

Relationship Marketing: The Forgotten Consumer

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Abstract

Purpose – *The purpose of this study is to examine the importance of customer relationship proneness in explaining the formation of satisfaction, interpersonal trust, commitment and behavioral intentions.*

Design/methodology/approach – *Hypotheses were tested using Structural equation modeling nearby a sample of 412 Tunisian bank customers. Exploratory and confirmatory tests were performed in order to pre-test the scales used to measure the research variables.*

Findings – *The findings indicate that customer relationship proneness is a psycho-contextual variable. It is an important determinant of satisfaction, interpersonal trust, commitment and behavioral intentions. The long term and affective orientation of the customer is the most important determinant.*

Research limitations/implications – *Limitations of the research are related essentially to the limitation of the study to only the consecutive effects between the components of the relationship. Future researches could test indirect effects, for instance the impact of satisfaction on behavioral intentions.*

Practical implications – *This research shows that Tunisian banks should give more importance to the customer relationship proneness before deciding witch type of marketing to apply: relational or transactional.*

Originality/value – *This paper helps researchers and practitioners to better understand the nature and importance of relationship proneness. This concept is not enough studied in theory and practice. This study is the first to analyze the influence of customer relationship proneness on all the stages of the development of a relationship. These stages are related to each-other and form a “relationship channel”. They have to be studied in a unique model to be completely understood. The interaction between relationship proneness and the total “relationship channel” has never been the object of previous researches.*

Keywords Customer relationship proneness, Relationship Marketing, Services Marketing, Transactional Marketing, Satisfaction, Trust, Commitment, Loyalty Intentions, Bank.

Introduction

The relationship marketing perspective considers that a firm must develop and maintain durable exchange with customers and abandon short-term dealings (Marion, 2001). It is supported by many authors, but strongly criticized by others (Gordon et al, 1998). Relationship marketing is sometimes accused of neglecting what the consumer really wants. The fact that the customer gets some advantage through a long-term exchange does not necessarily imply that his role within is active (Berry, 1995; Dwyer et al, 1987). The profitability of relationship marketing must be confirmed before its adoption by a firm (Gordon et al, 1998 ; Gronroos, 1994). Some trades can only be transactional (Bahia et al, 2005; Guiner et al, 1998 ; Berry, 1995 ; Barnes, 1994) but in some other cases, the consumer is not favorable to a relational exchange. Taking into account customer differences can oblige the company to have in the same time, relational and transactional exchanges (Fournier et al, 1998 ; Macneil, 1980 ; Dwyer, Schurr and Oh, 1987 ; Jackson, 1985). Some consumers are particularly willing to commit in a long-term interaction with a company (Fournier et al, 1998 ; Bendapudi et Berry, 1997). They are called relationship prone customers. Although the interest for customer relationship proneness begins since the 80s, the majority of researches are still theoretical. Only shopping (Odekerken-Schröder, De Wulf and Schumacher, 2003) and some service types are studied.

Satisfaction, trust, commitment and behavioral intentions represent the most cognitive evaluations, affects and behaviors that can result from a commercial exchange (Aurier et al, 2001 ; Garbarino and Johnson, 1999). The studies which use these constructs to differentiate between relational and transactional consumers are few (Garbarino and Johnson, 1999 ; Beatty et al, 1996). All previous studies prove the impact of relationship proneness on some relationship variables, but they ignored other important outcomes. Researchers have not previously done a complete analysis that integrates in the same time the effect of customer relationship proneness on the “relationship channel” and the interactions between the components of this last.

In order to understand the impact of the customer relationship proneness, the whole “relationship channel” has to be integrated. In fact, the components of this last are interrelated. Understanding the impact of customer relationship proneness on one component of the “relationship channel” depends on the integration of the other components. The fundamental theoretical contribution of this paper consists of integrating the “relationship channel” to show the importance and the impact of the customer relationship proneness, which is obviously neglected in the pioneering studies on this topic. The first purpose of the current research is to study the effect of *customer relationship proneness* on the components of the relationship channel”. This last is a set of consecutive and related variables: *satisfaction, trust, commitment and behavioral intentions* (Aurier et al, 2001). The second objective of this research is to analyze the stability of this channel by testing all the effects in a whole model. A structural equation model is tested on a sample of Tunisian banking customers.

Customer relationship proneness

In some cases, the consumer chooses to have a close relationship with a firm but in other circumstances he is obliged to engage in (Bendapudi and Berry, 1997). Different concepts can be used to refer to the desire for a relational interaction with the firm: motivation (Beatty et al, 1996), motivational investment (Dwyer et al, 1987) or relationship proneness (De Wulf et al, 2001; Bendapudi and Berry ; 1997, Christy et al ; 1996). The latter can be used to decide which strategy to adopt, transactional or relational (Odekerken-Schröder et al, 2003 ; Prim and Sabadie, 2003 ; Blomer et al, 2003 ; Bendapudi and Berry, 1997). This is important as it can influence the loyal behavior of a consumer (Garbarino and Johnson, 1999).

