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Does the amount of makeup used by employees in the financial services industry impact customer satisfaction?

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Abstract: This research examines how the amount of makeup worn by employees in the financial services industry can influence customer satisfaction and the perceived customer-employee social distance. It was predicted that a more extensive makeup look would lead customers to perceive greater social distance, and thus would increase their satisfaction with the service provided. The experimental approach showed that the amount of makeup used by female employees did not have a significant impact on customer satisfaction nor on social distance did. Finally, managerial implications were discussed, and future research recommendations were provided.

Keywords: Consumer Behavior; Customer Satisfaction; Perceived Social Distance; Beauty; Extensive Makeup; Natural Makeup; Financial Services.

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1. Introduction

The Beauty and Personal Care market is mostly driven by consumer spending, achieving a revenue of $505 billion worldwide in 2019, and it is expected to have a Compound Annual Growth Rate (CAGR) of 3,2% between 2012 and 2025 (Statista 2020). This is a market that is constantly subject to challenges, transformations, and innovations, including multiple segments, one of them being the cosmetics segment, which comprises facial and eye makeup, lipstick, nail care and color, and natural cosmetics. This segment has the highest growth potential estimated between 2019 and 2025, with 2019 worldwide sales accounting for $89.8 billion, and presenting an estimated CAGR of 4,5% between 2012 and 2025 (Statista 2020). In fact, cosmetics are becoming more than just an aisle in the supermarket: besides the rising revenues that have been seen throughout the decades, the value of these beauty products and services has increased as well, with more women recurring to the online channels in search for more information and products. As such, this market is very well-established in the online distribution channels, but it still shows high growth potential, having achieved an online share of 14% of revenues in 2019 in Europe and 19% in Asia (Statista 2020).

Women are the ones who mostly wear cosmetics and use them to improve the way they look and to enhance their perceived facial attractiveness (Jones, Kramer and Ward 2014). It has been proven that women are more satisfied and appear more confident after applying makeup, which, in turn, has a positive effect in their social interactions (Jones, Kramer and Ward 2014). In fact, such products allow women to conform to actual feminine beauty standards by artificially modifying the appearance of a set of facial features, meaning that makeup not only appears as a holistic technique that modifies one's appearance, but it can also help a person to cope with emotions, self-image and mood (Korichi et al. 2008). Also, women may apply cosmetics to appeal to men, but they can also use them to compete with other women, as they tend to be more sensitive to the opinions of other women than of men (Jones, Kramer and Ward

2014). This is due to the fact that attractive women are perceived as being socially dominant, which can be a motivation point for them to use cosmetics to appear attractive to both genders (Jones, Kramer and Ward 2014). Thus, one can conclude that makeup is multisensorial, as it stimulates three of our senses: touch (encompassing all sensations from the body surface), smell (because of the fragrance some products might present), and sight (due to the process of becoming and looking more beautiful) (Korichi et al. 2008).

Furthermore, physical appearance is one of the most important determinants of interpersonal attraction in the early stages of many relationships (Korichi et al. 2008), and it is often an aspect used by people to make spontaneous inferences about others' personalities, generally attributing socially desirable traits to attractive people (Samper, Yang and Daniels 2018). As such, putting high effort in one's appearance signals a willingness to misrepresent the person's true self, and translates into lower purchase intentions for higher-effort cosmetics (Samper, Yang and Daniels 2018). Some research has been made to assess people's perceptions on the different levels of makeup used by women and, particularly, Jones, Kramer and Ward (2014) found that men and women agree on the amount of makeup they find attractive, "but overestimate the preferences of women and, when considering the preferences of men, overestimate even more" (Jones, Kramer and Ward 2014).

Along with the amount of makeup used by women comes the issue of the dress code in the workplace. Companies in most industries often have a strict dress code, which may include the makeup that their female employees should be wearing. According to Rahman et al. (2019), dress codes are set by the company and provide employees with guidance on appropriate application, with responsibilities falling on employers in making sure those dress codes are in conformity with what was established by the company. In fact, employees adhering to the use of the dress code established by the company will promote an orderly working environment and establish an organization culture. Nevertheless, it is at most importance that employers ensure

the dress codes are not discriminating to both genders and respect the integrity of every member of the staff, especially when considering different dress codes for men and women (Rahman, Mehat and Hamzah 2019). Moreover, since companies may have a specific dress code, female employees may apply a certain amount of makeup that matches the service that is being provided and the degree of formality of such business. This raises the question of whether the type of makeup worn by employees would also have an influence on customers' perceptions, mainly on the perceived social distance between themselves and the female workers and, consequently, on their overall satisfaction with the service.

All in all, the impact of beauty is particularly special for women, since they tend to be conditioned and pressured to enhance their physical appeal (Mittal and Silvera 2020). The use of cosmetics is a short-term way to increase attractiveness (Mittal and Silvera 2020), and therefore women tend to attribute individual comfort to such products. However, people often judge when this improvement is considered "too much", i.e., when a woman's appearance becomes too adulterated due to extensive beauty work. Hence, those who engage in extensive beauty work tend to be perceived as possessing poorer moral character, even though these conclusions are made spontaneously and in a sudden way (Samper, Yang and Daniels 2018). Particularly, the use of extensive makeup is most times considered inauthentic, as there has been evidence suggesting that women use a lot of makeup seems as if they were wearing a "mask" to hide their true physical features and even insecurities (Mittal and Silvera 2020). So, what are the consequences of using an extensive *versus* a more natural makeup look besides inauthenticity perception? Is this use of extensive makeup always bad?

Indeed, the amount of makeup used by women can also be applicable to customer service and satisfaction in the selling world. Even though physically attractive individuals are viewed as being more friendly, trustworthy, intelligent, sociable, and thus more effective in delivering sales messages (Mittal and Silvera 2020), there has been evidence suggesting that

too much makeup is actually not desirable for the salesperson or service personnel aiming to increase their performance. As it was previously mentioned, what happens is that makeup may be seen as a mask of one's true self and true intentions in a sales context. This is because when people wear extensive makeup they are judged as being more focused on bettering themselves than the team (Mittal and Silvera 2020). Also, they are perceived as being more likely to produce low quality work, not be on time and take the task less seriously (Mittal and Silvera 2020).

Having all of this in mind, the present thesis will attempt to answer the following questions: is the use of extensive makeup always something negative and undesirable, as it has been shown in previous research? Is there a situation or industry where extensive makeup can actually be beneficial for the company and lead to better results in customer satisfaction? In some industries and jobs like physicians, insurance agents or bank tellers, customers enjoy the feeling of a certain distance between them and employees, and a more formal service is valued as opposed to a friendlier one (Goodwin and Smith 1990). Hence, the industry chosen to conduct the experiments was the financial services industry, since it is an industry where customers seek for formality and for a more professional relationship between them and the financial consultants. As so, this thesis will test if the amount of makeup worn by female employees (i.e., an extensive *versus* a natural makeup look) in the financial services industry influences customer satisfaction, as well as whether it does so due to the perceived social distance that customers typically prefer in such contexts.

Therefore, this research contributes to the literature in several ways, aiming at filling in a gap in previous papers and research. Firstly, I extend the literature to the effect of makeup on perceived social distance, which showed that women who often wear extensive makeup looks are perceived as being inauthentic and having a lower moral character (Samper, Yang and Daniels 2018), which consequently increases the perceived social distance between themselves

and other people. Secondly, the impact of such consequences of social distance to customer satisfaction will be analyzed, since it is common that customers enjoy a certain feeling of closeness with employees, but there are businesses and industries where such closeness is not preferred and desirable. Specifically, I examine whether makeup has an effect on customers beyond authenticity.

The aim of the next section is to review the literature on the topics mentioned above, especially on the use of extensive makeup in the financial services industry, and the hypotheses formulation will come in the subsequent section. I predict that an extensive (*versus* a more natural) makeup look worn by professionals in the financial services industry will lead to a larger perceived social distance between them and their customers. This is due to the fact that there are some industries, like the one in question, where a higher perceived social distance can increase customer satisfaction and lead to better company results. In fact, there are some services that require physical touch and a sense of more familiarity between the customer and the employee, like dentists, hair stylists or nurses, for example (i.e., services where the perceived social distance should be reduced), whereas others, like the ones mentioned above, require more formality and a more distant relationship between the two parts (Goodwin and Smith 1990). The underlying assumption that can be drawn from this study is that financial services employees are free to wear the makeup they wish and there are no restrictions, but rather common sense on this use of extensive makeup. This assumption is made since there are some cases of businesses and jobs where women either cannot wear makeup or can only wear it if it is very minimalistic. For example, in the healthcare industry, professionals are very restricted in how they present themselves to the patient, so extensive makeup is not allowed. Moreover, the previous discussion on businesses' dress codes cannot be applied in this context, because even though in this industry there may not be a very strict dress code (especially in companies with a less conservative culture), the insights of this research can also be applied

when such strict dress code is in place, since the goal is to generalize the results outside the chosen context for other industries.

Additionally, the results of my study will provide meaningful insights into how extensive makeup influences customer satisfaction in the industry above-mentioned and reveal managerial actions for companies that would like to see the practical implications of such study.

2. Literature Review

2.1. The effect of different amounts of makeup on perceived social distance

Beauty work is an important consumption domain whose importance has increased in in relevance with the rise of social media consumption (Smith, Vandellen and Ton 2021). It comprises a range of practices, from the use of cosmetics to plastic surgery. In a behavioral context, engaging in beauty work is typically perceived as inauthentic and "fake", like a mask people wear to hide their true facial features and look more attractive. This poses challenges for beauty companies that increasingly rely on social media-driven product promotion where authenticity perceptions are consequential (Smith, Vandellen and Ton 2021). In particular, women who wear too much makeup are often seen as misrepresenting themselves, which can lead others to see them as having lower moral character (Samper, Yang and Daniels 2018). These types of low authenticity perceptions arise from the default assumption that beauty work is motivated by a desire for self-enhancement and serves primarily to conceal one's appearance. Thus, the way people access others who tend to engage in beauty work to actively change their appearance and alter their presented physical features comes from fixed biological roots. Nevertheless, not all beauty work is seen as deceptive by others. Prior work has found that beauty work is most associated with misrepresentation when it is transient (i.e., when it lasts a relatively short time) and transformative (i.e., when it significantly alters appearance) (Smith, Vandellen and Ton 2021).

