

**DIFFERENCES BETWEEN INTERPERSONAL COMMUNICATION
PATTERNS OF RURAL AND URBAN
BANK PUBLIC RELATIONS PRACTITIONERS**

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An Abstract
Presented to the
Graduate and Research Council of
Austin Peay State University

In Partial Fulfillment
of the Requirements for the Degree
Master of Arts

by

Roxane Hayward

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ABSTRACT

This study investigated possible differences in interpersonal communication styles between rural and urban communities. Specifically, the study tested to see if the interpersonal communication styles of rural and urban bank public relation practitioners significantly differed.

Empirical research has documented demographic and cultural differences between rural and urban societies, including communication norms. This thesis, however, specifically focused upon any differences between rural and urban verbal reactions toward empathy, patience, assertiveness, hostility, and customer recognition. Bank tellers were targeted because of their daily contact with a broad cross section of the local society. The banking industry also was chosen because of it's consistent product line in both rural and urban areas, the result of one overall marketing program handed down from corporate headquarters.

Tellers were given a questionnaire containing five commonly encountered customer situations. After each scenario were five questions, each followed by a Likert-type response scale. The questions were structured to measure degrees of either empathy, patience, assertiveness, hostility or customer recognition (as measured by communication responses), and the communication responses were then measured against six demographic variables: age, gender, education, population of childhood town, number of geographic relocations, and length of residency at current

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To the Graduate and Research Council:

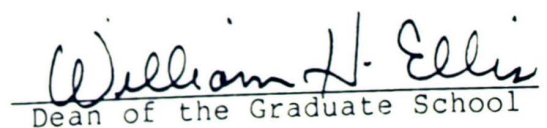
I am submitting herewith a Thesis written by Roxane Hayward entitled "Differences Between Interpersonal Communication Patterns Of Rural And Urban Bank Public Relations Practitioners." I have examined the final copy of this paper for form and content, and I recommend that it be accepted in partial fulfillment of the requirements for the degree Master of Science, with a major in Speech.


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CHAPTER 1

INTRODUCTION

Every society, regardless of locality or demographic constructs, will develop its own unique sense of self, its own definition of community. This "community sentiment" will "reflect the normative integration achieved through common values, local loyalties, shared traditions, and individual interactions. Community sentiment indicates residents' subjective feelings toward each other and their community as a whole" (Christenson, 1979, p. 387). Whether by birth or relocation, individuals will become part of and reflect the cultural dimensions of their own environments. In essence, citizens internalize their community's sentiment and then display these accepted norms through daily interactions.

To say that all societies have similar underlying norms, however, would ignore the unique cultural evolutions that occur within each society. Every community is one-of-a-kind. Bealer et al. (1965) referred to a community's normative behavior as "patterned interaction" (p. 264). Weinberger (1985) explained that norms determine action and can be assumed to exist if they are exemplified in community behavior. He concluded that "the real existence of normative regulative systems is based on their institutionalization" (p. 307). Christenson stated that community-based norms are subjective feelings that are the internalized and subconscious motivators of social

interaction. Bryant (1984) referred to subjective norms as behavioral patterns governing social interaction. "We are culturally constrained to utilize particular tools or techniques in accomplishing certain tasks because they are socially defined as 'appropriate,' 'correct,' even 'natural,' whether or not they are the best suited to the task at hand" (p. 118).

Fishbein and Ajzen (1975) designed a model for societal background variables which included attitudes and behavioral intentions that mediate individual behavior. They labeled the totality of these normative pressures as "subjective norms." They concluded that "a person's subjective norm base is viewed as a major determinant of his or her intention to perform that behavior" (p. 16). Societal norms, therefore, are the accepted and internalized values of a community that dictate individual behavior patterns.

Individuals within a given society would be hard pressed to give self-reports of their subjective norm base. They would lack unbiased objectivity of their ingrained cultural norms and probably would be unable to articulate the reasons for their behavior. Consequently, researchers are limited to the examination of external objective actions of a society as the expression of subjective norms. Theoretically, analysis of outward societal behaviors should give clues that would help in the construction of a normative blueprint for that society. As Stewart (1978)

concludes, "if we want to comprehend the whole human person, we must look not at individuals but at persons-in-relation" (p. 197).

Empirical research has already recognized various subjective norms such as community sentiment (Christenson, 1979, p. 387), community attachment (Berry and Kasarda, 1977), cultural hetero-/homogeneity (Wirth, 1938, p. 24; Christenson, 1979, p. 390), social differentiation and stratification (Schnore, 1966, p. 133), social integration (Bharadwaj and Wilkening, 1980, p. 337), social tolerance (Marcus et al., 1980 p. 733), and social responsibility (Arrow, 1963, p. 941). These and other subjective norms eventually produce objective compliance behavior.

