RELATIONSHIP MARKETING OF SERVICES: AN ANALYSIS OF SERVICE QUALITY AND SERVICE ENCOUNTERS THROUGH RELATIONAL NORMS -A DYADIC APPROACH BETWEEN BANK ACCOUNT MANAGERS AND SMES -

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« Service encounters are first and foremost social encounters »

McCallum & Harison, 1985

The combined pressures of desintermediation, deregulation, and industrial restructuring have helped to redefine the nature and importance of bank-client relationships (Schell, 1996).

Directors or treasurers of companies often recognize that their relationship is with the bank account manager, rather than with the bank (Wood *& al*., 1995). This is the reason why the role played by the service provider as the individual who manages the relationship between the firm and the buyer is of special importance (Czepiel, 1990).

The essentially social nature of service encounters, a short-term phenomenon, provides the occasions in which buyer and seller negotiate the terms of their exchange relationship, a long-term phenomenon. Defined as the mutual recognition of special status between exchange partners, exchange relationships ensure efficiency for the buyer, as they mitigate market volatility for the seller. Understanding how economic exchange is played out against a background of social exchange can yield important insights, which can then be implemented by undertaking specific actions. One implication is that research must include both customer and provider perceptions and perspectives as the focal unit (Czepiel, 1990). Moreover, each purchase decision takes into account not only the immediate cost/benefit analysis but also the relationship past history and the possible future as well (Dwyer *et al*. 1987; Macneil, 1980).

This paper aims, through exploratory research, (conducted on 13 dyads, 13 SMEs and their account managers) to analyze long-term relationships through a new framework to get a better understanding of how customers evaluate service quality, service encounters, and on how they decide whether or not to repatronize. It also aims to extend and develop the understanding of service quality perceptions and development. More specifically, this exploratory research has focused on four different objectives:

- the author wanted to get a better in-depth knowledge of the banks' SME market;
- there was a need to identify the main components of the creation and development of the relationship between a bank and its clients;
- there was a need to confirm the reality of the relational norms as defined by Macneil;
- finally, the author needed to get some *verbatim* for an upcoming questionnaire as well as identifying some potential difficulties for future research implementation.

After a brief review of the theoretical background, this article presents the methodology used for this study. Then, there will be a presentation of the results of the two content analyses we have conducted. Finally the conclusion will present the limits of this work and research avenues will be drawn.

THEORETICAL BACKGROUND

Prices and products are widely recognized as the milestone of the consumer's choice and satisfaction (Perrien, Paradis, Bantig, 1995). Competitors, depending on their aggressiveness and on their commercial policies also play a major role (Miller & Friesen, 1982).

However, because of the intangibility, inseparability and heterogeneity of services, the service encounter is critical to customer satisfaction and evaluation. Service encounters or experiences can be considered as moments of « truth » (Fisk & *al*., 1993). The underlying assumption is that customers' perceptions of service encounters are important elements of customers' satisfaction, perception of service quality, and long-term loyalty.

According to marketing literature, the service encounter is a complex phenomenon (a « black box ») which we are willing to explore in greater detail.

More precisely, we have been through different literature streams. Each of them gives an interesting point of view about the interaction phenomenon.

1. The **economic literature** (Williamson, 1975) explains the development and continuance of relationships in terms of the costs and benefits of creating or of staying in the relationship versus leaving it. This type of literature therefore emphasizes switching costs, dependence on the relationship partner, and the attractiveness of alternative partners. Scholars studying long-term relationships, such as Anderson & Narus (1990), also develop this idea of constraint-based relationship maintenance.

2. Long-term relationships have also been well documented by **psychologists**. They focus more on the affective responses to a relationship (e.g., Karney & Bradbury, 1995). These authors suggest that emotional responses such as satisfaction, identification with a partner, or commitment, influence relationship partners in their decision to create, to stay or to leave the relationship. The documents refer to different theories such as the social exchange theory, the behavioral theory or the crisis theory.

3. Marketing literature has developed its own consideration of service quality and long-term relationships. Service quality has often been analyzed through the Servqual or Servqual-P[1] grids, which decomposes service quality in either 5 dimensions (reliability, responsiveness, assurance, empathy and tangibles) or 4 dimensions (reliability, responsiveness, personalization and tangibles).

