Defining business-to-consumer relationships: The consumer's perspective

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Abstract The purpose of this paper is to capture the consumer's meaning of a relationship with a commercial firm. The unaided definitions of 167 adult consumers were coded using constructs based on service quality, social exchange and transactional exchange theories. The results revealed that service quality constructs were mentioned by 57 per cent of the respondents, social exchange constructs were mentioned by 41 per cent, and transactional exchange constructs by 25 per cent. The definitions used by many consumers were multi-dimensional and included a mix of constructs. The results confirm that while some business-to-business relationship constructs are appropriate for understanding the nature of the business-to-consumer relationship, service quality dimensions are central to the consumer's definition of this relationship. The implications of this research reinforce the notion that the consumer's relationship with a business is a means to an end, not the goal.

INTRODUCTION

The goal of many customer relationship management (CRM) initiatives is to build a relationship between a business and its customers. This will lead to improved retention rates, higher repeat purchase behaviour, lower propensity to switch and, ultimately, to higher profits.¹ The promise of CRM, however, often falls short of expectations in practice. A more critical perspective on relationship marketing has emerged. As noted by Fournier *et al.*, 'the very things that marketers are doing to build relationships with customers are often the things that are destroying them'.² CRM initiatives

will succeed if marketers build customer relationship strategies based on the benefits that customers seek from commercial relationships.³

The purpose of this paper is to explore how consumers define the meaning of a relationship with a commercial firm. The paper first describes the basic concepts of relationship marketing that have emerged from the business-to-business (B2B) marketing world. The applicability of these models to business-to-consumer (B2C) interchanges is then examined. Finally, the research questions of the study are presented.

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Relationship marketing constructs

The concept of relationship marketing migrated from organisational behaviour and industrial marketing, where interdependence between firms has been the foundation of successful B2B alliances. Morgan and Hunt defined relationship marketing as 'all marketing activities directed towards establishing, developing, and maintaining successful relational exchanges'.⁴ In their definitions of these key constructs, Morgan and Hunt drew from social and clinical psychology, namely, social exchange theory and the marriage literature. In their model, the precursors of the exchange were termination costs, relationship benefits, shared values, communication (the informal sharing of meaningful and timely information), and opportunistic behaviour (maximising self-interest with guile). The outcomes of the exchange were acquiescence, propensity to leave, functional conflict, uncertainty or cooperation. Commitment and trust were the key mediating variables. These variables are critical because they encourage exchange partners to preserve relationship investments, resist attractive short-term alternatives and maintain the belief that partners will not act opportunistically.

Morgan and Hunt identified ten discrete forms of relationships. Almost all (eight out of the ten) were typical of the relationships that firms have with their suppliers, strategic partners, employees and among functional units within a firm. Only two relationships described mentioned customers or clients: the relationship between service providers, such as advertising agencies and their clients; and the long-term relationships between service firms and their ultimate customers. Both of these assume a certain level of interdependence and a history of interaction.

In a comprehensive review, Iacobucci

and Hibbard described three types of relationships: business marketing relationships (BMRs), interpersonal commercial relationships (ICRs), and 82C relationships.⁵ In their scheme, BMRs were those similar to the ones described by Morgan and Hunt, typified by long-term, close and intense interactions between relatively symmetric (in terms of power) partners. These relationships have had the longest history of study by marketers resulting in a rich and well-developed theory to describe them. Iacobucci and Hibbard reinforce Morgan and Hunt's perspective of the importance of commitment, trust and interdependence in understanding BMRs.

Iacobucci and Hibbard describe ICRs as interactions between a service firm and the final customer. These include B2B relationships (such as those between an advertising agency and its clients) and are typified by interactions between two relatively symmetric partners that are close and long term in nature, that may also include a social component. ICRs also include retail transactions between a sales agent and a customer. The study of retail transactions has generated an extensive body of service quality literature and theory.⁶ The Service Quality (SERVQUAL) scale operationalises and defines five constructs — tangibility, reliability, assurance, responsiveness and empathy.

The third relationship described by Iacobucci and Hibbard, B2C, is defined as the largely technology-driven interaction between a business and an individual customer. There is very sparse scientific research on these relationships, coming primarily from consultants writing in the popular press. Iacobucci and Hibbard conclude that what has been learned from the BMR literature has limited application to the B2C world because the concepts of trust and cooperation become meaningful only if

there is interdependence between the exchange partners. Iacobucci and Hibbard encourage others to study the nature of B2C relationships. The following section reviews this research.