Perceptions of natural beauty tend to lead to higher perceived warmth and social cooperation, whereas perceptions of "enhanced" attractiveness (for instance, when using more dramatic makeup) do not (Mittal and Silvera 2020). Conversely, some authors believe that the "glamorous" or dramatic makeup look tends to lead to higher perceptions of attractiveness, but lower perceptions of trustworthiness, with no effect on likeability (Mittal and Silvera 2020), even though there is still not a consensus between authors. These perceptions of both beauty and makeup are also true in the selling world, where more attractive individuals are believed to be more effective in delivering sales messages and are seen as more trustworthy, since their sales pitches are not only more well-received, but also lead to higher purchase intentions, sales results, market share outcomes and customer satisfaction ratings (Mittal and Silvera 2020). Hence, this might seem to suggest that sales personnel should do anything they can to artificially enhance their attractiveness (for example, by using makeup) to gain the benefits of the "beauty premium". However, what really happens is that such artificial enhancements may come at a cost. In fact, consumers are less likely to view a salesperson as sincere if he or she flatters them before a sale, as opposed to after, because they are more likely to infer that the salesperson has an ulterior motive (in this case, it could be to close the sale, for instance).

Since not all relationships between customers and employees are created equal, the concept of social distance should be explored, as it can relate to the amount of makeup employees can wear, and it took on a different meaning in people's minds since the COVID-19 pandemic started. For the sake of this study, the impact of the pandemic was not considered, so the perceived social distance is related to how close (or not) two individuals are with each other, with family members exemplifying minimal social distance (Goodwin and Smith 1990). The concept of social distance has been incorporated in social psychological theories, where three "levels of relatedness" can be identified: the "zero-contact" level, that precedes any interaction; the "surface contact" level, which incorporates role-related behaviors; and "mutual"

relationships, where both individuals identify one another as unique and emotionally invest in the relationship (Goodwin and Smith 1990).

Thus, different uses of makeup have distinct impacts on how people socialize with one another and on how women in particular are perceived. In fact, women use makeup to improve their physical appearance and perceived facial attractiveness, which makes them feel more satisfied and confident with how they look (Jones, Kramer and Ward 2014). Consequently, this has a positive effect in their social interactions (Jones, Kramer and Ward 2014), but may depend on the different levels of makeup looks women choose to wear.

2.2. The influence of perceived social distance in customer satisfaction

Since a customer-employee relationship can also be considered a social interaction, the levels of relatedness mentioned above can also be applied in a service context. Particularly, there are some services and jobs that may resemble a closer relationship between a customer and an employee, which usually require physical touch, like nurses, dentists, or hair stylists, for example, and where customers take a more passive role in the relationship, but do not expect to be another anonymous face, and rather enjoy a personalized service (Goodwin and Smith 1990). On the other hand, jobs like waiters, financial services consultants or people who work in gas stations, for instance, require employees to be more formal and increase the social distance that is perceived by the customers. In fact, customers simply do not want the closeness that some services demand, and the levels of customer satisfaction will increase if businesses understand how close or not customers in a certain industry would like to be with employees.

Many authors argue that relationships between customers and employees are similar to the relationships that may exist between friends, as people tend to form “personal relationships with other people throughout society” (Butcher, Sparks and O'Callaghan 2002). Therefore, as these relationships are social interactions, there are certain opportunities that may arise to form

genuine and meaningful connections, since customers are interacting with employees, not with the company itself. Hence, it is the development of personal relationships with employees that helps to form relationships between customers and the business (Butcher, Sparks and O'Callaghan 2002). However, there is still little research done on the different implications that the nature of such relationships has for the firm, but the pros and cons of pursuing the use of positive customer relationships as a strategic marketing tool should be weighted, as this is very costly for the company, and can also be overwhelming for the employees. As such, companies need to consider how frequently and deeply they want to interact with customers if the customers themselves do not make adequate contact for relationships to be developed (Butcher, Sparks and O'Callaghan 2002).

As such, in a business context, some factors may affect social distancing and depend on the nature of the industry, since not all industries demand closeness between employees and customers. Usually, consumers like to relate and feel close to companies, but there may be some exceptions where a higher social distance between the two parties leads to a higher customer satisfaction rating. Also, there may be several factors related to how the service is provided, which may have a direct impact on the customer's level of satisfaction. Hence, understanding the external factors that may lead to greater customer satisfaction are key for every company, as customer satisfaction is a measurement of how happy (or unhappy) customers are with the company, with its products, services or even employees. Collecting data regarding customer satisfaction can reveal very relevant insights about how customers relate to brands and how they will interact with them in the future.

Notwithstanding, there are some situations where consumers are moving away and voluntarily distancing themselves from companies, mainly motivated by the increased use of technology. In particular, this has been a trend in the financial services industry, where customers are preferring to interact with their banks via mobile apps and online banking, as

well as using other virtual channels, especially for simpler services, like consulting their bank account balance or transferring money to another account (Robson 2016). Consequently, banks and other financial provider branches are disappearing from the high street. For example, 2017 was a record year with over four hundred banks and building society branches estimated to have closed (Robson 2016). Nevertheless, even though customers are moving towards online channels, they do seem to still prefer face-to-face contact for more complex services.

Therefore, no matter the industry or the market, understanding the consumer decision-making process better enables marketers to develop more efficient and effective strategies for assisting consumers through the process to a resolution that is mutually beneficial. Employees should always offer the best treatment to their customers, and understand that not all customers are created equal, and not all industries need customers to have a close bond to the company.

3. Hypotheses

Taken altogether, the hypotheses can be formalized in the following way:

H_1: *An extensive (vs. natural) use of makeup by employees makes consumers perceive greater social distance to the employee.*

H_2: *In a financial services context, the greater social distance induced by the extensive (vs. natural) makeup worn by employees leads to a higher customer satisfaction.*

It should be noted that the hypothesis H_1 will be generalized for all industries, whereas the hypothesis H_2 will be specific to the financial services industry. An overview and the relationship of the hypotheses can be seen in the conceptual framework below:

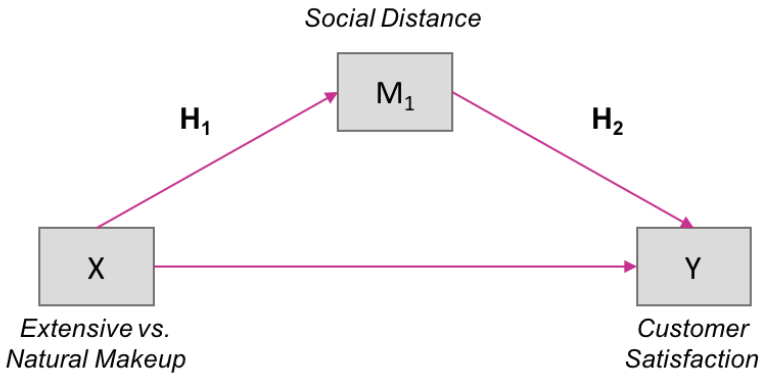

Figure 1: Overview of the conceptual framework

4. Methodology

4.1. Sample

The sample consisted of 108 participants (N = 108) from 8 different countries, who were randomly assigned to one of the priming conditions (i.e., Extensive vs. Natural makeup) to have a balanced number of participants in each of the two groups. Hence, 52% of the respondents were assigned to the extensive makeup scenario, whereas 48% were assigned to the natural makeup scenario. Regarding nationality, Portugal is the most representative country, illustrating 89% of the sample (see Appendix 1.1), and when it comes to gender distribution, 38% of the respondents are male and 62% are female (see Appendix 1.2). Further on, even though age was not divided in groups, the youngest respondent is 18 years old and the oldest is 65 years old. The age distribution indicates a major concentration in the 21-25-year-old group, representing 59% of the cases, whereas 7% of the respondents are below this age group, and 33% are above (see Appendix 1.3). Finally, and as expected due to the age distribution, a significant number of participants are students, representing 34% of the sample, and 43% are employed (see Appendix 1.4)

4.2. Design and Procedure

This experiment employed a single factor 2 (Extensive vs. Natural Makeup look) between-subjects design. As such, participants were randomly assigned to one of the two

conditions and were asked to imagine they were opening a bank account in Bank ABC after evaluating several options, with this bank being the one that best suited their preferences. When they arrive at the bank, they meet Catherine, one of the financial services consultants. After reading this small introduction explaining the context, participants were shown a picture of Catherine, who could either be wearing an extensive or natural makeup look. The level of makeup was adjusted in an app, since the goal was to not control for any differences besides the makeup looks (see both pictures in Appendix 2). Below the picture, a conversation between the participant and the consultant was designed to provide a more immerse experience and a better customer-employee interaction, which was believed to facilitate some questions of the survey regarding customer satisfaction and perceived social distance. This small conversation was essentially about the participants entering the bank and being approached by Catherine, who greeted them and asked how she could help them. Afterwards, she passes the participant to a colleague of hers, who will help the participants opening the bank account (see Appendix 2).