Theoretical Approaches

The interest toward the concept of relationship proneness is not enough on theoretical and empirical levels (Bendapudi and Berry, 1997; De Wulf et al, 2001). The attention is more given to the context of tangible possessions than to services (Odekerken-Schröder et al, 2001). A variety of definitions of relationship proneness exists but there is an agreement about some criteria. Relationship proneness is a conscious and relatively stable tendency to commit in a relationship with a salesperson (De Wulf et al, 2001 ; Dick and Basu, 1994). It is more related to a preference than to just an appropriateness (Dick and Basu, 1994). There are three theoretical approaches to relationship proneness; they are contextual, psychological and psycho-contextual:

- To the first approach, the factors influencing relationship proneness are of a contextual nature: the product type (physical possession or service), (Odekerken-Schröder et al, 2003 ; Bloemer and Odekerken-Schröder, 2002 ; Bendapudi and Berry, 1997 ; Berry, 1995), the service complexity (Berry, 1995) etc. Financial services constitute a particularly favorable context to the development of relationship proneness.

- According to the psychological approach, the relational or transactional orientation of the customer depends on his personality. Some customers are looking for close relationship while others prefer a short-term contact (Schaves and Barnes, 1996). Christy et al (1996) prefer to use the term “psychological predisposition”. Relationship proneness is then a conscious, voluntary and relatively stable psychological tendency of the consumer to commit in an emotional relationship with a brand (Ouzaka, 2002). This theoretical approach is adopted by Barnes (1997) in a financial services environment.

- Relationship proneness is defined by the psycho-contextual vision using both personal and contextual aspects. It is a “relatively stable and conscious tendency to commit in a relationship with the supplier of a given product category” (Darpy and Prim-Allaz, 2007). Individual factors that influence relationship proneness are the sociability, the need of social recognition, the shopping pleasure and the devotion towards the product category (Odekerken-Schröder et al, 2003). Relationship proneness is also related to several contextual variables: the content and the frequency of the exchanges (Barnes, 1997), the necessity of a regular repair of the product, the transfer costs, the purchase frequency and the possibility of personalizing the offer. Financial services facilitate the development of relationship proneness (Ennew et Binks, 1995 in Barnes and Howlett, 1998). The psycho-contextual approach is adopted in this research because it takes into account all the psychological and contextual variables responsible on its development.

Dimensions

Various dimensions exist according to each theoretical approach. For the psycho-contextual conception, four dimensions are to be distinguished:

- Financial dependence: it is the contextual element which refers to the transfer cost from a supplier to another (Jackson, 1985).
- Temporal orientation: the relational exchange takes place during relatively long periods of time (Macneil, 1980).
- Functional orientation: the transactional consumers are particularly concerned about the technical characteristics of the exchange (Gronroos in Benamour and Prim, 2000).
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Exchange consequences: evaluation, feelings and intentions: A theoretical view

Any customer develops during a commercial exchange an evaluation, some feelings and intentions. Satisfaction, trust, commitment and behavioral loyalty are the most important variables that can result from an exchange. They form the "relationship channel". Their interactions represent a set of consecutive effects (Depardon et N'Goala, 2009).

Satisfaction

It is a feeling that a customer can have through the interaction with a firm (Carrillat et al, 2009 ; Vanhamme, 2004 ; Cadotte et al, 1987 ; Hill, 1986 ; Czepiel, et al. in Westbrook et Oliver, 1981). Divergent terms such as "cognitive evaluation " or "affect" are used by authors to describe the satisfaction construct. Two different approaches exist: cognitive and affective.

- Theoretical approaches

There are two approaches:

- Cognitive Approach: satisfaction is a result of the evaluation of a consumption experience (Meng and Elliott, 2009) on the basis of an initial standard (Westbrook et Oliver, 1998 ; Cadotte et al, 1987). The disconfirmation theory explains the foundation of satisfaction (Kortelahti in Reynolds and Simintiras, 2000 ; Cadotte et al, 1987). The consumer has standards that he uses to judge the performance of a firm (Boulding et al, 1993). These standards depend on the past consumption experiences (Woodruff et al in Hill, 1986). The performances are compared to an "indifference zone" that includes the adequate performance level for the consumer. The superior border of the "indifference zone" represents the "wished performance" (Chandon and Bartikowski, 2004). The customer is satisfied when actual performances exceed those of the last experience (Chandon and Bartikowski, 2004) and he is in a positive disconfirmation state (Smith and Costello, 2009). When performances are below the lower border of the "indifference zone", the customer is unsatisfied (Chandon and Bartikowski, 2004) and he is in a negative disconfirmation state (Smith and Costello, 2009, Oliver, 1980). When performances are within the "indifference zone" the customer is indifferent (Chandon and Bartikowski, 2004). The disconfirmation theory is criticized for not well explaining the satisfaction and its underlying processes (Westbrook and Reilly 1983).
- Affective approach: the satisfaction depends on both cognitive and affective factors (Oliver, 1998 ; Meng and Elliott, 2009 ; Vanhamme, 2004 ; Zins, 2001). The emotions resulting from a consumption experience influence satisfaction (Zins, 2001). Pleasure is a necessary antecedent of satisfaction (Wirtz, 1994). The affective approach shows that the argumentation of cognitive theories can be reversed. The "affect" can certainly be an origin of cognition.