In order to analyze long-term relationships, marketing publications suggest that environmental variables, partner variables, customer variables and interaction variables are the most important drivers of customers' receptivity to relationship maintenance (Bendapudi & Berry, 1997).

[1] Servqual-P is based on the Servqual model, originally developed by Parasuraman, Zeithalm and Berry (1994). It introduced a new dimension: the personalization of services.

The degree of dependence, the communication level (broadly defined as the formal as well as the informal sharing of meaningful and timely information between firms [Anderson and Narus, 1984]), and the level of trust (« *The firm's belief that another company will perform actions that will result in positive outcomes for the firm, as well as not take unexpected actions that would result in negative outcomes for the firm* » [Anderson & Narus, 1986, p.326]) are among the most important interaction variables.

In terms of retaining customers, research shows that service quality (Bitner, 1990; Boulding *et al*., 1993), relationship quality (Crosby *& al*., 1990; Crosby & Stephens, 1987), and overall service satisfaction (Cronin & Taylor, 1992) can improve customers' intentions to stay with a firm (Keaveney, 1995).

A discipline within marketing that also particularly recognizes the importance of relationships is 'service marketing'. The purchase of a service, because of its intangible nature, is thought to be a process that depends in part upon the interpersonal interaction between the service provider and its customer (Iacobucci & Ostrom, 1996).

4. With regards to these interaction variables, a **lawyer**, Ian Macneil, has done very interesting research. He decomposes the contracts[2] in 9 common norms (Cf. Appendix 1). These norms are more or less critical depending on the nature of the relationship (transactional or relational). What is very interesting in his research is that it formalizes a framework to describe the encounter (or interaction) between the seller and the buyer. This framework encompasses all the variables that one can find in the marketing, psychological, and economic literature and provide their structure.

Relational-exchange theory uses a broad set of contracting norms to categorize customer/supplier relationships, and focuses directly on the interdependence of exchange partners. The contractual norms that embody the interdependent relationship also set expectations as to the appropriate behavior during conflict situations (Kaufman and Stern, 1992). Without this interdependence, exit or switching behaviors would be costless and conflict would not occur (Hirschman, 1970).

These norms allow the classification of the different variables one can identify in the literature regarding service encounters. We distinguish relational norms from transactional norms as shown in the following Table. Relational elements are essential to maintaining long-term relationships, whereas transactional elements are necessary for creating a contract, but are less crucial in the overall structure (Macneil, 1980).

[2] « By contract I mean no more and no less than the relations among parties to the process of projecting exchange into the future » (Macneil, 1980, p.4).

Table 1 - Relational and transactional norms

Relational Norms		Transactional Norms	
Norms	Definition	Norms	Definition
role integrity	the parties maintain consistent patterns of behavior (competency, turnover, etc.)	mutuality	both parties gain some benefits from the exchange
communication	the parties develop two-way communication (reciprocal)	planning and consent	they provide for the implementation of planning by binding themselves to some particular action
flexibility	they provide for flexibility	harmonization of conflict	both parties resolve disputes and misunderstandings
solidarity	they have some expectations that the contract will not be broken, especially in the case of customer's economic constraint.	creation and limitation of power	they recognize the legitimacy and limits of power created by their consent
		linking norms	in case of problems, the party involved in the occurrence of the problem has to repair his/her fault.

Adapted from Macneil (1978, 1980, 1981, and 1983) and Paulin *et al.* (1997).

These norms have been used in a few studies (*e.g*., Kaufman & Stern, 1988; Heide & John, 1992; Paulin *& al*., 1997). The last study, conducted by Paulin *& al*. (1997), is the only one known by the author that has been conducted on the bank service industry. All this research has adapted Macneil's norms to specific contexts. Nevertheless, a consensus emerges on the importance of three relational norms:

1. flexibility;
2. information exchange;
3. and, solidarity.

Paulin & al. (1997) add a fourth relational norm: role integrity.

These norms are not exactly the norms originally proposed by Macneil (1980) -cf. Appendix 1-, but they are more adapted to the economic contexts studied by marketers.

As we had only one study in the context of the banking industry, conducted in Latin and North America, we wanted to use this exploratory study to confirm the relevance of these norms in the context of the French banking industry.