Relationship marketing in B2C exchanges

Sheth and Parvatiyar claim that the application of relationship marketing to the consumer is logical.⁷

'When producers and consumers directly deal with each other, there is a greater potential for emotional bonding that transcends economic exchange. They can understand and appreciate each others' needs and constraints better, are more inclined to cooperate with one another, and thus, become more relationship oriented.'

Consumers' willingness to engage in relationships with businesses, they argue, is evidenced by their participation in loyalty programmes.

Others have proposed models of B2C relationships by building on social and marriage models. Fournier describes six factors that define the relationships customers can hold with brands⁸ (as distinct from businesses; see Iacobucci and Hibbard for a discussion of this distinction⁹): intimacy, commitment, partner quality, attachment, interdependence and love. The relationship is the facilitator, the means to an end, and not the end-goal itself for the customer. However, the usefulness of marriage models to describe B2C relationships has been questioned.¹⁰

Other scholars have qualified, or limited, the use of relationship marketing concepts to describe B2C exchanges. The usefulness of the concept is limited by the characteristics of the product or service.¹¹ In one of the few empirical investigations of this question, Pressey and Mathews found that relationship

marketing concepts were associated with patronage of more personal services such as hairdressers and recreation centers.¹² Other research has been more conceptual. Palmer hypothesised that relationship marketing tactics are appropriate for products where there is high risk and uncertainty in purchase and use.¹³ Similarly, Frankwick *et al.* conclude that these tactics are more applicable in complex buying situations, whereas transactional exchange marketing is appropriate for packaged goods.¹⁴ This is because the homogeneity of the product reduces the decision risk. This is consistent with a conclusion of Sheth and Parvatiyar who state that reduction in risk is one of the primary motivations for consumers engaging in commercial relationships.¹⁵

The most comprehensive review of whether B2B relationship marketing constructs apply to consumer markets has been provided by O'Malley and Tynan.¹⁶ They have provided an extensive discussion and formulated a number of propositions that are consistent with the conclusions of the research discussed above. In keeping with the perspective of Iacobucci and Hibbard,¹⁷ they claim that social exchange theory over-emphasises the roles of trust, commitment, communication and mutuality in exchange within consumer markets. In addition, they hypothesise that the opportunity to develop B2C relationships is 'only feasible for high involvement products characterised by inelastic demand where regular interaction with consumers occurs'. For other types of consumer buying, they postulate that exchange is likely to be characterised by transactional exchange elements.

The discussion of transactional outcomes of exchange is a refreshing reminder of the early theories of exchange relationships.¹⁸ Exchange

outcomes involve the transfer of something tangible or intangible between the actors, and are determined by whether the exchange of resources between the parties is rewarding or punishing. If the consumer's goals are fulfilled, this leads to a sense of pleasure and satisfaction. Fulfilling goals is the primary reason why consumers enter marketing relationships.¹⁹

What are the differences between transactional and relational elements in marketing exchanges between businesses and consumers? Coviello *et al.* have operationalised the differences in their investigation of the frequency with which various tactics are used by marketing executives in both consumer and business markets.²⁰ Transactional exchanges were characterised by an economic goal, with discrete transactions between parties utilising mass market communications. The management intent is to satisfy consumers at a profit. Relational exchanges are characterised by an interaction goal and the resulting interpersonal communication leads to commitment, trust and cooperation. The management intent is customer interaction. Coviello *et al.* conclude that management practice has not migrated from transactional approaches to relationship approaches for the majority of firms.²¹

In sum, there is abundant theory regarding the nature of the relationships between consumers and the businesses they patronise. However, there is scant empirical work that investigates the nature of these relationships, particularly from the consumer's point of view. The purpose of the present research is to determine, in the consumers' own words, what a relationship with a business means. Three specific research questions are built on propositions presented by both O'Malley and Tynan and Iacobucci and Hibbard.^{22,23}

The first research question examines the claim that: 'Relationship marketing is conceptually distinct from transaction marketing, direct marketing, database marketing, loyalty marketing and retention marketing on the basis that these are tactical, while relationship marketing focuses on long-term interaction leading to social bonds.' The first research question is:

To what extent will consumers describe the duration of the exchange and the social nature of the exchange in their definitions of the relationships they form with commercial firms?