Examples of objective norms (outward behavior based upon subjective norms) that have been directly observed by researchers include polite address, appropriate gestures, conversational propriety (Bryant, 1984, p. 118), role definition (Jerrell, 1984, p. 259), and differences in situational appropriateness for the same behaviors between societies (Philipsen, 1975, p. 13).

Before a normative analysis of any given society is performed, one major distinction must be made. Given that each city or town is unique in its cultural evolution, it would seem that a random selection of cities would insure a representational sample. American culture, even with its many variations, still retains two distinct

and important divisions that affect the normative constructs of their respective city types. These two divisions are "rural" and "urban." Overall, rural communities exist in the country and urban communities exist in densely populated areas. People in these two areas each have been assigned, through empirical research, various personality and cultural traits. Specific definitions and descriptions of rural and urban societies are discussed in the "definition" section of this paper.

Interaction between rural and urban societies and their normative characteristics historically has been limited. Rural areas by definition are physically isolated from urban influences. In like manner, urban societies rarely extend beyond their metropolitan borders to accomodate isolated rural communities. These two cultures so overpower the initial evolution of one of their own communities that randomizing without consideration of the normative influences of "rurality" or "urbaness" would distort the statistical results of any study. Therefore, all further discussion of cultural norms will take into account the rural or urban demographics of those communities.

In order to conduct a normative analysis of various societies, several specific objective norms must be selected for observation. These norms, or behaviors, must be common to both rural and urban areas to facilitate cross-cultural generalizations and comparisons. "Communication" was the

cultural norm selected for this thesis as it is an activity in which every individual participates. It is common to all class structures, job descriptions, and community functions. Age, race, and religion do not limit the presence of communication. It is an "equal opportunity variable." Regardless of demographics, communication "includes the total conceptual, aesthetic and cultural knowledge which a society shares and [that knowledge] is recreated and expressed through the overall structure of that society's language" (Frentz and Farrell, 1976, p. 335). For this paper, "communication" will be defined as the verbal exchanges that occur during a normative-controlled interpersonal-encounter.

STATEMENT OF THE PROBLEM

It is the purpose of this study to examine the differences between communication styles in rural and urban areas. Since past empirical research has documented demographic and cultural differences between rural and urban societies, and since communication is common to both, it is hypothesized that communication norms differ between rural and urban formats. Specifically, interpersonal communication norms in both rural and urban societies will be examined, with special attention paid to verbal reactions toward empathy, patience, assertiveness, hostility, and customer recognition.

JUSTIFICATION FOR THE STUDY

Some boundaries between rural and urban societies are rapidly disappearing. With the advent of electronic communication, it is no longer necessary to deal with physical limitations. The exchange of ideas through transportation and electronic mediums is beginning to homogenize rural and urban areas. "Rural and urban differences diminish and rural societies become more cosmopolitan and coordination or control linkages among metropolises contribute to an overarching social structure" (Ross, 1987, p. 258). Thus some rural areas are gradually becoming urbanized. As cross-cultural ties develop, urban companies are able to export control intraorganizationally. Urban-based administrative headquarters control production facilities in outlying suburban or rural areas, thereby conveying control from place of origin (urban) to place of production (rural).

One example of rural and urban blending can be seen in the recent consolidations in the banking industry. By January, 1986, forty states had passed interstate banking laws (Calem, 1986, p. 5). Mergers and acquisitions have now created an interstate banking era with multibank holding companies expanding into numerous states and into markets of various sizes. Several "megabanks" have coast-to-coast affiliations while owning many branches in the midcontinent

states. Small branches can be found in both rural and urban areas, bringing to all these communities the potential for cultural modification.

Because of the trends in bank expansion, both the large urban offices and the rural branches have been incorporated under the same marketing roof. This has created a philosophy that what works in the city will work in the country, if the program is restructured for rural formats. While this philosophy usually originates at the bank's urban headquarters and may be the best economical approach, there appears to be an inherent assumption that marketing needs and solutions have homogenized across rural and urban societal boundaries (Ross's "intraorganizational homogenization"). Although there is no empirical "proof" that this marketing mind set exists, most of the marketing seminars attended by the author over eight years of bank public relations work tend to substantiate this claim. In fact, many of the marketing personnel from the rural-based banks have had to redesign the urban program to suit their own societal needs. In essence, rural personnel were demonstrating that a homogenization of marketing needs has not occurred.