4.3. Measures

Customer Satisfaction. After imagining the scenario where they interact with Catherine, participants needed to indicate on a 7-point Likert scale (1 – "Strongly disagree"; 7 – "Strongly agree") to which extent they agree or disagree with the following sentences: "I am satisfied with the service provided", "I am happy with the service provided" and "I am pleased with what Catherine has done". These sentences were adapted from Wan et al. (2011) and were transformed into affirmative sentences, as the objective was to evaluate service success and not failure, as it was illustrated in the paper in question. Specifically, the sentences in the paper were "I am dissatisfied with the service", "I am unhappy with the service" and "I am not pleased with what Chris has done" (Wan et al. 2011), because they were meant to evaluate service failure and not success, which is the case of this experiment. Hence, this question was meant to

evaluate participants' level of satisfaction with the service provided by the financial services consultant.

Social Distance. After measuring customer satisfaction, participants were asked to evaluate their current relationship with Catherine. As such, a question from Huang et al. (2014) that used the Inclusion of Other in the Self Scale (IOS) was adapted to this questionnaire (Aron et al. 1992). This scale aims at measuring how close the respondent feels with another person. Thus, participants were shown seven sets of overlapping circles and were asked to indicate the set that best described their relationship with the financial services consultant. The greater the overlap between the two circles, the higher the degree of perceived social closeness (Huang et al. 2014).

The next question comprised a different scenario where participants had to imagine they had to come back to the bank one week after they had opened the account to pick up some files that were pending, and that Catherine was working that day. They were asked to indicate the probability of reaching out to Catherine to help them pick up the documents that were pending on a 7-point Likert scale (1 – "Extremely unlikely"; 7 – "Extremely likely"). The main objective of this question was to examine further downstream consequences and see whether participants who were satisfied with the service Catherine provided would reach out once again.

Control Variables. In the subsequent section of the survey, the picture of Catherine that was shown in the beginning was shown again, and participants were asked to take a closer look at the consultant, as they were about to evaluate a set of her attributes on a 7-point Likert scale (1 – "Strongly disagree"; 7 – "Strongly agree"). The attributes chosen to be evaluated were the following: "Wearing too much makeup", "Attractive", "Professional", "Trustworthy", "Competent", "Patient", "Likeable", "Empathic", "Flexible", "Attentive" and "Good at communicating". The main goal with this question was to firstly see whether the amount of makeup worn by Catherine was clear to the participant, but also to evaluate assess whether there

were more attributes that could have an influence on customer satisfaction beyond social distance.

Type of Relationship. Finally, participants were asked to think about past experiences they had with financial services consultants and how they ideally would like the customer-employee relationship to be. As such, they were asked to indicate on a 7-point Likert scale (1 – "Strongly disagree"; 7 – "Strongly agree") to what extent they agree or disagree with the following sentences: "Strictly professional and for business purposes", "A more familiar and bonded relationship, like family and friends", "More formal and professional" and "More informal and based on friendship". These sentences were adapted from the paper "Service with Emoticons: How Customers Interpret Employee Use of Emoticons in Online Service Encounters" (Li et al. 2019), more specifically in the relationship norm orientation assessment, and from Aggarwal (Aggarwal 2004). The first and third sentences are more correlated with one another, as they describe a more professional and formal relationship between the customer and the employee, whereas the second and fourth sentences refer to a more informal, friendly relationship, like family and friends. This measure was included in the experiment because individuals may have a certain preference for this relationship which may affect how social distance influence satisfaction.

5. Results and Analyses

Preparation of data. The 25.0 version of SPSS was chosen as the data analysis software to be used and there were no cases with missing data that needed to be excluded. To interpret the data correctly, a reliability analysis was conducted prior to the main analysis to verify the scales' internal consistency (see Appendix 3). As such, the measure used was the Cronbach's alpha, which is a measure of internal consistency, i.e., a measure of how closely related a set of items are as a group and it is based on the average inter-item correlation (DeVellis 2003). Ideally, and

according to DeVellis (2003), the Cronbach's alpha should be higher than 0.7, but values above 0.8 are even more desirable. Nevertheless, Cronbach alpha values are quite sensitive to the number of items in the scale. Therefore, these values can be small when there are less than ten items in the scale, as it is the case for all the questions in this study, except for the question where the financial consultant's characteristics are evaluated, since there are eleven items to be rated (DeVellis 2003). In the case of the number of items being small, it is recommended to look at the mean inter-item correlations (DeVellis 2003), where the optimal range is between 0.2 and 0.4 (Briggs and Cheek 1986).

Before the reliability analysis was conducted, the items "A more familiar and bonded relationship, like family and friends" and "More informal and based on friendship" (items retrieved from Question 5 – see Appendix 2) were reverse coded, since these were negatively worded, as proposed by Pallant (2011), and were inducing a more bonded and informal relationship between a financial services consultant and the customer when compared to the other two items that refer to a more professional and formal relationship between the two parties. In the current study, the scales evaluated presented a Cronbach alpha coefficient above 0.7, with Customer Satisfaction presenting the highest alpha (see Appendix 3.1), and Customer Relationship in a Financial Services Context also presenting an alpha above 0.7 (see Appendix 3.2).

Manipulation check. After performing the reliability analysis, the photos related to the Extensive vs. Natural Makeup looks were tested to see whether there was a significant difference among participants when evaluating if Catherine was wearing too much makeup or not. This manipulation can be found in Question 4, where participants were asked to evaluate some characteristics of the financial services consultant. The item "Wearing too much makeup" was measured on a 7-point Likert scale (1 – "Strongly Disagree" to 7 – "Strongly agree").

Participants of the Extensive Makeup scenario showed a significant higher average, meaning they agreed to the statement shown, whereas participants of the Natural Makeup scenario did not ($M_{\text{Extensive Makeup}} = 5.42$ vs. $M_{\text{Natural Makeup}} = 3.95$, $t\ (106) = 3.691$, $p < 0.001$), thus showing evidence that the manipulation was effective (see Appendix 4).

T-Test. A t-test was conducted to analyze whether an Extensive vs. a Natural Makeup look worn by employees makes consumers perceive greater social distance (H_1). The continuous dependent variable chosen was social distance, tested in Question 2, where the Inclusion of Other in the Self (IOS) scale was used. The independent variable chosen was the amount of makeup used, which can be coded categorically (1 – Extensive Makeup; 0 – Natural Makeup). Prior to the analysis, the assumptions of the t-test were tested, including normality and homogeneity of variances. The normality assumption could not be verified through the Shapiro-Wilk Test, since the p-values under the two scenarios were under 0.05 ($p_{\text{Extensive Makeup}} < 0.001$ vs. $p_{\text{Natural Makeup}} = 0.001$), and through the observation of the histograms in each scenario, which also did not indicate visually that the data was approximately normally distributed (see Appendix 5.1). However, the t-test can still be considered a robust statistical test, especially because the sample size is statistically significant (N = 108), meaning that the Central Limit Theorem can be applied to this case (Bartlett 2013). Finally, the homogeneity of variances was asserted using the Levene's test for equality of variances, meaning that equal variances could be assumed ($p = 0.112$) (see Appendix 5.2).

There is no statistically significant difference in the mean scores for participants of both groups at the $p < 0.05$ level ($M_{\text{Extensive Makeup}} = 2.73$ vs. $M_{\text{Natural Makeup}} = 2.95$, $t\ (106) = -0.700$, $p = 0.485$) (see Appendices 5.2 and 5.3). Nonetheless, the participants in the Natural Makeup scenario showed a lower perceived distance between themselves and Catherine than

participants under the Extensive Makeup scenario, which means that participants under the Natural Makeup scenario felt slightly closer to the financial services consultant.

ANOVA. A one-way between-groups analysis of variance (ANOVA) was conducted to analyze the impact of the amount of makeup used (Extensive vs. Natural Makeup) on customer satisfaction. The dependent variable for this test is *customer satisfaction*, represented in Question 1, where participants were shown three statements to rate from 1 – "Strongly disagree" to 7 – "Strongly agree" how satisfied they were with the service provided by Catherine. Therefore, a new variable was created in SPSS, named *AvgCSat*, referring to the average of the three scores, and this variable was used as the dependent variable in the test conducted. The independent variable *Extensive vs. Natural Makeup* is a categorical variable, with two groups: Extensive Makeup and Natural Makeup. The goal with such analysis is to verify if there is a statistically significant difference between the means of the two groups. Therefore, all assumptions of ANOVA were firstly checked, including normality (see Appendix 6.1) and homogeneity of variances (see Appendix 6.2). The normality assumption could not be verified using the Shapiro-Wilk Test ($p_{\text{AvgCSat}} = 0.00$). Nevertheless, ANOVA is still considered a robust statistical test (Schmider et al. 2010). Then, homogeneity of variances was asserted using Levene's test, which showed that equal variances could be assumed for the average of customer satisfaction variable ($p = 0.71$). There was no statistically significant difference in the mean scores for average customer satisfaction of the different groups at the $p < 0.05$ level ($M_{\text{Extensive Makeup}} = 5.82$ vs. $M_{\text{Natural Makeup}} = 5.78$, F (1, 106) = 0.04, $p = 0.84$) (see Appendix 6.3).

Furthermore, another one-way ANOVA was conducted to analyze how the amount of makeup used impacts the probability of reaching out to Catherine and compare groups. Thus, the categorical independent variable is the amount of makeup used (Extensive vs. Natural Makeup), and the dependent variable is *Probability of reaching out to Catherine*, referring to

Question 3, where participants were asked to assess from 1 – "Extremely unlikely" to 7 – "Extremely likely" the probability of reaching out to Catherine to help them if they had to pick up some files one week after their first visit to the bank. The goal is to verify if there is a statistically significant difference between the means of the two groups. All assumptions of ANOVA were checked, including normality (see Appendix 7.1) and homogeneity of variances (see Appendix 7.2). The normality assumption could not be verified once again using the Shapiro-Wilk Test ($p_{\text{Probability of reaching out to Catherine}} = 0.00$). However, ANOVA is still considered a robust statistical test (Schmider et al. 2010). Homogeneity of variances was asserted using Levene's test, which showed that equal variances could be assumed for the average of customer satisfaction variable ($p = 0.63$). There was no statistically significant difference in the mean scores for probability of reaching out to Catherine between groups at the $p < 0.05$ level ($M_{\text{Extensive Makeup}} = 5.87$ vs. $M_{\text{Natural Makeup}} = 5.61$, F (1, 106) = 0.84, $p = 0.36$) (see Appendix 7.3).