- Types

There are essentially two types of satisfaction: transactional and relational. The first is related to a one transaction (Shankar et al, 2003). The second concerns the whole consumption experience (Shankar et al, 2003 ; Johnson and Fornell in Chumpitaz et Swaen, 2004 ; Garbarino and Johnson, 1999 ; Evrard and Aurier, 1996 ; Anderson et al, 1994) and it depends on the first type (Rowe and Coote, 2000).

The affective approach of satisfaction is adopted here. It takes into account evaluative and emotional aspects of satisfaction at the same time. The overall satisfaction is more complete than the transactional one.

Trust

Many marketing studies have considered the trust concept (Swaen and Chumpitaz, 2008 ; Ganesan, and Hess, 1997 ; Morgan and Hunt, 1994). While definitions vary from one study to another, there is a consensus that trust appears only after a durable exchange (Zineldin et al, 2000).

- Theoretical approaches

The literature does not support a unique definition of trust (Simon, 2007). Diverse concepts are used such as expectation, belief, desire or behavior (Chouk and Perrien, 2004). The works can be associated to two theoretical approaches: behavioral and psychological (Chouk and Perrien, 2005).

-Behavioral approach: trust is a “conative” component (Johnson and Grayson, 2005, Chouk and Perrien, 2004). It represents all the actions that can result from the interaction with a firm. It is related to the risk-taking behavior associated to an exchange (Smith and Barclay, 1997) or to the level of dependence of the customer on his partner (Moorman et al, 1993).

-psychological approach: trust is a psychological state (Smith and Barclay, 1997). It is the fact of believing that the second part will provide the required resources in the way desired by the first partner (Foa and Foa in Wagner and Rydstrom, 2001). Trust exists when we believe that the actions of the exchange partner are in our favor and best interest (Anderson and Narus, 1990).

- Dimensions

There are three different dimensions conceptions. They consider at most three factors: cognitive (credibility), emotional (benevolence) and morale (integrity).

- Trust has only one dimension according to the first conception. It is the desire to be sensitive to the actions of the partner so that the exchange can be important (Mayer et al, 1995).

- Two dimensions are considered by a second conception: credibility and benevolence (Ganesan, 1994). The credibility, a cognitive variable, is the belief that the partner is skilled and reliable (Ganesan, 1994; Gurviez and Korchia, 2002). It results from the experience of a person and the examination of the partner's reputation (Johnson and Grayson, 2005). It is called honesty by Morgan and Hunt (1994) and Reliability by Johnson-George and Swap (1982 in Gurviez and Korchia, 2002).

The benevolence is the belief that the exchange partner has good intentions (Ganesan, 1994). It means that this last does not act only to realize profit (Tan and Sutherland, 2004). The benevolence depends on the degree of interest and on the motivation expressed by the exchange partner (Tan and Sutherland, 2004).

- Three dimensions are taken to account by other authors: credibility, benevolence and integrity. The three-dimensional view is the most adopted in marketing research (Tan and Sutherland, 2004). Integrity refers to the conviction that a partner is honest and respect the other' values (Tan and Sutherland, 2004 ; Mayer et al, 1995). It is completed or replaced in some works by the "predictability" dimension. The latter is related to the stability of the partner's behavior (Tan and Sutherland, 2004). It can be then integrated in the integrity dimension.

- Types

Four types of trust can be considered when the exchange involves two companies and two individuals (the representatives of both firms) (Ganesan et Hess (1997):

-Interpersonal: between the representative of the offer and that of the request;

-Organizational: between the representatives of a company and the other firm;

-Intra-organizational: between an individual and an organization which he represents;

-Inter-organizational: between the two companies.

In this study, we choose the bi-dimensional approach. The considered factors are the benevolence and the credibility. Only the interpersonal type of trust is selected.

Commitment

Researches in relationship marketing prove that the durability of a relationship requires the commitment of the buyer (Anderson et Weitz, 1989 ; Morgan and Hunt, 1994). The commitment of the two parties is essential in a services' context (Berry and Parasuraman, 1991 in Morgan and Hunt, 1994). Commitment and loyalty are two close concepts. The model developed by Lichtlé and Plichon (2008) shows that loyalty can be defined using commitment and behavioral intentions. Ambler (1995 in Frisou, 1998) consider also that the loyalty is a commitment that ends to repetitive purchases.

- Approaches

A variety of definitions can be grouped in to two approaches:

-Temporal approach: the commitment depends exclusively on the exchange duration. Some researchers consider that the commitment can exist in both short and long periods. The commitment is then the desire to develop a stable exchange and the will to accept short-term sacrifices (Anderson and Weitz in bozzo, 1999).

According to some authors, commitment exists only after durable exchanges. In that case, commitment is frequently defined as a continuous motivation to maintain the relationship (Zineldin et al, 2000).

-Attitudinal Approach: the behavior intentions and the attitude are the two dimensions of the commitment (Storbacka et al, 1994). The commitment is related to an identification to a particular brand (Depardon and N' Goala, 2009). The relationship is more stable when there is commitment (Lacey, 2007). The dimensions of commitment are the cognitive and the emotional one (Gutierrez et al, 2004). The first is utilitarian. It explains why the interaction is preserved. The second is composed of the feelings between the partners (Weinberg, 1998).