The second question posed by the current study is based on two propositions of O'Malley and Tynan and a related conclusion of Iacobucci and Hibbard. The two propositions are:

- 'Exchange in consumer markets is likely to be characterized by both transactional and relational elements.'
- 'Social exchange theory over-emphasizes the role of trust, commitment, communication and mutuality in exchange within consumer markets.'²⁵

This second proposition is consistent with the claim by Iacobucci and Hibbard that questioned the degree to which interdependence exists between a producer and a consumer.²⁶ Interdependence is necessary in order for trust and mutuality to occur. These lead to the second research question:

To what extent will social exchange constructs be mentioned in describing B2C relationships versus those describing the economic outcomes of the exchange typified by transactional exchanges?

The third research question was based on a proposition presented by Iacobucci and Hibbard. 'Along the dimensions of

closeness and valence (ie trust and cooperation), researchers investigating B2C are more likely to find the constructs in the model of ICRs useful relative to the BMR model.²⁷ The third research question, then, is:

To what extent will social exchange constructs be used in describing B2C relationships versus the constructs based on service quality such as empathy, assurance, responsiveness, and reliability?

METHOD

Sample

The faculty and staff of a large university in north-east USA were sent an e-mail message inviting them to participate in an online survey about their relationships with the businesses they patronise. Of the approximately 1,700 faculty and staff on the mailing list, 197 visited the site providing 167 usable responses — a response rate of 9 per cent. The gender and age profiles of the sample were: 55 per cent were women and 45 per cent were men; 7 per cent were 29 years of age or younger, 53 per cent were age 30–49, and 40 per cent were age 50 or older.

Questionnaire

Respondents were asked to describe in their own words 'What does a "relationship" with a commercial firm mean to you?' There was space on the internet response form for a 250-character response.

Coding

Coding categories and sources of constructs are defined in Appendix A. The final list included:

- 1 Long-term relationship
- 2 Commitment
- 3 Power (balance and control)
- 4 Interdependence
- 5 Cooperation
- 6 Idiosyncratic investments
- 7 Shared beliefs
- 8 Social closeness
- 9 Personality and competence
- 10 Tangibility
- 11 Reliability
- 12 Responsiveness
- 13 Assurance
- 14 Empathy
- 15 Trust
- 16 Communication
- 17 Conflict resolution
- 18 Transactional (economic) outcomes

Two additional constructs were added based on the responses received: non-evaluative statements regarding the exchange (eg 'someone I do business with'), and rewards from the exchange delivered by loyalty programmes, special recognition or deals.

Prior to coding, the responses were parsed into phrases and key words. This was necessary because of the nature of the text coding of the internet program. For example, some respondents used whole sentences or grammatically correct phrases where the beginning and ending of constructs could easily be detected. Others used bulleted lists or listed terms separated by other punctuation. Complete responses contained from one to five phrases or key words, with the average being 2.3 per respondent for a total of 382 usable responses. After the responses were parsed, the two coders (the authors) trained on a sample of the responses. Then, all responses were merged and coded. There was an 89 per cent agreement between the authors. The 11 per cent of responses where there were initial disagreements

Table 1: Percentage of respondents who mentioned each construct

Construct	Percentage of respondents	Source
Empathy	32.3%	SERVQUAL
Long-term relationship	27.5	BMR
Responsiveness	24.0	SERVQUAL
Commitment	19.2	BMR
Transactional (economic) outcome	19.2	Transactional exchange
Trust	13.8	SERVQUAL and BMR
Assurance	11.4	SERVQUAL
Social closeness	11.4	ICR
Communication	10.2	ICR and BMR
Reliability	9.0	SERVQUAL
Miscellaneous	9.0	
Exchange (non-evaluative statement)	8.4	NEW
Cooperation	7.8	BMR
Personality and competence	7.2	ICR
Interdependence	6.0	BMR
Conflict resolution	6.0	BMR and ICR
Special treatment or loyalty programme rewards	3.0	NEW
Tangibility	1.2	SERVQUAL
Shared beliefs	0.6	ICR
Power (balance and control)	0.6	BMR
Ideosyncratic investments	0.6	BMR

between the coders were subsequently assigned a mutually-agreeable code after discussion.

RESULTS

The frequency of response in the categories is presented in Table 1. The most frequently mentioned definitions of relationship were empathy (32.3 per cent of respondents), long term nature of relationship (27.5 per cent), responsiveness (24 per cent), commitment (19.2 per cent) and transactional outcome (19.2 per cent). Of the top five most frequently mentioned definitions, two came from the SERVQUAL constructs and two came from the BMR theory of Iacobucci and Hibbard. The lowest frequency of use was related to a number of other BMR constructs: interdependence; conflict resolution; power; and idiosyncratic investments.