ANCOVA. Following a one-way ANOVA, a one-way analysis of covariance (ANCOVA) was conducted to control for potential variables which might influence the dependent variable, i.e., customer satisfaction, and therefore enabling a more accurate conclusion. The covariates for the ANCOVA can be found in Question 4, where participants were asked to evaluate from 1 – "Strongly disagree" to 7 – "Strongly agree" Catherine's characteristics. Hence, these covariates are the following: "Wearing too much makeup", "Attractive", "Professional", "Trustworthy", "Competent", "Patient", "Likeable", "Empathic", "Flexible", "Attentive" and "Good at communicating". Prior to the analysis, the ANCOVA assumptions were verified, including homogeneity of the covariates across both groups and homogeneity of regression slopes. There is no statistically significant difference at $p < 0.05$ level on average customer satisfaction between groups ($M_{\text{Extensive Makeup}} = 5.77$ vs. $M_{\text{Natural Makeup}} = 5.83$, F (1, 106) = 0.791, $p = 0.79$). The only significant predictor was "Attentive" ($p = 0.05$) (see Appendix 8).

6. Exploratory Analyses

Correlation analysis. A correlation analysis was conducted for the control variables in Question 4 to measure the strength of the linear relationship between two variables and compute their association. For this analysis, the two groups were not considered, but rather the total number of participants. Interestingly, "Wearing too much makeup" showed a positive correlation with every control variable except for the variable that measured attractiveness, being significant at $p < 0.05$ with "Patient" and significant at $p < 0.01$ with "Trustworthy", "Likeable", "Empathic" and "Flexible" (see Appendix 9.1). This once again reflects the findings of Smith, Vandellen and Ton (2021), where too much makeup worn can be seen as if women were wearing a mask and it is not considered attractive.

Another correlation analysis was conducted between the average of customer satisfaction and the probability of reaching out to Catherine. Again, the total number of participants were considered, and were not separated in groups. The objective was to analyze whether participants who felt satisfied with the service provided were more likely to reach out to Catherine. Hence, both variables showed a positive correlation, which is significant at $p < 0.01$, meaning that a higher average of customer satisfaction tends to lead to a higher probability of reaching out to Catherine again (see Appendix 9.2).

ANOVA for social distance. Furthermore, a two-way between subjects ANOVA was conducted to analyze the potential effect of makeup on social distance (represented in Question 2), and whether it differs for men and women. The objective was to test the impact of two independent variables (*Extensive vs. Natural Makeup* and *Gender*) on one dependent variable (*Social Distance*), and identify a possible interaction effect. Prior to the analysis, the normality and homogeneity of variances assumptions were tested. The Shapiro-Wilk tests did not verify the normality assumption, since both *p*s < 0.05, but the homogeneity of variances assumption was

met (F (3, 104) = 2.22, p = 0.09). The results of the ANOVA revealed there is no significant main effect of Extensive vs. Natural Makeup on Social Distance ($M_{\text{Extensive Makeup}}$ = 2.73 vs. $M_{\text{Natural Makeup}}$ = 2.95, F (3, 104) = 0.12, p = 0.73). Nonetheless, there is a significant main effect on Gender, since social distance is higher in men *versus* women (M_{Male} = 3.32 vs. M_{Female} = 2.55, F (1, 106) = 6.09, p = 0.02). Finally, a marginally significant two-way interaction between Extensive vs. Natural Makeup and Gender was identified (F (1, 107) = 0.57, p = 0.45. To understand the interaction effect, simple effect tests were performed and revealed that there is a significant difference between genders for the Extensive Makeup group (M_{Male} = 3.39 vs. M_{Female} = 2.38, p = 0.03), but not for the Natural Makeup group (M_{Male} = 3.26 vs. M_{Female} = 2.73, p = 0.21) (see Appendix 10.1).

ANOVA for customer satisfaction. To analyze the potential effect of the amount of makeup and gender on customer satisfaction, another two-way between subjects ANOVA was performed. The normality and homogeneity of variances assumptions were again tested. Even though normality was not verified (both ps < 0.05), the homogeneity of variances assumption was met (F (3, 104) = 2.40, p = 0.07). The results showed no significant main effect both of Extensive vs. Natural Makeup ($M_{\text{Extensive Makeup}}$ = 5.82 vs. $M_{\text{Natural Makeup}}$ = 5.78, F (3, 104) = 0.59, p = 0.62) and Gender (M_{Male} = 5.89 vs. M_{Female} = 5.74, F (1, 107) = 0.72, p = 0.40) on Customer Satisfaction. Notably, a marginally significant two-way interaction between Extensive vs. Natural Makeup and Gender was identified (F (1, 106) = 1.13, p = 0.29). Finally, simple effect tests were performed to understand the interaction effect and revealed that there is no significant difference between genders for the Extensive Makeup group (M_{Male} = 6.07 vs. M_{Female} = 5.69, p = 0.19), and for the Natural Makeup group (M_{Male} = 5.75 vs. M_{Female} = 5.80, p = 0.87) (see Appendix 10.2).

7. General Discussion

7.1. Summary of Findings

While the independent t-test conducted revealed the amount of makeup used did not present a significant impact on the social distance perceived between participants and Catherine, there was a significant effect between genders on social distance, as shown in the two-way analysis of variance performed. Furthermore, there was no statistically significant difference between groups on customer satisfaction and on the probability of reaching out to Catherine, which means that participants under the Extensive and Natural Makeup scenarios reported similar mean scores in both variables. The ANCOVA conducted for the control variables on customer satisfaction supports the similarity of results between groups, with "Attentive" being the only significant predictor.

The correlation analyses conducted showed that the control variable "Wearing too much makeup" had a positive correlation with all the other variables, except with attractiveness, highlighting the fact that makeup does not influence an employee's professionalism nor the quality of the service provided, but it still makes customers associate an extensive amount of makeup with women misrepresenting themselves and trying to wear a "mask" that hides their true features, which consequently may decrease others' perceptions of attractiveness (Samper, Yang and Daniels 2018). Also, and as expected, participants were more likely to reach out to Catherine again if they felt satisfied with the service provided, but no direct connection can be made between their satisfaction and the perceived social distance felt with the financial services consultant.

Finally, the two-way ANOVAs performed only exhibited a significant difference between genders on social distance under the Extensive Makeup scenario, but not under the Natural Makeup scenario, and no statistically significant difference on customer satisfaction, both between genders and makeup scenarios.

7.2. Managerial Implications

Based on these findings, several managerial recommendations should be taken into consideration. Just as there are companies with a specific dress code that is mandatory for all employees, makeup can also be part of such dress code, especially for female workers. Even though this experiment showed no effect between makeup, perceived social distance and customer satisfaction, it does not mean companies should overlook this aspect when considering incorporating makeup standards in their current dress codes. Nevertheless, such guidelines should primarily be discussed with employees, who need to agree on the amount and type of makeup they are expected to wear during their work hours. Additionally, this study still provided useful insights: it was found that the level of makeup does not impact customer satisfaction, meaning that perhaps companies do not need to impose strict makeup guidelines and can let employees wear the makeup they feel more comfortable with.

The fact that this study is directed towards the financial services industry does not mean the results are limited to this sector. One of the main objectives of this research was to study the impact of wearing an extensive *versus* a more natural makeup look in an industry where people typically do not enjoy a friendly, close relationship with employees and prefer to feel more distant to them and have a more professional treatment. Thus, it is possible to the results and conclusions of this study to industries that present the same characteristics as the one in question.

7.3. Limitations and Future Research

This study presented several limitations. Firstly, only the financial services industry was taken into consideration. Even though the aim of this research was to generalize the results to other industries with similar characteristics as the one in question, more businesses could have been considered. This would have allowed for a wider vision and a broader perspective of the results. Secondly, although single and multiple item scales were used to keep the survey short

and less time-consuming, the range of possible answers were consequently limited. Thirdly, the sample size could have been increased and was comprised mostly of Portuguese participants. Thus, having a more diverse sample could be beneficial for analyzing possible disparities between nationalities. Fourthly, having a survey where participants need to imagine themselves in a situation where they meet a person for the first time can be misleading and lead to results that do not represent the reality. Core aspects such as body language can have a more significant impact on how close customers feel to the employee and could not be captured in the survey designed. In the future, a more realistic experience is proposed as being a better alternative than the survey designed, where a real person approaches the customer and then the latter is asked to evaluate the degree of closeness between them and the consultant after they have been attended. Particularly, some control variables in Question 4, such as being Patient, Empathic, Flexible or Attentive needed to involve a deeper connection with Catherine and a more immerse experience, since asking participants to imagine the context and to evaluate such aspects leads to a biased judgement that does not necessarily represent an organic reaction in a real-life setting.

Another limitation of this experiment is linked to the measure of social distance using the Inclusion of Other in the Self Scale (IOS). In fact, this measure did not capture the effect of social distance, so future research should incorporate more items and questions to participants to attain a more detailed perception of how close they feel with the employee. For example, the Bogardus social distance scale could be adapted to this context and used to measure different degrees of closeness in people, including measures on degrees of warmth, hostility, indifference, or intimacy between groups (Bogardus 1925).

Besides the need for a more realistic experience, where participants would enter a store and a real person would approach them, future research should incorporate other possible mediators. Additionally, more industries with similar characteristics as the one in question

should be tested to provide more realistic results and to expand the conclusions to industries that do not demand a close relationship between the customer and the employee. Thus, the final goal is to see whether similar conclusions can be drawn from this study in other industries.