- Dimensions

The number of dimensions of commitment depends on the chosen approach (Lacey, 2007) :

- Unidimensional structure: according to the temporal approach, the commitment has only one dimension. Only the behavior and the duration of the relationship are considered (Morgan and Hunt, 1994; Anderson and Weitz, 1992).

- Bidimensional structure: the attitudinal approach considers the emotional and cognitive dimensions, according to a first conception (Fullerton, 2003). The emotional commitment is based on attachment and similarity felt with regard to the partner (Bendapudi and Berry, 1997). It is of relational type (Morgan and Hunt, on 1994). In the consumption area, there is emotional commitment when the consumer is motivated and wants to maintain the relation (Bendapudi and Berry, on 1997).

The calculative commitment or "continuity" results from the comparison between the costs of breaking the relationship and the benefits of its preservation (Allen and Mayer, 1990 in Pimentel and Cristy, 2004).

It is affected by the importance of the change costs (Fullerton, 2003; Bendapudi and Berry, 1997; Allen and Meyer, 1990 in Pimentel and Cristy, 2004), by the nonexistence of alternatives and by the level of dependence towards the partner (Johnson et al, 2008). It is strengthened when the profits can not be replaced easily (Dwyer, Schurr and Oh, 1987). The commitment has an effect on the behavior only when both aspects, cognitive and emotional, exist (Fullerton, on 2003).

- Three-dimensional structure: the attitudinal approach takes into account three dimensions according to a second conception. We distinguish three three-dimensional structures. For the first one, the dimensions of the commitment are emotional, cognitive, and temporal (Singh, 2008). For second, the aspects of commitment are emotional, temporal and behavioral (Gutierrez et al, 2004). For the third, based on the Allen and Meyer model (in Pimentel and Kristy, 2004), dimension are emotional, cognitive and normative (N' Goala, 2007). This last factor explains the sense of responsibility of the consumer towards the relation and towards its preservation (Davis and Mentzer, 2008). It is not frequently used in marketing research (N'Goala, 2007). This last dimensional structure is adopted within our research. It considers all possible reasons of the preservation of a relationship.

Loyalty behavioral intentions

The loyalty is the ultimate objective of the works in the relationship marketing context. It is considered according to two approaches: behavioral and attitudinal (Lacoeuilhe, 2000).

- Attitudinal approach: the repetitive purchasing behavior must have a psychological basis. Two conceptions are to be distinguished. For the first one, the behavior and the attitude are both necessary to define loyalty (Lacoeuilhe, 2000). The "true" loyalty supposes the existence of a psychological commitment and a repetitive purchase (Jacoby, 1971 in Goldberg, 1982). It implies a positive attitude to the company (Dick and Basu, 1994). For the second conception, the positive attitude is sufficient to be considered loyal to a brand (Sheth and Park, 1974). The behavior is not all the time necessary (Sheth and Park, 1974). The loyalty can exist on an emotional level, an evaluative and/or a behavioral according to the product category and the role of the consumer (Sheth and Park, 1974) as well as the attitude of this last and the decision-making stage in which he is (Oliver, 1998). For Sheth and Park (1974), a "deliberate loyalty toward a brand" exists on three plans at the same time. The behavioral component is essential when the consumer is the buyer of the product.

- Behavioral approach: the loyalty is restricted to the behavior (Gentry and Brown, 1980). It supposes that the loyal customer buys in a repetitive way the brand and does not search information concerning other alternatives (Newman and Werbel in Lacoueilhe, on 2000). The behavioral approach limits to describe the result of an abstract phenomenon (Lacoueilhe, 2000). It can not explain the phenomenon of mutli-loyalty (Jacoby and Chestnut, 1978 in Golberg, 1982). A repetitive purchase without a favorable attitude can occur in case of low involvement (N' Goala, 2003).

This research keeps only the behavioral aspect of loyalty. The attitudinal approach is chosen. Loyalty, on its two levels attitude and behavior, can be studied through the consideration of the commitment and the repetitive behavior (Lichtlé and Plichon, 2008). The commitment represents the basic attitudinal dimension of loyalty (Lacey, 2007).

Hypotheses

The role of customer relationship proneness: An antecedent or a moderator

There are two different approaches:

- For a first group of authors, customer relationship proneness is a moderator of the interactions between the relational variables. Customer relationship proneness is, according to this view, a dichotomous and an entirely contextual variable. The impact of commitment on trust is different between relational and transactional customers (Garbarino et Johnson, 1999). This conception ignores the psychological reasons of the customer relationship proneness.

- For a second group of authors, the customer relationship proneness is an antecedent of the feelings and evaluations associated to an exchange. Customer relationship proneness is a continuous and not dichotomous (Odekerken-Schröder et al, 2003 ; Bloemer et Odekerken-Schröder, 2002). There are two different views concerning the variables that are affected directly by customer relationship proneness:

*There are consecutive effects between customer relationship proneness, satisfaction, trust and commitment (Bloemer et Odekerken-Schröder, 2002). This idea is empirically verified.