The first question aimed to determine the extent to which the length of an

interaction or social closeness between the consumer and the commercial firm were mentioned. Length of interaction ranked second in frequency after mentions of empathy (27.5 per cent versus 32.3 per cent for empathy), suggesting that many consumers expect a relationship with a commercial firm to include frequent transactions over a long period of time. Specific examples of respondent's definitions using this construct are:

- 'It also can mean that I patronise a company over an extended period of time.'
- 'A company that provides regular services for me or from which I purchase on a regular basis.'
- 'A relationship with a company implies something more than a one-time transaction.'

Social closeness, an ICR construct and important to the definition of B2C relationships defined by O'Malley and

Tynan, was mentioned by 11.4 per cent of respondents. Examples of respondents' use of the construct are:

- 'We know each other personally. That is, when I call, I know who to speak with and my contact knows me.'
- 'To me it implies the establishment of a personal connection through face-to-face meetings, e-mail, or telephone.'

The second research question compared the frequency of social exchange constructs with transactional outcome constructs. Two new variables were created for each subject that counted (0,1) whether the respondent (1) had any mention of trust, commitment, communication, interdependence or cooperation or (2) had any mention of transactional exchange, simple exchange or reward from loyalty or special recognition programmes. Sixty-nine respondents (41.3 per cent of total) mentioned any social exchange construct, 42 respondents (25.1 per cent) mentioned any transactional exchange construct and 15 mentioned both social exchange and transactional exchange constructs.

A sign test was conducted to determine whether the respondent (1) had any mention of trust, commitment, communication, interdependence and cooperation but no transactional exchange outcome, simple exchange or reward construct versus (2) had any mention of transactional exchange outcome, simple exchange or reward from loyalty or special recognition programmes but no social exchange construct. The results revealed that social exchange constructs were mentioned by more respondents than transactional exchange constructs ($p = 0.003$). There were 54 respondents who mentioned a social exchange construct but no

transactional exchange construct and 27 who had the opposite trend.

The third research question addressed the extent to which social exchange constructs were mentioned versus service quality constructs. One new variable was created for each subject that indicated (0,1) whether the respondent mentioned any service quality construct: tangibility, reliability, responsiveness, assurance (including trust) and empathy. There were 95 respondents (56.8 per cent) who mentioned a service quality construct. Of these, 38 mentioned both a social exchange construct and a service quality construct. A sign test compared the number of respondents who had any mention of social exchange constructs but not SERVQUAL ones, and those who mentioned SERVQUAL constructs but not social exchange constructs. The results revealed that SERVQUAL constructs were mentioned more often by respondents than were social exchange constructs ($p = 0.006$). There were 57 respondents who mentioned any SERVQUAL construct but not a social exchange construct, versus 31 respondents who did the reverse.

DISCUSSION

The contribution of this research is twofold. First, it provides the voice of the end consumer in describing what a relationship with a business means. The second contribution of this research is an empirical test of the frequently-theorised nature of B2C relationships.

Regarding the consumer's view, empathy was the most frequently mentioned construct. Consumers expect to get individual attention from firms with whom they have a relationship. They like the businesses to know who they are and their needs. They do not expect to repeat personal information time after time.

Duration of the interaction is also a key component of their definition of a relationship, and ranked second in frequency. The third most-frequently mentioned construct was responsiveness. Consumers expect to be served in a timely manner and willingly by employees. In other words, they expect superior customer service.

Two other constructs were reported by nearly 20 per cent of respondents in their definitions of a commercial relationship: commitment and the outcome of the transaction. Commitment was defined as a pledge of relational continuity. For example, one respondent captured it this way: 'At its best, I would buy from them even if there (sic) products were a little more expensive.' This is what most marketers expect from loyal consumers — some resistance to competitive alternatives. Regarding the outcome of the transaction, obtaining the desired product or service that leads to satisfaction was a part of many consumers' definition of the relationship with a business. It is noteworthy that very few respondents mentioned the outcomes of relationship management tactics such as special treatment or loyalty programme rewards (less than 3 per cent). This is consistent with the claim that these tactics do not build long-term loyalty.

Trust and assurance appeared next in the frequency ranking. The most frequent manifestations of trust included the terms 'fair', 'honesty' and 'integrity.' For example, one respondent cited 'A sense of trust — high confidence and low uncertainty'. Another wrote, 'a company that I've come to trust for good service and good work/products'. Assurance was also mentioned by consumers, including praise for employees who are polite and treat the consumer with respect. In the words of two respondents, 'They respect me as a

customer'; and 'When I walk in the door, I expect to be treated with respect'.