Lastly, it was initially mentioned that one of the main objectives of this study was to understand whether women wearing extensive makeup can be beneficial for a context or industry. Since the statistical analyses did not reflect an impact on social distance, future research should focus on how extensive makeup can be used to express oneself and how it influences others' (i.e., the observers) willingness to express themselves more clearly. Particularly, according to Smith, Vandellen and Ton (2021) "reframing beauty work as self-expression is a more effective way of enhancing others' authenticity perceptions and, in turn, increasing marketing outcomes" (Smith, Vandellen and Ton 2021). Hence, this mentioned self-expression will provide a direct channel for others to see people who engage in extensive beauty work as "free to 'make-up' who they are" (Smith, Vandellen and Ton 2021), and have the freedom to express themselves in the way they desire.

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9. Appendices

Appendix 1: Sample

Appendix 1.1: Nationality Distribution

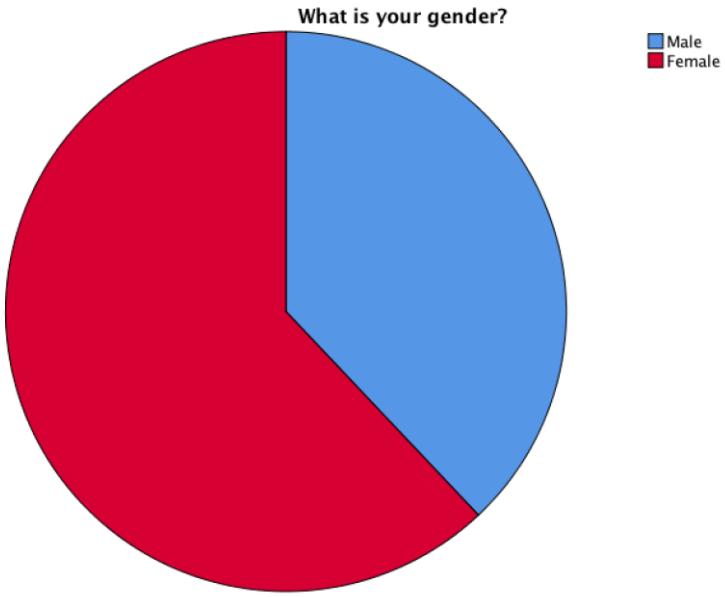
List of Countries

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Brazil	1	.9	.9	.9
	France	1	.9	.9	1.9
	Germany	3	2.8	2.8	4.6
	Italy	4	3.7	3.7	8.3
	Netherlands	1	.9	.9	9.3
	Portugal	96	88.9	88.9	98.1
	Russian Federation	1	.9	.9	99.1
	Spain	1	.9	.9	100.0
	Total	108	100.0	100.0	

Appendix 1.2: Gender Distribution

What is your gender?

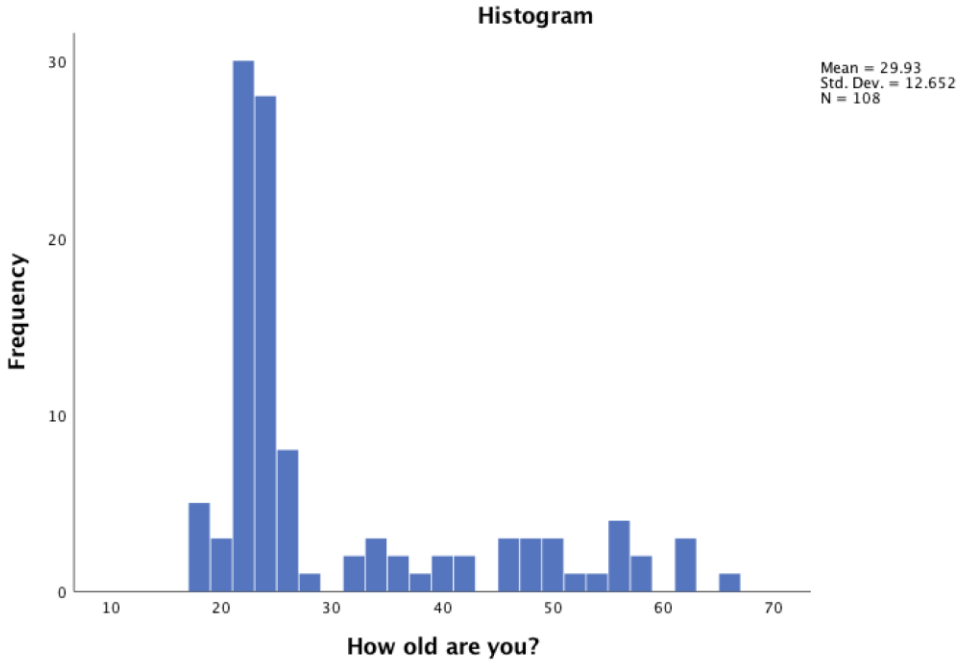
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	41	38.0	38.0	38.0
	Female	67	62.0	62.0	100.0
	Total	108	100.0	100.0	



Appendix 1.3: Age Distribution

How old are you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18	5	4.6	4.6	4.6
	19	1	.9	.9	5.6
	20	2	1.9	1.9	7.4
	21	9	8.3	8.3	15.7
	22	21	19.4	19.4	35.2
	23	18	16.7	16.7	51.9
	24	10	9.3	9.3	61.1
	25	6	5.6	5.6	66.7
	26	2	1.9	1.9	68.5
	27	1	.9	.9	69.4
	31	2	1.9	1.9	71.3
	34	3	2.8	2.8	74.1
	35	1	.9	.9	75.0
	36	1	.9	.9	75.9
	38	1	.9	.9	76.9
	39	2	1.9	1.9	78.7
	41	2	1.9	1.9	80.6
	45	3	2.8	2.8	83.3
	47	3	2.8	2.8	86.1
	49	1	.9	.9	87.0
	50	2	1.9	1.9	88.9
	52	1	.9	.9	89.8
	53	1	.9	.9	90.7
	55	2	1.9	1.9	92.6
	56	2	1.9	1.9	94.4
	57	1	.9	.9	95.4
	58	1	.9	.9	96.3
	61	2	1.9	1.9	98.1
	62	1	.9	.9	99.1
	65	1	.9	.9	100.0
	Total	108	100.0	100.0	



Appendix 1.4: Occupation Distribution

What is your current occupation?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	37	34.3	34.3	34.3
	Employed	46	42.6	42.6	76.9
	Self-employed	2	1.9	1.9	78.7
	Working Student	23	21.3	21.3	100.0
	Total	108	100.0	100.0	

Appendix 2: Questionnaire

This is a research project being conducted as part of the master thesis of Beatriz Gomes from Nova School of Business & Economics. The purpose of this research project is to collect data regarding the influence of the amount of makeup used by employees in customer satisfaction.

In this study, you will be asked to imagine yourself in a scenario. Please read it carefully and really take a moment to imagine yourself in it.

Your participation in this research study is voluntary, and you may choose not to participate. Also, if you decide to participate in this study, you may withdraw at any time.

The online survey that you are about to fill will take approximately 5 minutes. Your responses are confidential and will be used for scholarly purposes only.

If you have any questions about the research study, please feel free to contact beatrizg1803@gmail.com

Thank you in advance for your time and help!
Beatriz Gomes

Scenario 1: Extensive Makeup

Imagine you are going to open a bank account. You have already evaluated several options and chose the bank that you think best suits your preferences. When you arrive at the bank you meet Catherine, the financial services consultant of the bank. This is a picture of Catherine. Please take a careful look.

When Catherine approaches you, you two have the following conversation:

Catherine: Good morning and welcome to Bank ABC! How can I help you?
You: Good morning. I would like to open a bank account.
Catherine: Of course. What kind of account would you like to open? A savings account or a checking account?
You: What is the difference?
Catherine: A checking account is designed to use for everyday transactions. However, the money in a savings account is meant to stay in the account and earn interest over time.
You: I see... I would like to open a savings account.
Catherine: Of course! I will pass you to my colleague on the right, who will open the account for you.
You: Thank you!
Catherine: You're welcome! Have a nice day.

Scenario 2: Natural Makeup

Imagine you are going to open a bank account. You have already evaluated several options and chose the bank that you think best suits your preferences. When you arrive at the bank you meet Catherine, the financial services consultant of the bank. This is a picture of Catherine. Please take a careful look.

When Catherine approaches you, you two have the following conversation:

Catherine: Good morning and welcome to Bank ABC! How can I help you?
You: Good morning. I would like to open a bank account.
Catherine: Of course. What kind of account would you like to open? A savings account or a checking account?
You: What is the difference?
Catherine: A checking account is designed to use for everyday transactions. However, the money in a savings account is meant to stay in the account and earn interest over time.
You: I see... I would like to open a savings account.
Catherine: Of course! I will pass you to my colleague on the right, who will open the account for you.
You: Thank you!
Catherine: You're welcome! Have a nice day.

