td>3.37</td>
<td>.66</td>
</tr>
<tr>
<td>Cognitive customer experience</td>
<td>2</td>
<td>.85</td>
<td>3.55</td>
<td>.76</td>
</tr>
<tr>
<td>Previous Experience</td>
<td>4</td>
<td>.86</td>
<td>3.35</td>
<td>.67</td>
</tr>
</tbody>
</table>

Table 3
The Multiple Regression Analysis Results for the Relationship between personal interaction and cognitive customer experience

Independent Variables | Personal interaction | Cognitive Customer Experience (Beta)
----------------------|----------------------|---------------------------
Personal interaction  | .593**               |                           |
R^2                   | .352                 |                           |
Adjust R^2            | .352                 |                           |
F change              | 667.137**            |                           |

Note. Significant levels * p<.05, **p<.01

Table 4
The Hierarchical Regression Result for the Moderating Effect of Previous Experience on Personal Interaction and Cognitive Customer Experience

Independent Variables | Cognitive Customer Experience (Beta)
-----------------------|---------------------------
Step 1: Independent Variable | Model 1 | Model 2 | Model 3
Personal Interaction (PI) | .593** | .394** | .186 |
Step 2: Moderating Variable |           |         |         
Previous Experience (PreEx) | .339** | .138  |
<table>
<thead>
<tr>
<th>Step 3: Interaction term</th>
</tr>
</thead>
<tbody>
<tr>
<td>PI x PreEx</td>
</tr>
<tr>
<td>( R^2 )</td>
</tr>
<tr>
<td>Adjust ( R^2 )</td>
</tr>
<tr>
<td>( \Delta R^2 )</td>
</tr>
<tr>
<td>( F ) change</td>
</tr>
</tbody>
</table>

**Note.** Significant levels *\( p<.05 \), **\( p<.01 \)**