Communication and conflict resolution were not as frequently mentioned (10.2 per cent and 6 per cent respectively). Regarding the former, respondents felt that the frequency, ease and openness of communication were what mattered. Examples included: 'They [the company] send me updates on new equipment', and 'Open communication is on-going between both parties'. Conflict resolution was emphasised by other respondents. For example, 'It means that if I have a problem, the company takes it seriously and follows-up until it is resolved'. Another wrote, 'quick to handle glitches'. Others mentioned getting help with complaints and having a good return policy.

Lastly, in summing across the three major clusters of responses, the results revealed that service quality constructs were mentioned by 57 per cent of the respondents, social exchange constructs were mentioned by 41 per cent, and transactional exchange constructs by 25 per cent. The consumer's definition of a relationship with a business was multi-faceted, with an average of two constructs mentioned by respondents. Many respondents included constructs from different theoretical perspectives: 22 per cent mentioned both social exchange and service quality constructs and 9 per cent mentioned social exchange and transaction exchange constructs in their definitions.

The second contribution of this research is the empirical test of the nature of relationships in B2C markets. The first research question examined the relative frequency with which citations of the duration and social aspects of the B2C relationship appeared. The results revealed that the long-term nature of interactions ranked second in frequency

and social aspects ranked eighth. Though the empathy construct (mentioned by nearly one-third of respondents) might be argued as being related to the social nature of the relationship (defined as the business knowing the customer), its use was often placed in the context of the business knowing the customers' needs rather than knowing them personally.

The second research question tested the extent to which constructs from social exchange theory were mentioned in describing B2C relationships versus transactional elements such as those describing the economic outcomes of the exchange. The results revealed that social exchange constructs were mentioned more often than transactional exchange elements. One interpretation is that the definition of the B2C relationship to the consumer was similar to those that describe B2B relationships, where a sense of trust and commitment is central to the reciprocal nature of the relationship. Another interpretation is perhaps that consumers see the transactional outcomes of satisfaction and the product meeting their consumption goals as 'table stakes' — that is, these dimensions are presumed to be present before a relationship is established. A future study might use a checklist of constructs to measure the degree to which each construct is related to the consumer's definition of a relationship to test this possibility.

The third question addressed the frequency of use of the SERVQUAL versus social exchange constructs in the definition of B2C relationships. As revealed by the sign test, more respondents mentioned SERVQUAL constructs than social exchange constructs. Trust, cooperation, communication and interdependence were less likely to be included in consumers' definitions of B2C relationships than empathy, assurance and responsiveness. It seems that many of the

sampled consumers were very pragmatic in defining their views of commercial relationships.

The limitations of the research are also twofold. First, the authors did no control for the nature of the businesses that respondents were using as a reference. They did not know whether they were describing a personal care business, an internet retailer or a large packaged-goods manufacturer. As noted in the introduction, the sense that a consumer has a relationship with a business will vary by the nature of the product or service being consumed. Relationships are more likely to be developed between a consumer and a commercial firm for high risk products where there is uncertainty in purchase and use. This is an area for future research. The second limitation is the sample. Though it is a sample of adults, it was not selected randomly nor is it representative of the US population at large.

In summation, notwithstanding these limitations, the present research does provide insight into the consumer's definition of a relationship with a business. The results reveal that consumers' perceptions of B2C relationships are multi-dimensional and include a mix of social exchange, service quality and transactional exchange constructs. While no single construct was included in the definition from a majority of the respondents, constructs from the service quality cluster did appear in the majority of the respondent definitions. Though the BMR construct of interdependence was mentioned by only 6 per cent of respondents, other BMR constructs of relationship duration and commitment were in the top five most-frequently mentioned definitions. The results suggest that even in the absence of interdependence, some consumers define their relationships with

businesses in ways similar to B2B relationships.

Next steps for research

Scholars of relationship marketing may want to pursue the following ideas for further research into understanding B2C relationships from the consumer's point of view.

First, a study could address the practical question of whether a business relationship with a consumer can be created and maintained only through technology-mediated communication. Can consumers feel that their needs are known and being met (ie empathy) without direct interactions with a representative of the business? The results from the present study suggest that consumers have different points of view. One respondent indicated, 'To me, it implies the establishment of a personal connection through face-to-face meetings, e-mail or telephone.' For another respondent, 'If I never have any contact with a company except to buy a product, this could be a good relationship.' A third respondent suggested that internet personalisation is failing to build connections with the customer: 'While amazon.com has done everything in the world to 'personalise' my experience on their site, I feel my relationship with them is more impersonal than back in the days when they sent me a coffee mug at Christmas.' As more marketers look to technology for mass customisation of marketing messages to build loyalty and repeat purchase behaviour, this question needs to be addressed.