Question 1

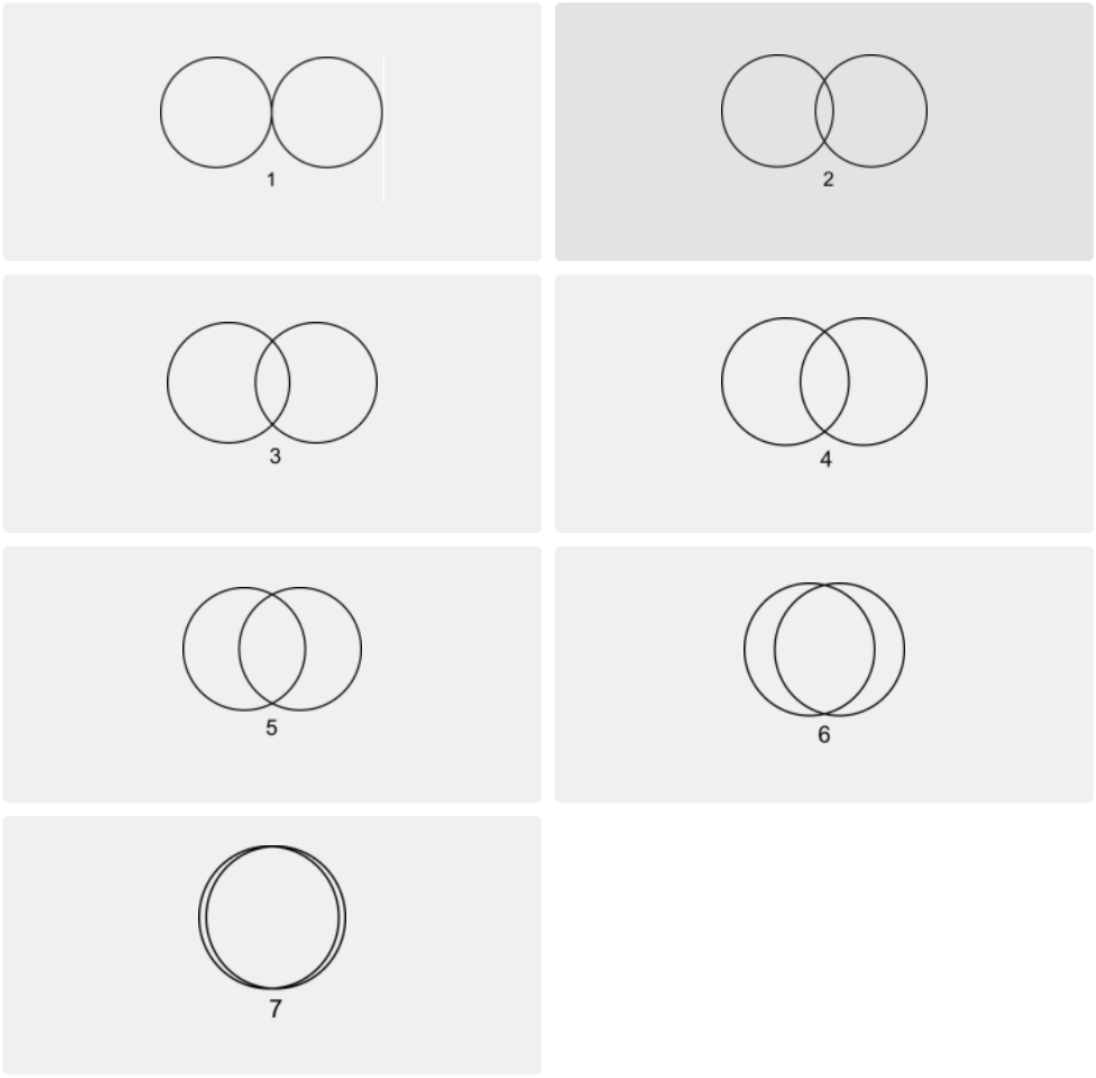
From the short interaction you had with Catherine, please rate the following sentences according to your satisfaction with the service provided by the financial services consultant.

	1 - Strongly disagree	2 - Disagree	3 - Somewhat disagree	4 - Neither agree nor disagree	5 - Somewhat agree	6 - Agree	7 - Strongly agree
I am satisfied with the service provided	○	○	○	○	○	○	○
I am happy with the service provided	○	○	○	○	○	○	○
I am pleased with what Catherine has done	○	○	○	○	○	○	○

Question 2

From the interaction you had with Catherine, which of the following images best represents your current relationship with her?

Assume that, in each pair of the following circles, one represents you and the other represents Catherine. Please select the pair of circles that most accurately represents how close you feel to Catherine.



Question 3

Now imagine you had to come back to the bank one week after you opened the bank account to pick up some files that were pending. When you arrive at the bank, you notice that Catherine is working that day.
Please indicate the probability of you reaching out to Catherine to help you picking up the files, considering the previous interaction you had with her.

	1 - Extremely unlikely	2 - Moderately unlikely	3 - Slightly unlikely	4 - Neither likely nor unlikely	5 - Slightly likely	6 - Moderately likely	7 - Extremely likely
Probability of reaching out to Catherine	○	○	○	○	○	○	○

Scenario 1: Extensive Makeup

You are about to evaluate some attributes of your financial services consultant. Please take a closer look at Catherine.

Scenario 2: Natural Makeup

You are about to evaluate some attributes of your financial services consultant. Please take a closer look at Catherine.

Question 4

Please rate the following attributes of the financial services consultant.
Catherine is...

	1 - Strongly disagree	2 - Disagree	3 - Somewhat disagree	4 - Neither agree nor disagree	5 - Somewhat agree	6 - Agree	7 - Strongly agree
Wearing too much makeup	○	○	○	○	○	○	○
Attractive	○	○	○	○	○	○	○
Professional	○	○	○	○	○	○	○
Trustworthy	○	○	○	○	○	○	○
Competent	○	○	○	○	○	○	○
Patient	○	○	○	○	○	○	○
Likeable	○	○	○	○	○	○	○
Empathic	○	○	○	○	○	○	○
Flexible	○	○	○	○	○	○	○
Attentive	○	○	○	○	○	○	○
Good at communicating	○	○	○	○	○	○	○

Question 5

Now, think about your past experiences with financial services consultants. When you interact with them, how would you like the interaction to be?
Please indicate how much you agree/disagree with the following statements.

	1 - Strongly disagree	2 - Disagree	3 - Somewhat disagree	4 - Neither agree nor disagree	5 - Somewhat agree	6 - Agree	7 - Strongly agree
Strictly professional and for business purposes	○	○	○	○	○	○	○
A more familiar and bonded relationship, like family and friends	○	○	○	○	○	○	○
More formal and professional	○	○	○	○	○	○	○
More informal and based on friendship	○	○	○	○	○	○	○

Demographics

What is your gender?

- Male
- Female
- I prefer not to say

How old are you?

Which country are you from?

What is your current occupation?

- Student
- Employed
- Self-employed
- Working Student
- Unemployed
- Retired

Appendix 3: Reliability Analysis

Appendix 3.1: Customer Satisfaction Scale

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.908	.909	3

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.769	.712	.823	.111	1.157	.002	3

Appendix 3.2: Customer Relationship in a Financial Services Context

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.733	.736	4

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.411	.197	.712	.515	3.615	.040	4

Appendix 4: T-test Manipulation Check (Extensive vs. Natural Makeup)

T-Test

Group Statistics

		N	Mean	Std. Deviation	Std. Error Mean
Catherine is... Wearing too much makeup	Extensive Makeup	52	5.42	1.934	.268
	Natural Makeup	56	3.95	2.203	.294

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Catherine is... Wearing too much makeup	Equal variances assumed	3.673	.058	3.691	106	.000	1.477	.400	.683	2.270
	Equal variances not assumed			3.709	105.7	.000	1.477	.398	.687	2.266

Appendix 5: Independent T-Tests for H_1

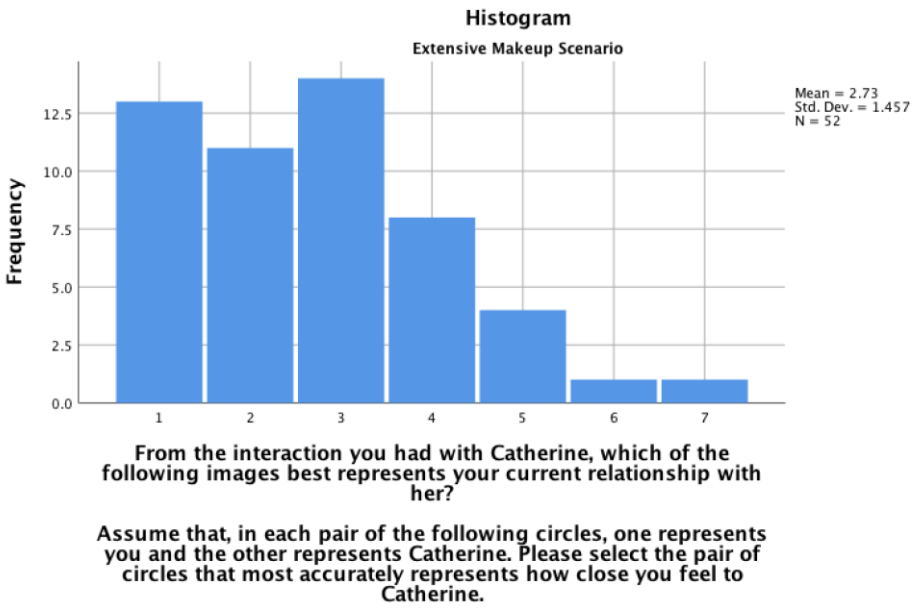
Appendix 5.1: T-Test for Normality

Tests of Normality

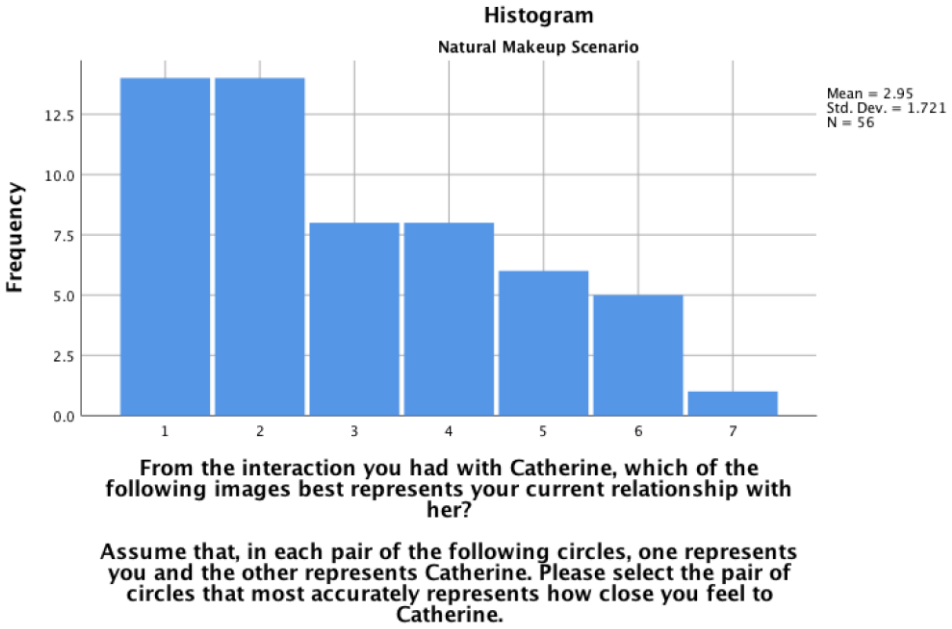
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
From the interaction you had with Catherine, which of the following images best represents your current relationship with her?	Natural Makeup	.209	56	.000	.893	56	.000
	Extensive Makeup	.157	52	.003	.905	52	.001