*Customer relationship proneness has a direct impact on satisfaction and commitment but an indirect effect on trust (Odekerken-Schröder et al, 2003). This last view is adequate with the psycho-contextual definition of customer relationship proneness that is adopted in this research.

Both works of Odekerken-Schröder et al (2003) and Bloemer et Odekerken-Schröder (2002) have many advantages but are incomplete. They ignore the possible impact of customer relationship proneness on behavioral loyalty. Considering this impact is essential to prove the managerial importance of customer relationship proneness.

Effect of relationship proneness on satisfaction

The satisfaction depends on personal and contextual factors (Dickson in Bloemer and Odekerken, Schröder, 2002). It is influenced by the relationship proneness of customers (Bloemer et al, 2003; Odekerken-Schröder et al, 2003). The effect is negative for Kalwani and Narakesari (1995) since the relationship prone consumers are difficult to satisfy. Bloemer et al (2003) supposes that for these consumers the satisfaction is easily insured. The positive effect is empirically validated in the context of cosmetics (Odekerken-Schröder et al, 2003).

The following hypotheses will be tested:

H1: customer relationship proneness has a positive impact on satisfaction

Effect of customer relationship proneness on interpersonal trust

Odekerken-Schröder et al (2003) prove that the relationship proneness is an important factor that influences trust in a hairdressing context. Their work is limited to organizational trust. The following hypothesis is proposed in this research:

H2: the relationship proneness of the consumer affects positively its interpersonal trust

Effect of relationship proneness on commitment

The relational intention of the customer acts on both components, emotional and calculated, of the commitment (Venetis and Ghauri, 2000). The importance of the relation for the consumer, a factor related at the same time to the individual and to the company, influences its commitment (Bloemer et al, 2003). The relational predisposition is also an important determining factor (Odekerken-Schröder et al, 2003). The following hypothesis will be tested:

H3: the relationship proneness of the consumer affects positively its commitment.

Impact of relationship proneness on behavioral intentions

The relationship proneness influences the behavioral intentions of loyalty towards a brand or a company (Beatty et al, 1996; Odekerken et al, 2002). This effect is estimated direct for some authors and indirect for others. Bloemer et al, (2003) show that the relationship proneness determines directly: the repetitive purchase, the word of mouth and the price. It is a question of testing in a context of banking services the following hypothesis:

H4: the relationship proneness impacts positively the behavioral intentions.

Effect of satisfaction on trust

A positive consumption experience is the most certain means to increase credibility and benevolence of the salesman (Geyskens et al, 1999; Ganessan, 1994). Several authors prove the positive impact of satisfaction on trust (Garbarino and Johnson, 1999; Geyskens et al, 1999; Bendapudi and Berry, 1997). The trust is particularly influenced by the global satisfaction (Selnes, 1998). The satisfaction appears in a stage which precedes that of the trust. Its existence is necessary for the realization of trust (Dwyer, Schurr and Oh, 1987). The following hypothesis will be tested:

H5: satisfaction influences positively interpersonal trust.

Impact of trust on commitment

In a commercial environment, trust is frequently considered as an important determiner of relational commitment (Ganesan and Hess, 1997; Anderson and Weitz, 1989 ; Ganesan, 1994 ; Morgan and Hunt, 1994). Many reasons explain why trust influences commitment. This last one is associated to vulnerability and sacrifice; it can be thus only given to the partners whom we trust (Garbarino and Johnson, 1999). The commitment in a long-term relationship allows avoiding a low level of treatment (Ganesan and Hess, 1997). The lack of trust for one party leads to its disappearance for the other and to the decline of the commitment (McDonald, 1981 in Morgan and Hunt, 1994). The different components of the trust act differently on commitment. Credibility and benevolence have different effects (Ganesan and Hess, 1997).

The interpersonal credibility involves that the salesman adopts a stable and convenient behavior because of the roles which are prescribed to him (Rempel, Homes and Zanna, 1985). The interpersonal benevolence is related to the roles voluntarily adopted by the salesman. The individual behaves according to his convictions and to his will when he is not guided by predefined roles (Jones and Davis, 1965 in Ganesan and Hess, 1997). The commitment is more related to the benevolence than to the credibility. The next effects will be tested:

H6 : interpersonal trust influences positively the commitment.

H6a : interpersonal credibility impacts positively the commitment.

H6b : interpersonal benevolence has a positive impact on commitment.

Effect of commitment on behavioral loyalty

The commitment stimulates the action (Mathieu and Zajac, 1990). It influences directly the repetitive purchasing behavior. The level of commitment of the consumer encourages behaviors such as inclination to leave, cooperation (Morgan and Hunt, 1994) or word of mouth intention (Bloemer and Odekerken, Schröder, 2002). Some studies confirm the positive link between commitment and behavioral loyalty (Dick and Basu, 1994). The hypothesis to be verified is the following one:

H7 : Commitment has a positive impact on behavioral intentions.