But have normative differences between rural and urban societies been ignored by marketing program designers? Can a company assume that generic program formats automatically produce generic responses across cultural boundaries? By

examining company branches that are located in different societies but that use the same marketing formats, cultural responses can be examined and compared. The presence of different community responses to the same interpersonal situations should indicate differences in cultural applications (normative responses). Therefore, it is hypothesized that there will be a significant difference between rural and urban interpersonal communication styles (responses) of rural and urban bank public relations practitioners.

DEFINITION OF THE TERMS

Rural: For this thesis, "rural" will be any community that exists outside of the dominating influence of an urban area. This will exclude suburbs from the rural continuum. Rural areas will be those which are physically separated from daily contact with the urban environment. Some rural normative variables that predominate are homogeneity, high community sentiment (satisfaction), traditionalism, and an orientation toward interpersonal relationships. Occupationally and ecologically, the definition will include a predominantly agricultural based industry, sparse population distribution, close family ties, low education levels, large family size, and a population based upon the very young and the very old. Rural, then, will be any community that is physically separated from an urban area, bases its economy

on agricultural industries, and adheres to a traditional lifestyle.

Urban: Any densely populated community will be considered "urban," although the definition will not be delineated by numbers alone. Urban will include any community with a combination of multi-service and manufacturing structures, advanced business and educational opportunities, a heterogeneous population mixture, specialized labor opportunities, and the presence of various types of neighborhoods including inner city and suburbs.

Communication: This variable will be defined as the verbal exchanges that occur during a normative-controlled interpersonal encounter. Since answers to the survey will be self-reported, only verbal responses will be examined.

REVIEW OF THE LITERATURE

Empirical literature did not address rurality as a separate societal entity until the mid-sixties. Urbanism had been the main focus of early demographic studies due to the rapid growth of industrialism during the first three decades of this century. Rurality was assumed to be anything "non-urban." If a definition was suggested, it was usually along the lines of agricultural pursuit. Perhaps, there seemed little need to define "rurality" since it was the common background for the majority of the population. Consequently, migration to and growth of urban areas was the popular focus of literature.

The foundational study for urban sociology was by Wirth in 1938. His insights focused on the structural phenomenons of urbanism, such as ecological and occupational descriptives, but attitudinal and behavioral explanations were excluded. His article also determined only statistical significance (as opposed to substantive significance) and computed urbanism and rurality by traditional statistical criteria.

Specifically, Wirth measured the effects of structural conditions on the feelings and relationships of urban residents. He labeled people's value-based normative behaviors as "community sentiment" and found that rural and urban residents had internalized distinctively different types of sentiment or community well-being. Size, density, and

heterogeneity were his three structural conditions of urbaness. These in turn produced isolation, anonymity, impotence or powerlessness, impersonality, and malaise. He concluded that the larger the number of inhabitants in a community, the greater the chance of segmentation and impersonal relationships. With these conclusions in hand, he predicted the fate of residents in various size communities.

Empirical literature did not address rurality as a separate and unique social entity until the mid-sixties. Technological advances were bringing new occupational choices to rural societies, creating a need for an updated definition of rurality. Bealer et al. (1965) brought this meaning beyond one of low population density with agricultural production as the major economic base into a three-fold definition that included ecological, occupational and sociocultural classes. "In most cases, to know where a person resided was to know what he did for a living, the pattern of his values and his normal interaction situations This is no longer true" (p. 256).

Bealer's ecological definition addressed variations in size and density but went beyond mere numbers. It was concerned with the impact and interactions of social structure upon anonymity, division of labor, heterogeneity and personal acquaintance.

His occupational definition denoted agricultural

production. This had been the overall traditional definition of rurality and was still applicable, but Bealer recognized farming as just part of the overall occupational base.

The third component of Bealer's definition, the sociocultural construct, referred to a society's structure and functioning and the shared ideals of behavior including norms and values.

Willits and Bealer's (1967) article supported the previous three-part societal definition but sought to assess the degree of "rurality" or "urbaness" of individuals within a community. They found that physical residence within any particular society did not necessarily imply that any given individual was wholistically rural or urban. Instead, the authors concluded that previous composite definitions of one's society "obscured the interesting and perhaps important relationships between the various components and individual behavior" (p. 177).

Schnore (1966) also analyzed sociocultural relationships. He theorized that even though the objective, surface distinctions between rural and urban might decline due to cross-cultural blending, one's subjective, value-based distinctions would remain. His article touched on the migration theory, wherein the place of origin would always exert a continuing influence on behavior in later life.

According to Schnore, residence was considered only one

attribute of the person. He believed that a "cluster of traits is the most important set of individual characteristics"(p. 136). And "individual behavior can be predicted with reference to either (a) the type of community in which the person now resides, or (b) the type of community in which he was born and reared" (p. 136). Consequently, demographic studies of the seventies began to focus mainly on the sociocultural definition of societies.