a. Lilliefors Significance Correction

Histogram – Social Distance under the Extensive Makeup Scenario



Histogram – Social Distance under the Natural Makeup Scenario



Appendix 5.2: Homogeneity of Variance Test

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
From the interaction you had with Catherine, which of the following images best represents your current relationship with her?	Equal variances assumed	2.571	.112	-.700	106	.485	-.216	.308	-.826	.395
	Equal variances not assumed			-.705	105	.483	-.216	.306	-.823	.391

Appendix 5.3: Independent T-Test

Group Statistics

		N	Mean	Std. Deviation	Std. Error Mean
From the interaction you had with Catherine, which of the following images best represents your current relationship with her?	Extensive Makeup	52	2.73	1.457	.202
	Natural Makeup	56	2.95	1.721	.230

Appendix 6: One-way ANOVA Statistical Output for Average Customer Satisfaction

Appendix 6.1: Test of Normality

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
AvgCSat	,190	108	,000	,887	108	,000

a. Lilliefors Significance Correction

Appendix 6.2: Homogeneity of Variances Test

Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
AvgCSat	Based on Mean	,138	1	106	,711
	Based on Median	,004	1	106	,947
	Based on Median and with adjusted df	,004	1	94,612	,947
	Based on trimmed mean	,009	1	106	,924

Appendix 6.3: One-way ANOVA Average Customer Satisfaction

Descriptives

AvgCSat

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Natural Makeup	56	5,7798	,91293	,12200	5,5353	6,0242	3,33	7,00
Extensive Makeup	52	5,8205	1,11918	,15520	5,5089	6,1321	2,33	7,00
Total	108	5,7994	1,01284	,09746	5,6062	5,9926	2,33	7,00

ANOVA

AvgCSat

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	,045	1	,045	,043	,836
Within Groups	109,720	106	1,035		
Total	109,764	107			

Appendix 7: One-way ANOVA Statistical Output for Probability of reaching out to Catherine

Appendix 7.1: Test of Normality

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Probability of reaching out to Catherine	,249	108	,000	,779	108	,000

a. Lilliefors Significance Correction

Appendix 7.2: Homogeneity of Variances Test

Test of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
Probability of reaching out to Catherine	Based on Mean	,240	1	106	,625
	Based on Median	,365	1	106	,547
	Based on Median and with adjusted df	,365	1	105,105	,547
	Based on trimmed mean	,131	1	106	,718

Appendix 7.3: One-way ANOVA Probability of reaching out to Catherine

Descriptives

Probability of reaching out to Catherine

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Natural Makeup	56	5,61	1,358	,181	5,24	5,97	1	7
Extensive Makeup	52	5,87	1,572	,218	5,43	6,30	1	7
Total	108	5,73	1,464	,141	5,45	6,01	1	7

ANOVA

Probability of reaching out to Catherine

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1,798	1	1,798	,838	,362
Within Groups	227,415	106	2,145		
Total	229,213	107			

Appendix 8: One-way ANCOVA for Average Customer Satisfaction

Tests of Between-Subjects Effects

Dependent Variable: AvgCSat

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	39,715[a]	12	3,310	4,488	,000	,362
Intercept	3,574	1	3,574	4,847	,030	,049
Q4WTMM	,112	1	,112	,151	,698	,002
Q4Attra	,036	1	,036	,049	,825	,001
Q4Prof	,094	1	,094	,127	,723	,001
Q4Trust	,091	1	,091	,124	,725	,001
Q4Comp	2,494	1	2,494	3,382	,069	,034
Q4Pat	,463	1	,463	,627	,430	,007
Q4Like	,521	1	,521	,706	,403	,007
Q4Emp	,065	1	,065	,088	,767	,001
Q4Flex	2,984	1	2,984	4,047	,047	,041
Q4Atten	,000	1	,000	,001	,981	,000
Q4GAtCom	1,849	1	1,849	2,507	,117	,026
EM_1NM_0	,070	1	,070	,095	,758	,001
Error	70,049	95	,737			
Total	3742,111	108				
Corrected Total	109,764	107				

a. R Squared = ,362 (Adjusted R Squared = ,281)

Estimated Marginal Means

EM_1NM_0

Estimates

Dependent Variable: AvgCSat

EM_1NM_0	Mean	Std. Error	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
Natural Makeup	5,826[a]	,120	5,589	6,064
Extensive Makeup	5,771[a]	,125	5,523	6,018

a. Covariates appearing in the model are evaluated at the following values: Please rate the following attributes of the financial services consultant.Catherine is... - Wearing too much makeup = 4,66, Please rate the following attributes of the financial services consultant. Catherine is... - Attractive = 5,78, Please rate the following attributes of the financial services consultant.Catherine is... - Professional = 5,97, Please rate the following attributes of the financial services consultant.Catherine is... - Trustworthy = 5,79, Please rate the following attributes of the financial services consultant.Catherine is... - Competent = 5,76, Please rate the following attributes of the financial services consultant.Catherine is... - Patient = 5,19, Please rate the following attributes of the financial services consultant. Catherine is... - Likeable = 5,43, Please rate the following attributes of the financial services consultant.Catherine is... - Empathic = 5,22, Please rate the following attributes of the financial services consultant.Catherine is... - Flexible = 4,97, Please rate the following attributes of the financial services consultant.Catherine is... - Attentive = 5,45, Please rate the following attributes of the financial services consultant.Catherine is... - Good at communicating = 5,95.

Levene's Test of Equality of Error Variances[a]

Dependent Variable: AvgCSat

F	df1	df2	Sig.
,791	1	106	,376

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + Q4WTMM + Q4Attra + Q4Prof + Q4Trust + Q4Comp + Q4Pat + Q4Like + Q4Emp + Q4Flex + Q4Atten + Q4GAtCom + EM_1NM_0

Appendix 9: Correlation Analyses

Appendix 9.1: Control Variables

Correlations

		Wearing too much makeup	Attractive	Professional	Trustworthy	Competent	Patient	Likeable	Empathic	Flexible	Attentive	Good at communicating
Wearing too much makeup	Pearson Correlation	1	-.119	.081	.247**	.067	.212*	.299**	.263**	.287**	.102	.032
	Sig. (2-tailed)		.221	.404	.010	.491	.028	.002	.006	.003	.294	.740
Attractive	Pearson Correlation	-.119	1	.457**	.392**	.373**	.156	.094	.039	-.075	.254**	.563**
	Sig. (2-tailed)	.221		.000	.000	.000	.107	.332	.688	.437	.008	.000
Professional	Pearson Correlation	.081	.457**	1	.735**	.706**	.372**	.266**	.139	.303**	.401**	.566**
	Sig. (2-tailed)	.404	.000		.000	.000	.000	.005	.151	.001	.000	.000
Trustworthy	Pearson Correlation	.247**	.392**	.735**	1	.787**	.412**	.458**	.287**	.394**	.388**	.595**
	Sig. (2-tailed)	.010	.000	.000		.000	.000	.000	.003	.000	.000	.000
Competent	Pearson Correlation	.067	.373**	.706**	.787**	1	.431**	.382**	.300**	.426**	.514**	.606**
	Sig. (2-tailed)	.491	.000	.000	.000		.000	.000	.002	.000	.000	.000
Patient	Pearson Correlation	.212*	.156	.372**	.412**	.431**	1	.617**	.523**	.711**	.639**	.458**
	Sig. (2-tailed)	.028	.107	.000	.000	.000		.000	.000	.000	.000	.000
Likeable	Pearson Correlation	.299**	.094	.266**	.458**	.382**	.617**	1	.528**	.568**	.528**	.423**
	Sig. (2-tailed)	.002	.332	.005	.000	.000	.000		.000	.000	.000	.000
Empathic	Pearson Correlation	.263**	.039	.139	.287**	.300**	.523**	.528**	1	.536**	.490**	.344**
	Sig. (2-tailed)	.006	.688	.151	.003	.002	.000	.000		.000	.000	.000
Flexible	Pearson Correlation	.287**	-.075	.303**	.394**	.426**	.711**	.568**	.536**	1	.572**	.290**
	Sig. (2-tailed)	.003	.437	.001	.000	.000	.000	.000	.000		.000	.002
Attentive	Pearson Correlation	.102	.254**	.401**	.388**	.514**	.639**	.528**	.490**	.572**	1	.565**
	Sig. (2-tailed)	.294	.008	.000	.000	.000	.000	.000	.000	.000		.000
Good at communicating	Pearson Correlation	.032	.563**	.566**	.595**	.606**	.458**	.423**	.344**	.290**	.565**	1
	Sig. (2-tailed)	.740	.000	.000	.000	.000	.000	.000	.000	.002	.000	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Appendix 9.2: Customer Satisfaction and Probability of Reaching out to Catherine