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Methodology

Scales

The scales used respect three conditions. They adopt the same theoretical orientation of this study. They are developed in a banking context or at least adapted to that domain by other researches. All retained scales are continuous. All the scale items were measured by a 1-5 Likert-type scale except the behavioral intentions scale, for which a 1-7 Likert-type scale was used. Scales developed in English are translated into French through double translations made by bilingual experts. A pretest nearby 30 customers was done in order to verify if the questions are well understood (Rieunier, 2000). Some scales were originally developed in French. The others, developed in English, were translated to French using a double blind translation. The Tunisian population is much more familiar with French than with English.

Relationship proneness was measured via the scale of Benamour and Prim (2000), which through eleven items measures the dimensions: credit conditions/functional, affective, long term and short term. To measure satisfaction we selected the scale of N'Goala (2000). Eight items were used to measure the two dimensions:

Cognitive and affective. The scale of Ganesan and Hess (1997) was adopted to measure interpersonal trust. Thirteen items were used to measure the two dimensions of the scale: benevolence and credibility. The commitment measure consisted of twelve items which represent affective, instrumental and normative dimensions (N'Goala, 2000). The study of Zeithaml et al (1996) is used to measure the five dimensions of behavioral intentions: loyalty (five items), switch (two items), pay more (two items), external response (two items) and internal response (one item).

Analysis procedure

The pretest of the scales respects two stages: Component factor analysis and confirmatory factor analysis. The first one allows estimating the reliability of the scale, the dimensions and the items to be taken. The objective of the second is to confirm the result of the first analysis. The Likelihood Method of estimation is selected. Various indices are used to verify the quality of the whole measurement model. The hypothesis testing is performed using Structure Equation Modeling through a second sample. The purpose is to test a model composed of all the relationships between the variables.

Sample

For the pretest of measurement scales, a sample of 225 customers of Tunisian banks was interviewed. The information was collected nearby a convenience sample. Given the purpose of this research, there are no criteria for selecting respondents. The sample used for the hypotheses testing can only be selected after verifying the result of the pretest. The sample used for the hypotheses testing is based on the final number of items left after performing scales purification.

Procedure

A survey was conducted. Two structured face-to-face questionnaires allowed the data collection. The first questionnaire is composed of the measurement scales without eliminating any item. The second one is composed of the measurement scales after the pretest procedure. Criteria for participation included having a bank account and feeling comfortable reading a 4 pages questionnaire. We did not propose a donation to subjects in order to encourage them to participate; only those who accepted to participate were selected. Respondents were contacted by researchers directly in many bank offices. They were asked to forward the questionnaire to their family, friends or co-workers who met the criteria for participation. That was a second way that allowed collecting information.

Findings

Reliability and validity of the scales

The Principal Component Analyses show that the customer relationship proneness is composed of three factors. The solution holds 65.004% of information. All the dimensions have eigenvalues more than 1 (2.721, 2.349 and 1.855). Only one item is eliminated. Its representation quality is less than 0.5. The dimensions are named: "long term and affective", "short term" and "functional". The correlations of items with their corresponding factors are all more than 0.701. The confirmatory factor analysis proves the existence of the three factors. The indices are acceptable (RMSEA=0.016; $\chi^2/dll= 1.05$). The GFI and AGFI indices are respectively 0.974 and 0.951. The t tests are all significant and above 2. The reliability of all the three dimensions are good, Rho de Jöreskog is of at least 0.895.

The principal component analysis shows that satisfaction is composed of only one factor. This last hold 65% of information. Its eigenvalue is of 2.6. Three items are eliminated. The solution is reliable ($\alpha=0.81$). A second component analysis is performed in order to impose obtaining the two factors proven by the literature (cognitive and affective). Three items have to be eliminated. The solution indicates that 70.6% of information is hold. The cognitive satisfaction has a good reliability ($\alpha=0.7983$). The reliability of affective satisfaction is low ($\alpha=0.5652$). The confirmatory factor analysis shows that the two models, unidimensional and bidimensional, are acceptable. The first is better than the second. The RMSEA for the first is of 0.000 and 0.003 for the second. The first model is then preferred. The values of GFI (0.999) and AGFI (0.999) attest the acceptability of the model. The scale has a good reliability (Rho de Jöreskog = 0.968). Two factors are obtained from the principal component analysis realized for the scale of interpersonal trust. The information hold is of 63.123 %. The components are credibility and benevolence. The eigenvalues are respectively of 3.881 and 1.168.

The reliability of both components is acceptable; alpha is of 0.8350 for credibility and of 0.7414 for benevolence. The confirmatory factor analysis shows that the measurement model can be kept. RMSEA is of 0.054. The values of GFI (0.967) and AGFI (0.938) are good. The correlations of the items with the corresponding factor are at least of 0.671. The reliability of both components is acceptable; Rho de Jörekog is of 0.974 for the credibility and of 0.939 for the benevolence. The principal component analysis performed for the commitment scale indicates that there are only two dimensions. The normative component disappeared with all its items. 64.08% of information is hold by the solution. The two factors of are “instrumental with affective orientation” and “instrumental”. The eigenvalues are acceptable (respectively 4.084 and 1.042). The confirmatory factor analysis supports the bi-dimensional structure of commitment ($X^2/ddl = 2.52 / RMSEA = 0.082$). The correlations of the items with the corresponding factor are of at least 0.613. All test t are significant and above 1.96.