Lowe and Peek (1974) began with the premise that the rural-urban variable alone was no longer a viable measure in explaining attitudinal and behavioral variations in mass society. The authors believed that ecological and occupational definitions "lose sight of the point that urbanism and rurality are also lifestyles Omission of the lifestyle [sociocultural] dimension has robbed urbanism and rurality of their full range of effects" (p. 393). They felt that sociological variables had been virtually ignored. Therefore a location-lifestyle index was developed in order to measure the predictive ability of rural-urban residency on attitude.

Results showed that rural-urban differences still existed, that rurality and urbanism are important sociocultural variables, and that there is no ubiquitous "mass society." "Furthermore, rurality and urbanism are relatively important predictors of attitudes and opinions" (p. 410). But using the rural-metropolitan residence

variable alone was a weak predictor of attitude. Only when location was combined with lifestyle did the comparative predictive ability of the rural-urban variable significantly improve.

The authors concluded that use of their combined location-lifestyle index "would not only permit the identification of urbanism and rurality in terms of the structural component of size, but also in terms of a sociocultural lifestyle component (p. 411)," . . . and that this approach would help disseminate "structural dimensions of community size that do not always parallel urban-rural lifestyles but sometimes intersect them" (p. 411).

Miller and Crader (1979) continued the debate over the relative importance of rural and urban constructs. Citing the four previous articles as attempts at explaining cognitive and behavioral differences of rural and urban communities, the authors approached the definitional problem from the angle of community satisfaction. They hypothesized that the level of community satisfaction of residents would determine the rural-urban split.

The two comparison points were interpersonal satisfaction (norms and values) and economic satisfaction (superficial items). Rural residents leaned toward interpersonal satisfaction while urban residents leaned toward economic satisfaction. The results indicated that normative influence predominated in rural communities and objective

influence was more pronounced in urban communities.

Taking these results, the authors then asked if the residential mode would maintain its impact when controlling for personal characteristics of the population. They found that no particular interpersonal norm or value changed with relocation, but that economic satisfaction or superficials significantly varied with location change. Miller and Crader concluded that egocentric concerns would be better satisfied in a rural environment and that an urban environment would serve to maximize economic satisfaction.

That same year Christenson (1979) also investigated community sentiment, defining it as "the residents' subjective feelings toward each other and their community as a whole (p. 387)." Whereas Miller and Crader labeled societal norms and values as "interpersonal interactions," Christenson defined norms as "the psychological sentiment of a community, . . . the internal system of a community" (p.387).

Christenson begins with Miller and Crader's conclusion that rural communities foster stronger community sentiment, but he did not attempt to investigate objective community interactions such as Miller and Crader's "economic satisfaction". He focused entirely on the subjective or normative measures of individual well-being, such as satisfaction and interpersonal associations and

relationships. His rationale for omitting objective variables was that they are "related to but independent of people's subjective appraisals of their community" (p.339). Clearly Christenson felt that subjective measures were the definition of a community.

Christenson's findings indicated that both rural and urban areas enjoy community sentiment but that the conditions for sentiment vary between localities. All things being equal, however, "less heavily populated areas manifest more favorable community sentiments than more heavily populated areas (p. 397).

By the end of the seventies, sociocultural research had established that rurality and urbanism were subjective components of a society and not simply an extension of one's physical location. Behavioral differences between rural and urban areas included the normative influences exerted by each society. In 1980, Smith and Peterson took the concept of normative influences one step further by investigating the status of subjective norms within a cross-migrational milieu. They cited a 1966 study by Stouffer which found that "urban residents were more likely than rural people to have experienced the 'shock' of exposure to two diverse cultural experiences, . . . because the population flow is mainly from the country to the city. Consequently, many city dwellers have lived in two worlds of values" (Stouffer, p. 127-28).

But Stouffer's study was concerned with horizontal mobility or population flow rather than vertical mobility or value flow. Smith and Peterson criticized Stouffer on this account, stating that "Stouffer was unable to test the reasoning underlying his 'culture shock' hypothesis" (p. 258). They alluded to the need for normative analysis, as "it may well provide an important framework for evaluating the effects of a migration turnaround on rural-urban differences in tolerance, other attitudes and behavior as well" (p. 258). Specifically, the authors did not want to investigate the impact of migration upon the individual migrant, but rather "the impact of tolerance of in-migrants, regardless of their source, on the aggregate level of tolerance in the receiving milieu" (p. 262).

Smith and Peterson's study suggested that the place of residence at age sixteen determined whether a person was a "stayer" or a "migrant". Stayers were those whose current residence, rural or urban and residence at age sixteen were the same or similar. Migrants were those whose two residences differed.