METHODOLOGY

In order to get a better understanding on how customers evaluate service quality, and on how they decide whether or not to repatronize, a focus group with 5 account managers was organized, and 26 personal interviews (combining in-depth interviews and the critical incident techniques -CIT-) were recorded (13 with 13 SMEs and 13 with 3 account managers). The interviews were quite unstructured, with open-ended questions (Churchill, 1995) and the respondents were simply told that we were conducting a study in order to better understand the relationship between a bank and its SME customers.

Two content analyses were made (Miles and Huberman, 1984; Evrard *et al*., 1993): the first one focused on the SMEs representative interviews, the second one was a comparison of the

SMEs representatives and the account managers speeches (we were studying, here, the differences of perception between the two parties as recommended by Dwyer *et al.* [1987] or Czepiel [1990]). The interviews of the account managers were not analyzed in detail, they were only used for comparative purposes.

According to Chandon *& al*. (1996), the dyadic approach appears to be useful in assessing the quality of service encounters. Their experience shows that the one-to-one correspondence between questions addressed to the client and those addressed to the agent allows a complex but more complete analysis of the encounter. They also demonstrate that the two experiences are not redundant and cannot be combined without a significant loss of information. According to them, « *the dyadic perspective is not only a method of questioning but also fits the nature of the encounter* » (Chandon *et al.*, 1996, p. 80). Paulin (1998) shares the same point of view.

The questionnaire was developed in order to analyze service quality issues, and to respect certain rules (in order to get valid and reliable qualitative results). For instance, it is important to ask questions only from those likely to be able to answer them accurately; to ask about past events only if people can remember them accurately, and to ask their personal opinions only when possible, without embarrassing them, etc. (Moser & Kalton, 1979).

There were two phases for the interviews (the questions were the same for the SMEs representatives and their bank account managers):

- the first one referred to the **Critical Incident Technique** (Flanagan, 1954). The CIT is considered as an appropriate methodology for exploring the nature of the service encounter (Bitner *& al*., 1985; Keaveney 1995). An advantage of this method is that it does not require direct observation but the results are similar (Bitner *& a*l., 1985). Respondents - bank account managers and SMEs- were not asked to identify the main relationship components themselves, but rather to report one or several incidents, positive or negative that had occurred in the relationship. This method did not give the results we had hoped for. In contrast with retail customers and existing studies (*e.g*., Keaveney, 1995; Bitner *& al*., 1985), SME representatives (as well as their account managers) did not have much to say when they were asked to describe an anecdote. In a few cases they found some incidents to tell, but we only got a few spontaneous stories. We had difficulties getting the stories in detail and the content analysis remained quite poor, compared to what was expected. Nevertheless, some information was collected through this stage of the interviews;

- the second phase referred to the **relational norms**. Broad, open ended questions were asked to the respondents in order to make them speak about their relationship and about how they define service quality and service encounter quality.

Some other questions were asked, such as the reasons why they had chosen a certain bank, the most important components of a relationship with a bank and its account manager. They were also asked to describe their 'ideal' bank account manager. Finally, a few questions regarding their age, educational background, the company turnover, etc. were asked at the end of the interviews.

Since the study was conducted during the summer time, the response rate remained quite low (around 20%), even though the account managers had made a first selection according to their clients' availability. In order to get enough variance and to have a good idea of the different situations a bank can find in its client portfolio, we interviewed some very small and some bigger SMEs, and we tried to get different cases on a continuum going from poor quality relationships to very good quality relationships. The bank wished to keep all the SMEs we interviewed (we did not considered cases where the bank wished to get rid of a client).

The author went to the respondents' working place, except in one case, when the interview was recorded by phone.

RESULTS

In-depth interviews allow a freedom to the interviewer in conducting them which reveals the major advantages and disadvantages of the method. By not constraining the respondent to a fixed set of responses, the interviewer can get a more accurate picture of the respondent's attitude. « *This is particularly true with respect to sensitive issues in which there is social pressure to conform and to offer a 'socially acceptable' response* » (Churchill, 1995, p. 353). But conversely, the depth interview also causes problems in analysis. « *The subjectivity raises questions about both the reliability and validity of the results. It also causes difficulty in determining what the correct interpretation is and presents problems when tabulating the replies* » (Churchill, 1995, p. 354).