The result of the principal component analysis for the scale of behavioral intentions shows the existence of only two dimensions, positive and negative intentions. 62.335% of information is hold. The eigenvalues of each factor are above 1 (5.059 and 1.174). The confirmatory factor analysis indicate that the measurement model is ($X^2/ddl = 2.12 / RMSEA = 0.071$). The values of GFI (0.940) and AGFI (0.903) are acceptable. The two factors are reliable ; Rho de Jörekog is of 0.960 for the positive intentions and of 0.905 for the negative ones.

Hypotheses testing and discussion

At this stage of the research, subjects are a convenience sample of 412 adults of Tunisia banking users. Demographic information about the subjects is the following: 69.6% are between 20 and 40 years. (76.3%) are (staff and employees); they can easily understand the scales. Only the (workers) have to be supported in understanding the questions. The interviewer gives more explanations without any interpretation. 70.9% of the sample is composed of people having income from 400 to 1500 DT.

The retained structural model (M0) has a significant X^2 ($p=0.000$). The X^2/df value ($1398/671 = 2.083$) does not exceed the threshold of 3. These values confirm the model's acceptability. The RMSEA index (0.051) is less than the limit of 0.08. This implies that the model should be retained. All the indexes attest to the acceptability of the model. The final model (M1) is obtained by eliminating non-significant relationships with a step by step procedure. Its RMSEA index is of 0.051 (0.047;0.055). All indexes show that the theoretical model represent a good fit to the data collected (NFI= 0.967; RFI= 0.963; TLI= 0.980; CFI=0.983; PNFI= 0.849). The significant effects are presented in the figure 2.

Insert figure (2) about here

- Impact of relationship proneness on satisfaction

The two components affective and long term and “credit conditions and functional” have a positive impact on satisfaction. The hypothesis H1 is then partially accepted. The first component has a greater impact (0.753; $t=9.933$; $p=0.000$) than the second (0.219; $t=3.973$; $p=0.000$). The motivation of a consumer towards the engagement in a commercial relationship makes him less demanding and therefore easily satisfied (Odekerken-Schröder et al, 2003). This idea is confirmed in this research. Kalwani and Narakesari (1995) suppose that the effect of relationship proneness on satisfaction is negative. They consider that relationship prone customers are particularly difficult to satisfy. This research shows that relationship prone consumer overestimates the positive results of the interaction and is then easily satisfied.

- Effect of relationship proneness on trust

Interpersonal benevolence is influenced by the “short term” (0.506; $t=3.807$, $p=0.000$) and the “long term and affective” (-0.431, $t=3.807$, $p=0.000$) dimensions of relationship proneness. This last impact is negative. Interpersonal credibility is affected by the “short term” component (0.184; $t=3.501$; $p=0.000$). The credit conditions and functional dimension of relationship proneness does not influence trust. H2 is rejected. The short term component of relationship proneness has an impact on interpersonal trust dimensions. Odekerken-Schröder et al (2003) prove the effect of relationship proneness on organizational trust. This research completes that result by proving the effect of relationship proneness on interpersonal trust.

- Effect of relationship proneness on commitment

Affective commitment is influenced by “credit conditions and functional” (0.142; $t=3.143$; $p=0.002$) and “long term and affective” (0.332; $t=4.924$; $p=0.000$) dimensions of relationship proneness. H4 is partially accepted. Instrumental commitment is determined by “long term and affective” component (0.535; $t=7.168$; $p=0.000$). This research confirms the result found by Odekerken et al (2003) and by Storbacka et al (1994).

- Effect of relationship proneness on behavioral intentions

Positive intentions are not affected by relationship proneness. Negative intentions are influenced by “short term” (0.265; $t=3.794$, $p=0.000$) and “long term and affective” (0.395; $t=5.093$, $p=0.000$) dimensions. H5 is partially accepted.

- Effect of satisfaction on trust

Satisfaction has a positive effect on interpersonal credibility (0.827, $t=13.141$, $p=0.000$) and on interpersonal benevolence (0.711; $t=6.459$, $p=0.000$). H6 is accepted. Crosby et al (1990) explain that, in a services area, the quality of a relationship determines its durability. The effect of satisfaction on trust proves the fairness of the interaction between the customer and the firm. (Ganesan, 1994). The Tunisian customer is, according to this study, convinced of the fairness of the relationship he has with the bank’s representative. Satisfaction has a higher impact on the competence of this last than on his benevolence.

- Impact of trust on commitment

Affective commitment is affected only by interpersonal credibility (0.452; $t=6.046$, $p=0.000$) and interpersonal benevolence (0.341; $t=6.432$, $p=0.000$). Instrumental commitment is influenced only by interpersonal benevolence (0.203; $t=3.536$, $p=0.000$). H7 is partially accepted. Ganessan and Hess (1997) prove that the most important determinants of commitment are interpersonal credibility and organizational benevolence. This result is found in this research for affective but not the instrumental dimension of commitment. The interpersonal credibility has the most important impact on affective commitment. The impact of trust on commitment is evident (Morgan and Hunt, 1994). It varies depending on trust dimensions (Ganessan and Hess (1997). This research proves that interpersonal benevolence influences both components of commitment but interpersonal credibility influences only affective commitment. Ochi (2007) confirmed this last result in a Tunisian banking context. She explains that all banks’ representatives have similar skills but different degrees of interest towards the customers.