In order to understand the similarities and differences in tolerance of individuals residing in different demographic milieus, the authors suggested three variables of cultural diversity: (a) sociocultural diversity of childhood residence locale, (b) sociocultural diversity of

adult residence locale, and (c) degree of culture shock experienced as a result of movement from one type of locale to another.

Results were not very conclusive as no specific cultural norms were discussed. The authors did find that culture shock coupled with adult residence were the only significant variable combinations in which rural-to-urban migrants might have higher levels of tolerance, on average, than stayers.

In the Marcus et al. (1980) article, there is a review of both Stouffer's (1966) culture shock theory and Smith and Peterson's (1980) rebuttal that migration itself does not make people more tolerant. Rural or homogeneous residents may still be exposed to multiple cultural values inherent in their background, thereby mitigating the residents' propensity to culture shock should they migrate to urban or heterogeneous environments.

Marcus et al. based their article on Stouffer's tolerance continuum wherein tolerance increases with city size and is necessary because greater agglomerations of people create the necessity for "a willingness to 'put up with'" (Marcus et al., p. 733). The actual subjective values involved with "tolerance" were not discussed. The basic problem was perceived as whether or not people will oppose or reject different ideas or groups when an analytical problem arises. Results found that although

residents of towns with less than 2,500 population were less tolerant, there were no significant differences among all the remaining population distributions. Consequently, it made no difference if people resided in a small town or large metropolitan city. They were equally tolerant or intolerant. Marcus' final conclusion was that the real difference between rural and urban residents was not their level of tolerance or intolerance, but rather the nature of the groups toward which they were intolerant.

Miller and Luloff (1981) attempted to answer Smith and Peterson's call for a normative analysis of rural and urban societies by constructing a cultural typology, "the boundaries of which are defined by the attitude structures assigned to each community" (p. 611). Rural and urban cultures were defined by the presence of certain shared attitudes regardless of geographic and/or occupational differences. Results supported earlier findings that a rural-urban dichotomy does exist, but that eighty-eight percent of the sample could not be placed in a "pure cultural type", which supports Willits and Bealer's conclusion of varying degrees of rurality and urbaness. The results, however, did not show to what extent is the use of residence and its inherent normative structure was a valid proxy for a rural or urban culture.

Based upon the idea that rural residents tend to be more conservative than their liberal urban counterparts,

Miller and Luloff matched residence against a conservative/liberal measurement. They found that size of place of residency alone does not improve predictability of rurality or urbaness beyond knowing the marginal distribution of the sample. Rather, it is the "attitude structures" or "personal demographic characteristics" which support a composite definition of rurality or urbaness.

The study also agreed with Smith and Peterson's (1980) conclusion that residency at age sixteen qualifies one as rural or urban, but, overall, religion, income and age were the three strongest determinants in the composite definition of one's cultural base. These variables were "more central to a composite definition than are occupation and current residence" (p. 621). Therefore, "the cultural definition needs to be fashioned more broadly" (p. 620), that is, beyond residency alone.

A very comprehensive review of rural to urban migration is given by Wilson (1986). With the advent of industrialization in the Northeast around the turn of the century, the North Central and West regions industrialized by 1930 and the South by 1970. By 1940, the Northeast was beginning to decentralize due to the maturation of individual urban systems, overpopulation and the growing scarcity of inexpensive available natural resources. Other

regions reached their saturation point consecutively. Urban areas gradually gave way to a redistribution of populations from urban cores to rural areas. Wilson labeled this movement "reverse migration," which helped to explain the reverse infiltration of cross-cultural values into the rural sectors.

Two important articles address the sociocultural changes that resulted from cross-cultural migration. Stahura (1987) discussed sociocultural status changes between 1950 and 1980. During the fifties, rural and urban growth peaked at 81 percent due to increased family sizes paired with mass production of affordable homes in the suburbs and the growing popularity of automobile usage and improved roads. The sixties continued the exodus to the suburbs, which now had become the mecca for middle and upper class neighborhoods. As inner city communities lost their populations, services diminished and taxes increased, fueling the migrational exodus. But urban to suburban/rural migration slowed considerably by the seventies, partly due to beneficial zoning policies, tax rate changes, and urban renewal programs. Thus community status change became linked to the ability of local government to control development, while population growth and aging played minor roles (p. 270).

Ross (1987) discussed the history of networks between 1955 and 1975. Duncan et al. (1960) had focused on the rural

to urban integration pattern and how it affected a metropolis' character, and Meyer (1984) focused on intraregional ties in urban areas as a result of rural in-migration. But Ross took these concepts and developed a model of the urban export system to the "hinterland." His cross-cultural blending existed through urban export of control. Metropolises exported control (a) intraorganizationally, through administrative headquarters, conveying control from place of production which was often in rural areas, and (b) through extraorganizational influence. Usually the administrative headquarters would be in urban locales, close to valued and necessary service contracts. "[Administrative headquarters] may frequently require specialized services more readily available in larger metropolitan areas. These services include banking, accounting, various advertising services, and repair services" (p. 259). Thus large controlling urban firms became multilocal, moving to localities that offered advantageous service packages, which led to an increased separation of administration and production locations.