A list of codes was generated before the content analysis (« closed procedures[3] », Ghiglione & Matalon, 1978) in order to have homogeneous codes for the analysis. These codes were given by previous theoretical and empirical research. But, when needed, a new code was generated and added to the list. Two searchers did the coding, separately on 5 of the 26 interviews. After a comparison and a discussion on a few sentences, the searchers reached an extremely high degree of agreement.

Content analysis one:

This study shows that, as said by Chandon & *al*. (1996), service quality is paramount and any level of satisfaction with the encounter can compensate a poor service output. Most of the SMEs we interviewed said that price and product portfolio are of tremendous importance.

> *« What I expect from a bank? To be as inexpensive as possible! »*[4]
>
> *« Banks must adapt their product portfolios to our specific needs »*

But the interviews show that a good interpersonal relationship can mediate the impact of **economic factors** on the service and service encounter quality evaluation.

[3] 'procédures closes' in French.
[4] All the quotations are translated from French.

« Sometimes we can forget economic factors to keep good [interpersonal] relationships...When both economic and interpersonal factors become of poor quality, there is nothing to do but to terminate the relationship. »

Crucial elements in the development and the maintenance of a relationship have been identified. They were coded through Macneil's relational norm grid. In addition to the economic factors, mentioned above, four other categories of antecedents emerged from the interviews. All are relational dimensions, linked to the service encounter: **role integrity, solidarity, communication and flexibility**. SMEs insist on the fact that the relationship between them and their bank...

« ... is a matter of interpersonal contacts. »

The **role integrity** includes elements such as the account managers' competencies, his/her knowledge of his/her clients as an individual as well as a company. It also refers to a good empathy and a certain continuity in the relationship (*i.e.*, the turnover among the account manager is not too important).

Good knowledge... *« Our account manager has to have a good idea of what our economic cycles are, so he won't call to say 'what is happening?' everytime there is a change in our activity »*

…Good empathy... *« A good account manager has to be able to talk with the same words we use. I am not the CEO of an international company and I do not have advisors to translate what the banker says »*

… And good staff turnover rate... *« It takes a while to set up a relationship with the account manager, to know each other... I know the banks have to change regularly their account managers to avoid chummy relationships,... but when it changes too often it becomes impossible to set up a real trusting relationship »*

The second important dimension is '**solidarity**' characterized by a good level of trust between the parties involved in the relationship, and a good support from the bank to the economic development of the SMEs.

« We once closed an account in a bank, because our company was quickly growing and the account manager got

frightened by this development »

or *« We started as a very small company, we now make around $ 200,000,000, the bankers who accepted to help us in our development made a good choice »*

The **communication** side of the relationship is very important for different reasons: the SMEs expect two-way communication. They also like to have clear explanations of bank decisions, mainly when there is a refusal. Several of them said that they can accept that the bank says 'no' to something, if the account manager is able to explain why and to convince them that the decision was made in their best interest

.

Last, but not least, SMEs expect to be regularly informed on new products and new opportunities, but this communication has to be filtered to give only the most relevant information.

The **flexibility** has often been mentioned. SMEs expect their account managers to be available and to react very quickly to their requests. « Reactivity » is often a key word in the SMEs representative interviews.

« When I need something urgently, I want to be able to meet my account manager in less than half a day »

We can see in the previous paragraph the crucial role played by the account manager. The service quality is evaluated in regards to his/her performance.

The **Critical Incident Technique** (CIT) has almost given the same results. Positive stories were related to flexibility, role integrity and solidarity. The only important difference with what has been written above is on the solidarity norm. In this context, SMEs representatives referred to the solidarity in times of crisis and not to the solidarity in terms of the development of the company. The communication norm did not appear in this part of the interviews.

Negative stories were richer in term of information provided. First, we received more negative stories than positive ones, and secondly, these stories were longer and provided more details. Almost all the norms were included in these interviews. We had stories on solidarity, integrity, flexibility, power, and mutuality. One of the stories found its source in a problem of geographic distance between the company and its bank. Because the bank was too far away, and even though the client found the service quality and the service encounter very good, the relationship could not be developed.