- Impact of commitment on behavioral intentions

Positive intentions are affected by affective commitment (0.821, $t=9.834$, $p=0.000$). Negative intentions are influenced by instrumental commitment (0.292, $t=3.714$, $p=0.000$). H8 is partially accepted. Liang and Wang (2007) prove that consumers try to adopt a behavior consistent with their level of commitment. A committed person refuses most of the time the change what facilitates loyalty. Positive intentions are influenced only by affective commitment. We conclude that in an advanced stage of the relationship between a bank and a customer, what encourages this last to act is the degree of affective proximity.

Instrumental commitment reflects an obligation to not leaving the bank. We found that it does not encourage the customer to say positive things about the bank. This last is related to a strong conviction and not to the incapacity to break the relationship with the bank. Negative intentions are related to the complaining behavior addressed to the bank’s representatives or to external organizations. It is influenced positively by instrumental commitment. An individual that is obliged to keep the relationship with the bank is particularly perceptive to the mistakes this last can do. The more he feels he is obliged to commit to the bank, the more he would say negative things about it.

Conclusion

Inconsistencies in both theory and practice of relationship marketing encourage some authors to criticize its efficiency. Odekerken-Schröder et al (2003) as well as Garbarino and Johnson (1999) show the need for studying the conditions of use of relationship marketing. The relationship proneness is a psycho-contextual variable. The discriminant validity of this research proves that the contextual dimension of relationship proneness does exist. The relationship proneness is an efficient criterion of segmentation. It must be taken into account before deciding which type of marketing to apply: relational or transactional.

The feelings and evaluations that can be influenced by customer relationship proneness are not clearly studied in the literature. The studies in this area are limited to satisfaction, trust and commitment. The nature of the impact of customer relationship proneness (moderator or determinant) is also considered differently between authors.

We show here that in order to study the impact of customer relationship proneness, all the components of the “relationship channel” have to be taken into account. We prove also that considering this impact as a moderation is an important theoretical confusion. The commitment is particularly influenced by the interpersonal trust. Tunisian banks could focus on the quality of the relationship they have with their customers. Only the consecutive effects between the components of the relationship are considered. It will be interesting to test indirect effects, for instance the impact of satisfaction on behavioral intentions.

The use of only one questionnaire is a source of a methodological problem (De Wulf et al 2001). Future researches could develop measurement scales appropriate to the Tunisian context in order to understand better the relationship between Tunisian customer and his bank.

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FIGURE 1. The proosed conceptual model

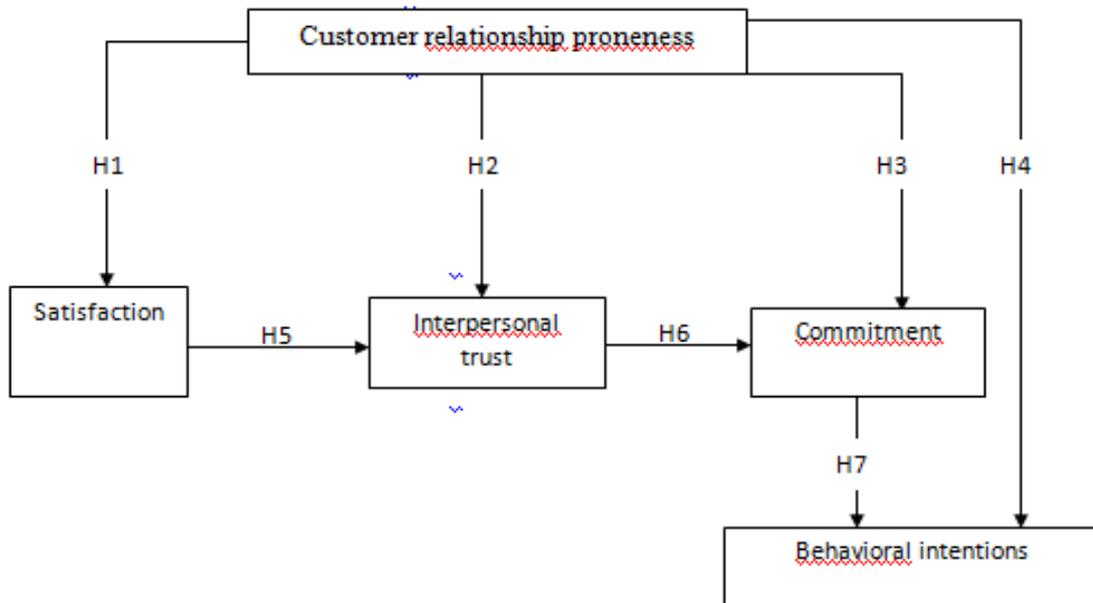


FIGURE 2. The significant Effects