Ross (1982) had speculated that overall increased power of larger corporations may diminish as decentralization occurs, due to disbursement of corporate functions. Ross (1987) continued that theory by hypothesizing that tendency of control would spill over from one area to another. This would have an impact upon this thesis, specifically upon the

independence of rural branches and their propensity to develop a cultural presentation apart from the company's central administrative ideology. Ross' article concluded that the prominence of an urban system was positively related to population size. Conceivably, it can be suggested that rural areas would not have as high a prominence with the urban administration headquarters as a suburban or inner city office branch. How the rural branch conducted business within its own cultural confines would display more of the environment's unique cultural or normative base.

Reviewing the evolution of formal rural-urban sociological theory, researchers have progressed from an ecological-occupational-sociocultural definition to a multidimensional, cross-cultural definition which includes both cultural and normative elements. Any definition of society must therefore be sensitive to the underlying cultural norms and values yet must include some type of demographic limitations in order to separate it from the physical characteristics of other societies.

Subjectively, it is more difficult to define the differences between rural and urban. Most of the reviewed articles agreed that subjective cultural norms affected the overall personality of a society, but the definitional line between normative and superficial society constructs was unclear. Bealer et al. (1965) defined rural culture as

traditional, slow to change, provincial, fatalistic, homogeneous, and highly interpersonal. Schnore listed small community size, sparse population, homogeneity, and low mobility as descriptives of rurality, and assigned high mobility, heterogeneity and high social status to urban societies. Christenson mentioned small size and strong community sentiment as rural components, and economic activity, heterogeneity, and availability of services as urban components. Lowe and Peek contrasted rural and urban attitudes toward divorce laws and changes in political arrangements.

Even as early as 1966, Ford recognized that it would be relatively impossible to define a community as specifically rural or urban. Only when communities are at near-polar positions could this absolute definition be used. "It is when we get in the middle, where most of our contemporary communities are, that we are faced with the unsolved problem of precisely locating a given community on the continuum" (p. 150). Thus a community should be assigned a "first," or predominant approximation, but Ford conceded that difficulties would arise if sociologists attempt to develop refined sociocultural or normative measures.

Lowe and Peek (1974) suggested taking statistical results and comparing them with a community's unique sociological variables. Thus the "middle scale" Ford alluded to could be operationally defined. Once this is

done, a basic attitudinal and behavioral or normative model could be constructed for communities at various middle points along the rural-urban continuum. Lowe and Peek also suggested that use of this social/demographic model may help in the prediction of which attitude and behavior combinations are linked with certain structural locations, thus providing an empirical measure uniquely suitable for every urban and rural community.

Miller and Crader (1979) designed a research model that (a) chose two separate points on the continuum for sampling, and (b) controlled individual attributes such as age, education, income, and length of residence in the community. Results were expected to designate people's satisfaction, which the authors labeled "psychological closeness," with their communities. But the individual attributes chosen by these authors are not normative in nature and therefore would make a psychological analysis difficult to prove.

Before a comprehensive, normative analysis of rural and urban societies can be suggested, research will need to (a) delineate between objective and subjective societal constructs, and (b) find a universal test which will statistically measure these constructs in each society. This thesis is not attempting to develop a normative test, but rather will focus on one societal norm, "communication", to ascertain whether or not it has different normative implications between a rural and an urban society.

CHAPTER 3

METHODOLOGY

Sample: Subjects consisted of both rural and urban bank employees who came in daily contact with customers. Bank tellers were specifically targeted as they had the most frequent contact with the majority of customers. All other employees were not asked to participate as their job descriptions limited the number and type of customers they dealt with on a daily basis.

Since many of the banks in middle Tennessee are branch offices, employee numbers at any given branch were expected to be rather low. Therefore only three or four completed surveys were expected from each participating branch. Occasionally, an urban bank had a large office or a greater proportionate number of branches nearby, which provided for easier distribution and faster collection of the questionnaires.

No particular bank was targeted. Branches could all answer to the same home office or belong to a variety of bank holding companies. Only banks, however, were selected. Savings and loans, credit unions, thrifts or any other type of financial office were not considered.