Regarding the solidarity norms, several stories were related to a lack of confidence from the account manager to his/her client. This lack of confidence resulted in formalism. Two other stories were related to a lack of support to allow the development of the company.

The role integrity was considered as poor when the account manager was not respectful or was not showing enough interest to his/her clients.

« [The account manager] was treating us like children »

Poor performance linked to flexibility issues seemed to be the most important concern of the SMEs representatives.

« My account manager is often away from the bank and I cannot talk to him right away when I want to... He calls me back the next day and it is often too late for me... For this reason I appreciate having a retail bank agency [instead of a commercial bank agency]... where I know I can meet with my account manager within a two or three hour delay »

This first content analysis has also given other very interesting results: the evaluation of the relationship can be analyzed through the norms presented above. Moreover, these norms have been validated through this exploratory research in the French banking context[5].

Among the most important results, three cases were identified:

- there is no major problem on any of the 9 norms and the customer is satisfied. He considers that the banker provides good service quality;
- there are problems only on transactional norms: the customer makes a global evaluation of these five norms and decides whether or not he should take an additional bank;
- there are one or several problems on relational norms: the customer switches from its bank to another one.

These results also confirm that there are two kinds of variables (Llosa, 1996, based on Herztberg's theory):

- the « principal » variables (such as price, products or the competitive environment of the bank), which do not compensate each other and which can lead to exit in the case of a poor evaluation;
- the « secondary » variables (linked to transactional norms) that the customer aggregates to get a global evaluation. A poor evaluation on these variables may lead to increasing the number of banks the SMEs deal with.

Content analysis two:

Some bank customers do not understand the bank's credit standards, nor do they easily accept the logic of the bank's portfolio approach to risk management when it affects their particular case (Schell, 1996). This is the reason for some differences of perceptions between the account managers and the SMEs.

[5] Most of the previous research using Macneil's relational norms were North American studies. None of them had been done in France.

As a whole, the account managers had a good perception of the relationship and of what their clients thought.

The most important difference we found comparing the SME representative interviews with those of their account managers concerns the **staff turnover**. Each time the account manager changes, the SME representative has the feeling of breach, while bank employees think the relationship is in its continuity. Each time the SME representative changes, the account manager has the feeling of breach, while the SME representative thinks the relationship is in its continuity. A consequence of this is that one party thinks it has to rebuild the relationship, while the other one is willing to continue the former relationship. Consequently, expectations differ. The interviews have also shown, that each time one of the interlocutor changes, the relationship maintenance may be in question (in the customer's mind).

> *« [I have too many bank accounts and I want to close one of them]... I hesitate between two banks. The account manager of one of these banks will change soon, I will close my account at that time ».*

In short, there are three other points the account managers do not anticipate very well. The first one is the **frequency of contacts**. Very often the account manager has difficulties in estimating how often the SME representative would like to meet with him.

The second point is the **loyalty reward.** The SME representative expects to get something in reward for the time spent with the bank: price decreases, more solidarity, and development of informal relationships. The account managers link the development of informal relationships to loyalty, but they link the two other responses only to the wealth of the company.

The third point, **power**, is quite interesting. Account managers believe the SMEs have a certain power of negotiation while most of the companies believe they don't. For this reason, negotiations are often unbalanced.

Globally, differences of perception are more important on transactional norms than on relational norms. The explanation that can be given is that account managers are probably aware that relational norms are more important for the customer and therefore they are more careful to these elements of the relationship.

Nevertheless, differences of perception are also more important when the relationship quality is poor. This may be explained by the importance of the communication norm. This is an interesting finding as it may be explained as follows: a poor perception of the relationship by the account manager may come from problems of communication (among others) and deteriorate the relationship.

Differences of perception are more important on relational norms when the relationship quality is poor. When the relationship quality is good enough, the only differences of perception one can identify are based on transactional norms.

DISCUSSION AND AVENUES FOR FUTURE RESEARCH

The content analysis as well as the consideration of the literature has allowed us to build a general framework for the long-term relationship. In this framework, the service encounter is, for the first time, presented as a mediator. The service encounter mediates the relationship between price, products, and competitors, and the evaluation of the relationship (which in turn determines whether or not the customer remains in the relationship[6]), as shown in Appendix 2.