Correlations

		Probability of reaching out to Catherine	AvgCSat
Probability of reaching out to Catherine	Pearson Correlation	1	,537**
	Sig. (2-tailed)		<,001
AvgCSat	Pearson Correlation	,537**	1
	Sig. (2-tailed)	<,001	

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix 10: Two-way ANOVA Statistical Output

Appendix 10.1: Social Distance (Q2) as dependent variable

Normality Test

Tests of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Extensive vs. Natural Makeup	Statistic	df	Sig.	Statistic	df	Sig.
Social Distance	Natural Makeup	,209	56	<,001	,893	56	<,001
	Extensive Makeup	,157	52	,003	,905	52	<,001

a. Lilliefors Significance Correction

Tests of Normality

		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Gender	Statistic	df	Sig.	Statistic	df	Sig.
Social Distance	Male	,167	41	,006	,942	41	,038
	Female	,220	67	<,001	,862	67	<,001

a. Lilliefors Significance Correction

Levene's Test for Equality of Variances

Levene's Test of Equality of Error Variances[a,b]

		Levene Statistic	df1	df2	Sig.
Social Distance	Based on Mean	2,222	3	104	,090
	Based on Median	1,127	3	104	,342
	Based on Median and with adjusted df	1,127	3	98,674	,342
	Based on trimmed mean	2,132	3	104	,101

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Dependent variable: Q2

b. Design: Intercept + EM_1NM_0 + Gender + EM_1NM_0 * Gender

Between-Subjects Factors

		Value Label	N
Extensive vs. Natural Makeup	0	Natural Makeup	56
	1	Extensive Makeup	52
Gender	1	Male	41
	2	Female	67

Descriptive Statistics

Dependent Variable: Q2

EM_1NM_0	What is your gender?	Mean	Std. Deviation	N
Natural Makeup	Male	3,26	1,602	23
	Female	2,73	1,790	33
	Total	2,95	1,721	56
Extensive Makeup	Male	3,39	1,501	18
	Female	2,38	1,326	34
	Total	2,73	1,457	52
Total	Male	3,32	1,540	41
	Female	2,55	1,569	67
	Total	2,84	1,595	108

Tests of Between-Subjects Effects

Dependent Variable: Q2

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	17,037[a]	3	5,679	2,313	,080	,063
Intercept	871,082	1	871,082	354,865	,000	,773
Extensive vs. Natural Makeup	,296	1	,296	,121	,729	,001
Gender	14,942	1	14,942	6,087	,015	,055
Extensive vs. Natural Makeup * Gender	1,409	1	1,409	,574	,450	,005
Error	255,287	104	2,455			
Total	1145,000	108				
Corrected Total	272,324	107				

a. R Squared = ,063 (Adjusted R Squared = ,036)

Simple effects test with Social Distance (Q2) as dependent variable

Pairwise Comparisons

Dependent Variable: Q2

EM_1NM_0	Gender	Gender	Mean Difference (I-J)	Std. Error	Sig.[b]	95% Confidence Interval for Difference[b]	
						Lower Bound	Upper Bound
Natural Makeup	Male	Female	,534	,426	,213	-,310	1,378
	Female	Male	-,534	,426	,213	-1,378	,310
Extensive Makeup	Male	Female	1,007*	,457	,030	,101	1,912
	Female	Male	-1,007*	,457	,030	-1,912	-,101

Based on estimated marginal means

*. The mean difference is significant at the ,05 level.

b. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

1. Extensive vs. Natural Makeup

Pairwise Comparisons

Dependent Variable: Q2

(I) EM_1NM_0	(J) EM_1NM_0	Mean Difference (I-J)	Std. Error	Sig.[a]	95% Confidence Interval for Difference[a]	
					Lower Bound	Upper Bound
Natural Makeup	Extensive Makeup	,108	,312	,729	-,510	,727
Extensive Makeup	Natural Makeup	-,108	,312	,729	-,727	,510

Based on estimated marginal means

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Univariate Tests

Dependent Variable: Q2

	Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Contrast	,296	1	,296	,121	,729	,001
Error	255,287	104	2,455			

The F tests the effect of EM_1NM_0. This test is based on the linearly independent pairwise comparisons among the estimated marginal means.

2. Gender

Pairwise Comparisons

Dependent Variable: Q2

(I) What is your gender?	(J) What is your gender?	Mean Difference (I-J)	Std. Error	Sig.[b]	95% Confidence Interval for Difference[b] Lower Bound	Upper Bound
Male	Female	,770*	,312	,015	,151	1,389
Female	Male	-,770*	,312	,015	-1,389	-,151

Based on estimated marginal means

*. The mean difference is significant at the ,05 level.

b. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Univariate Tests

Dependent Variable: Q2

	Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Contrast	14,942	1	14,942	6,087	,015	,055
Error	255,287	104	2,455			

The F tests the effect of What is your gender?. This test is based on the linearly independent pairwise comparisons among the estimated marginal means.

Appendix 10.2: Customer Satisfaction as dependent variable

Normality Test

Tests of Normality

	Extensive vs. Natural Makeup	Kolmogorov-Smirnov[a] Statistic	df	Sig.	Shapiro-Wilk Statistic	df	Sig.
AvgCSat	Natural Makeup	,149	56	,003	,937	56	,006
	Extensive Makeup	,237	52	<,001	,822	52	<,001

a. Lilliefors Significance Correction

Tests of Normality

	Gender	Kolmogorov-Smirnov[a] Statistic	df	Sig.	Shapiro-Wilk Statistic	df	Sig.
AvgCSat	Male	,212	41	<,001	,920	41	,007
	Female	,173	67	<,001	,879	67	<,001

a. Lilliefors Significance Correction

Levene's Test for Equality of Variances

Levene's Test of Equality of Error Variances[a,b]

		Levene Statistic	df1	df2	Sig.
AvgCSat	Based on Mean	2,402	3	104	,072
	Based on Median	1,328	3	104	,269
	Based on Median and with adjusted df	1,328	3	75,910	,271
	Based on trimmed mean	1,929	3	104	,129

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Dependent variable: AvgCSat

b. Design: Intercept + EM_1NM_0 + Gender + EM_1NM_0 * Gender

Between-Subjects Factors

		Value Label	N
Extensive vs. Natural Makeup	0	Natural Makeup	56
	1	Extensive Makeup	52
Gender	1	Male	41
	2	Female	67

Descriptive Statistics

Dependent Variable: AvgCSat

Extensive vs. Natural Makeup	What is your gender?	Mean	Std. Deviation	N
Natural Makeup	Male	5,7536	,89453	23
	Female	5,7980	,93889	33
	Total	5,7798	,91293	56
Extensive Makeup	Male	6,0741	,61096	18
	Female	5,6863	1,29994	34
	Total	5,8205	1,11918	52
Total	Male	5,8943	,79036	41
	Female	5,7413	1,12938	67
	Total	5,7994	1,01284	108

Tests of Between-Subjects Effects

Dependent Variable: AvgCSat

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	1,841[a]	3	,614	,591	,622	,017
Intercept	3423,319	1	3423,319	3298,881	,000	,969
Extensive vs. Natural Makeup	,274	1	,274	,265	,608	,003
Gender	,743	1	,743	,716	,399	,007
Extensive vs. Natural Makeup * Gender	1,176	1	1,176	1,134	,289	,011
Error	107,923	104	1,038			
Total	3742,111	108				
Corrected Total	109,764	107				

a. R Squared = ,017 (Adjusted R Squared = -,012)

Simple effects test with Customer Satisfaction as dependent variable

Pairwise Comparisons

Dependent Variable: AvgCSat

EM_1NM_0	Gender	Gender	Mean Difference (I-J)	Std. Error	Sig.[a]	95% Confidence Interval for Difference[a] Lower Bound	Upper Bound
Natural Makeup	Male	Female	-,044	,277	,873	-,593	,504
	Female	Male	,044	,277	,873	-,504	,593
Extensive Makeup	Male	Female	,388	,297	,194	-,201	,977
	Female	Male	-,388	,297	,194	-,977	,201

Based on estimated marginal means

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

1. Extensive vs. Natural Makeup

Pairwise Comparisons

Dependent Variable: AvgCSat

(I) EM_1NM_0	(J) EM_1NM_0	Mean Difference (I-J)	Std. Error	Sig.[a]	95% Confidence Interval for Difference[a] Lower Bound	Upper Bound
Natural Makeup	Extensive Makeup	-,104	,203	,608	-,507	,298
Extensive Makeup	Natural Makeup	,104	,203	,608	-,298	,507

Based on estimated marginal means

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Univariate Tests

Dependent Variable: AvgCSat

	Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Contrast	,274	1	,274	,265	,608	,003
Error	107,923	104	1,038			

The F tests the effect of EM_1NM_0. This test is based on the linearly independent pairwise comparisons among the estimated marginal means.

2. Gender

Pairwise Comparisons

Dependent Variable: AvgCSat

(I) What is your gender?	(J) What is your gender?	Mean Difference (I-J)	Std. Error	Sig.[a]	95% Confidence Interval for Difference[a]	
					Lower Bound	Upper Bound
Male	Female	,172	,203	,399	-,231	,574
Female	Male	-,172	,203	,399	-,574	,231

Based on estimated marginal means

a. Adjustment for multiple comparisons: Least Significant Difference (equivalent to no adjustments).

Univariate Tests

Dependent Variable: AvgCSat

	Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Contrast	,743	1	,743	,716	,399	,007
Error	107,923	104	1,038			

The F tests the effect of What is your gender?. This test is based on the linearly independent pairwise comparisons among the estimated marginal means.