Finding urban bank branches was not difficult. Rural sites, however, were chosen according to the definition of "rural," which is any community physically separated from urban influence. While no rural town realistically is isolated from urban trends and commerce, the rural towns

that were selected ideally were perceived as "on their own." All of the rural and urban bank branches selected were in the northern middle Tennessee area.

Procedure: After the rural and urban areas were selected but before distribution could occur, each branch manager was contacted for verbal permission. No questionnaires were distributed without this prior permission. Questionnaires were then distributed to each rural and urban branch according to the number of tellers at each branch.

The questionnaires were distributed to each of the branches with instructions that participation was entirely voluntary. The questionnaires were to be collected five working days later. If the personnel had failed to complete the forms on time, assuming that they still wanted to participate, then one or two extra days were granted. Any completed forms were then collected.

Design: Each questionnaire contained a total of thirty-one possible answers and consisted of two parts: the first section consisted of personal information such as age, gender, education and residence. The second section requested personal reactions toward various customer situations. Written instructions were included on a cover letter that preceded each questionnaire.

In the second section five scenarios were given, each dealing with a predominant customer situation commonly

encountered by bank tellers. The situations included the irate, impatient, offended, helpless, and gregarious customer. Because these customer types were developed only to engage the teller's interest, they were not used for analysis. Instead, analysis focused upon the answers given to the five questions following each customer scenario. The five questions were asked with a choice of four personal responses following each question. Subjects were instructed to circle their own personal response from the four listed choices. These choices included the Likert-type range of "never," "sometimes," "usually", and "always."

Each question was structured to measure degrees of empathy, patience, assertiveness, hostility, or customer recognition. For example, questions dealing with empathy portrayed the teller as very sensitive toward the customer's needs such as being willing to acknowledge an error, dropping all immediate work in order to process the customer's deposit, filling out the customer's deposit form, and taking time for conversations with the customer. Patience included explanations of bank policies, consoling an irate customer, attempts at teaching bank procedures to customers whenever possible, and maintaining idle conversation while processing the customer's work. Assertiveness depicted tellers with a slightly aggressive style. These employees were courteous but displayed little empathy or patience. Examples include

bluntly telling the customer to wait in the lobby until called, telling a customer to get back in the original line, checking a customer's identification without any explanation, sending a customer to another teller if time was running short, and acting impatient toward a troublesome customer.

The fourth variable, hostility, was the opposite of politeness and bordered on rudeness. Customers were told the counting error was their own, they were ignored or not given the "shadow of a doubt" until referred to a bank officer, were not helped when there was a question about deposit procedures, and were given extra attention only because they were loyal customers in good standing. Customer recognition was added as the last variable out of personal curiosity to see if customer loyalty to any specific bank branch made any difference on treatment by the bank staff.

The order in which these personality variables was listed varied to prohibit any type of learned pattern response. For the final analysis, all like variables would be regrouped and totaled. Upon completion, each respondent was to fold and seal the questionnaire in the provided envelope and return the envelope to his or her supervisor.

CHAPTER 4

RESULTS

The bank teller sample of individuals (N=73) completing the questionnaire consisted of 34 rural respondents and 39 urban respondents. Subjects were asked their responses to situations dealing with empathy, patience, assertiveness, hostility, and customer recognition. These responses were measured against six demographic variables: age, gender, education, population of childhood home town ("size"), number of geographic relocations ("move"), and length of residence at current locale ("length"). Gender was automatically nullified since all respondents except one were female. The data were analyzed by computer utilizing a t-test and the Pearson correlation coefficient.

Table 1 reports the results of the t-test. The null hypothesis, which stated that there is no significant difference between rural and urban public relations practitioners' treatment of customers, was not rejected in any of the situational categories except for assertiveness, which was significant at the .05 level (.052). The pooled variance estimates were used because of a low usable urban sample size (N<30). No other response/personality combinations approached significance or even suggested a trend.

Differences Between Rural and Urban Samples

Variable	Variances (f-value)	Pooled T-value	Significant at
Empathy	Equal (2.64)	-1.26	Not significant
Patience	Equal (2.42)	-1.79	10%
Assertiveness	Not Equal (2.38)	-1.98	5%*
Hostility	Equal (1.28)	-1.95	10%
Recognition	Equal (2.02)	-0.21	Not significant

*Since the variances are unequal, the significant test for this variable is questionable.