One of the principal limits of this empirical study is the number of interviews (only 13 dyads). Nevertheless, the last two interviews did not give much new information compared to the 11 previous ones. Moreover, this exploratory study is only the first stage of a larger research program. It also would have been better to have two searchers analyzing **all** the interviews.

One of the strengths of this study is the dyadic approach. This type of approach remains rare in academic work, probably because it is difficult to implement. This method should be developed as it is more and more proven to be a very rich and interesting approach.

The first content analysis showed the relevance of Macneil's framework in analyzing the service encounter quality. Relational norms are the milestones of the SMEs representative interviews.

In addition, regarding the first content analysis, further analysis should have been done, but we have not collected the necessary data. First, it would have been interesting to know whether the SMEs representatives were relational oriented or not (Bendapudi & Berry, 1997). Indeed, it would be highly interesting to test if there are two types of behaviors: one for the relational oriented customers and another for the non-relational oriented customers. It can be assumed that relational norms may be more important to relational-oriented customers than transactional norms, and that transactional norms may be more important to non relational-oriented customers than relational norms.

Further quantitative work has to be done now to be able to evaluate the level of contribution of the different norms in the service encounter evaluation. Indeed, it may also be hypothesized that some norms will be important in all the relationships, while others will be important only in certain types of relationships. Similarly, some norms may always be important (either they are positively or negatively evaluated), while others will be important only when evaluated positively (or negatively) -Llosa, 1996-.

[6] Depending on the degree of constraint (*i.e.*, the costs to exit the relationship). When the customer's level of constriant is too high, the customer may decide to deal with a new and additional bank, instead of closing his account in the bank he is not satisfied with.

APPENDIXES

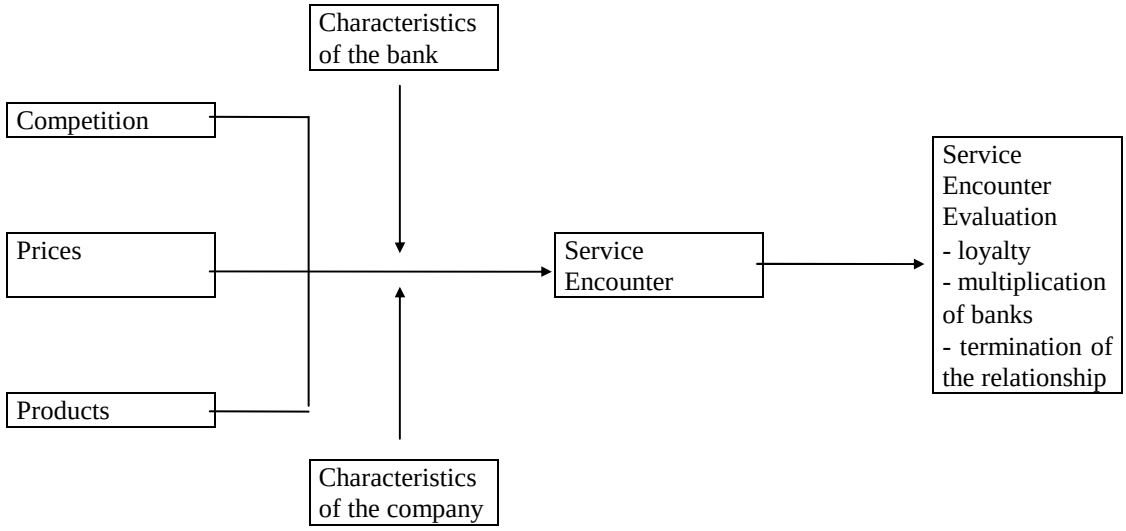
Appendix 1

Contractual and relational norms as defined by Macneil (1980)

Common Contractual Norms	Discrete Norms	Relational Norms
1. role integrity 2. mutuality 3. implementation of planning 4. effectuation of consent 5. flexibility 6. contractual solidarity 7. the linking norms: restitution, reliance and expectation interests 8. creation and restraint of power 9. harmonization with the social matrix	1. implementation of planning 2. effectuation of consent	1. role integrity 2. preservation of the relation (contractual solidarity) 3. harmonization of relational conflict (flexibility) 4. supracontract norms (beyond the bounds of contractual relations)

Appendix 2

General framework of the research:



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