TABLE 2

Reported Means of Rural and Urban Samples

Variable	Rural Mean	Urban Mean
Empathy	15.27	14.56
Patience	17.06	17.09
Assertiveness	6.70	6.76
Hostility	7.28	7.15
Recognition	15.00	14.38

TABLE 3
Zero-Order Correlations Among All Variables
for Combined Rural and Urban Samples

	Age	Educ.	Length	Size	Move	Rural	Empathy	Patience	Assert.	Hostile	Recog.
Age	1.000										
Educ.	-.260	1.000									
Length	-.204	-.035	1.000								
Size	-.247	.311	-.086	1.000							
Move	-.143	.168	-.249	.391	1.000						
Rural	.119	.197	-.113	.225	.152	1.000					
Empathy	.114	-.019	-.015	-.003	-.076	-.182	1.000				
Patience	.310**	-.179	.051	.013	-.118	.007	.227	1.000			
Assert.	.241**	-.138	.012	-.188	.098	.018	-.046	-.035	1.000		
Hostile	.076	-.034	-.112	-.184	-.045	-.042	-.012	1.102	.282	1.000	
Recog.	-.046	.101	.156	.159	-.061	-.112	.360	.481	-.075	-.044	1.000

** Significant at $p < .05$

The Pearson correlation proved a more sensitive test in picking up differences in subjects' patterns. Two responses, patience and assertiveness, were significantly paired with age at the .05 level. The patience/age combination ($r=.310$) suggests that the older one becomes, the more patience one will display. Interestingly enough, it was also significant ($r=.240$) that older people were more assertive (see Table 3). No significant combinations existed for any of the other personality variables and gender again was deleted.

CHAPTER 5

CONCLUSIONS

Previous articles agreed that no individual is totally rural or urban due to cross-cultural blending (Schnore, 1966; Lowe and Peek, 1974; Miller and Crader, 1979). However, one's subjective values determined during childhood and based upon local normative standards will be maintained throughout life regardless of later relocation history (Smith and Peterson, 1980). This thesis attempted to determine whether any significant differences still exist between rural and urban value structures, based upon responses from bank tellers on an interpersonal communication questionnaire.

The results of the t-test and the Pearson correlation showed no overall significant differences between the rural and urban samples. The assertiveness/age relationship did suggest that the older one becomes, the more assertive one will be toward others. The statistical tests run for this thesis did not delineate which group, rural or urban, was more assertive, but the results suggest that age is a contributing factor toward assertive behavior. This may possibly occur because an increase in age produces maturity and an increase in self-confidence. This in turn could increase assertiveness.

The patience/age relationship was also significant, suggesting that older tellers display greater amounts of patience toward their customers. This result seems to

contradict the assertiveness/age conclusion, however it may be possible that increased age can produce either a tendency toward assertiveness or patience, depending upon the teller's original personality type.

It is interesting to note that 0.47 of the rural sample and 0.32 of the urban sample fell within the eighteen to twenty-five year old bracket. By nature of the profession, most bank tellers will be within a younger age bracket. Consequently, one would assume that they would be less assertive in their interpersonal business transactions than would older tellers or people employed in businesses that are not skewed toward a younger employee base. Further studies could focus entirely on the age/assertiveness question as measured from several different business structures, ones that are not defined by one predominant age group.

The second difference that was significant dealt with patience and age. Again, as age increased, so did patience. Although this may seem to conflict with the assertiveness-age conclusion stated above, it is feasible that increased age and self-confidence may produce a greater propensity toward patience. Not only may older persons feel confident enough to be assertive, they also may possess more empathy and therefore display more patience toward clients.

There are several inherent biases in the survey format that should be discussed at this point. First, the sample

size was rather small, particularly in the rural group. It was naturally easier to collect urban surveys as the subjects were within relatively close geographic confines. A more efficient method for distribution and collection of rural surveys might have been developed. Time and collection expense hampered greater rural returns. Even with the possibility of a small sample return, the author chose to hand deliver and personally collect all surveys. This not only was more economical than a mailing campaign and would seemingly guarantee a greater rate of returns, it also offered the chance to garner direct responses for the tellers.

The second bias dealt with the urban population. Since urban was defined as any town over 50,000 population, most of the urban subjects came from an area of 100,000 population. There may have been greater significant differences between the rural and urban groups if a larger city had been canvassed.

The third problem involved the presence of a military base located within the targeted demographic area. Many of the bank tellers were military dependents and therefore had a history of frequent relocations. These people logistically would be difficult to categorize as either rural or urban, especially if their upbringing was military. An area void of military influences may have yielded different response patterns.

The last bias is perhaps an equalizing factor regardless of rural or urban constructs. Due to the nature of company training policies, all bank employees will be trained according to standardized company policies. Consequent placement in rural or urban settings may not have as much of an effect upon interpersonal customer relations as does company training. Because of the interstate magnitude of bank ownership, overall company policy will have a far greater effect upon customer relations than will local customs and values. The author still suggests, however, that bank employees will try to tailor their company-defined procedures to fit comfortably with local demands and customs. Future study into specific interpersonal relationships in more strictly defined rural and urban areas may provide greater differences in the data.

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