A second area of inquiry could address one of the limitations of the present study, by including the object of the B2C relationship as part of the original survey question. The object would vary by the nature of the business entity, ie a

retailer, a nationally-branded product or a personal service. Other research could be designed to correlate the intensity of consumer involvement with various products being sought. That is, are consumers more likely to form relationships with businesses for products or services that are high risk, require complex decision making or are typified by inelastic demand?

Implications for practitioners

What can marketing managers and business owners do differently based on these findings? The research has reinforced the value of the best practices in services marketing: know the customers' needs, and serve them in a timely manner with employees who are willing and knowledgeable. While special recognition and frequent buyer programmes may be expected by consumers, they do not necessarily build relationships. Rather, these programmes may benefit the business more than the consumer, since the ability to track consumer purchases (eg scanning a frequent buyer card at the time of purchase) alleviates the problem of gathering data at the point of sale. Consumers want businesses to know them without the hassle of a complicated or intrusive identification process.

Finally, the implications of this research reinforce the notion that the consumer's relationship with a business is a means to an end, not the goal. As one respondent stated: 'I don't want a relationship with a company. I want good service, good products and occasional sales. They don't need to call me by name, know anything about me or offer me invasive services.' It reminds us that consumers have specific goals in mind when they enter the marketplace. In a nutshell, the consumer's perspective on commercial relationships is:

'Friendliness is expected, but friendship is not required'.

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Appendix 1

SERVQUAL codes

Name of construct	Definition or key words	Examples from respondents
Tangibility	Up-to-date; visually appealing; appearance	'In love with their website.'
Reliability	Keep their promises; dependability; accurate record keeping; expected services provided	'That they provide efficient and reliable service.' 'Reliable.' 'Company stands behind their product or service.'
Responsiveness	Tells when services will be performed; prompt; willingness to help customers; not too busy to help; good customer service	'Strong customer service.' 'Shows obvious attempts to meet needs.' 'Prompt response.'
Assurance (not including trust)	Employees are polite; employees are courteous; customers treated with respect; easy to do business with	'A customer service representative who is courteous.' 'The company will be easy to do business with.' 'NO pressure to buy!'
Empathy	Customers get individual attention; know customer needs; has customer's best interest at heart; feeling welcome; good rapport;	'When a company recognizes me as a customer, either in person, by name.' 'The company considers my unique situation.' 'I do not need to repeat my specifics every time I call or go there.'

Interpersonal commercial relationship constructs (from Iacobucci and Hibbard, 1999)

Name of construct	Definition or key words	Examples from respondents
Shared beliefs/similarity	Similarity in preferences, personality, demographics or goals	'Common goals.'
Social closeness	Customer knows employee; personal relationship; explicit measures of social networks	'Knowing who the employees are.' 'Ability to express myself to a familiar person.' 'That I know the owner.'
Personality and competence	Friendliness; knowledgeable employees	'It means they are friendly and helpful and help make my life more convenient.' 'Informed.'

Business relationship management constructs (From Iacobucci and Hibbard, 1999)

Name of construct	Definition or key words	Examples from respondents
Long-term relationship	Long term orientation; age of relationship; being a repeat customer	'That I do business with them frequently.' 'I am a repeat customer.' 'Ongoing.'
Commitment	Implicit or explicit pledge of relational continuity; an expression of loyalty; willingness to make a short term sacrifice to realise long-term benefit	'It means back and forth commitment.' 'Often think of them first when I am looking for a product. With some companies it means that I am willing to drive a little further or spend a little more to maintain that.' 'Loyalty.'

Name of construct	Definition or key words	Examples from respondents
Power, balance, control	Ability to get one party to undertake an activity they would not normally do on their own	'Those benefits may sometimes be lopsided, but the more even they are, the better.'
Interdependence	Mutually beneficial	'A mutually beneficial arrangement.' 'Benefiting both parties.'
Cooperation	Joint actions to achieve mutual outcomes; coordination of efforts; give-and-take	'Equal give-and-take.' 'Trying to work with me to meet those needs.'
Idiosyncratic investments	Sunk costs that are not recoverable if the relationship is terminated; exclusivity; customise offerings	'Personalising our encounters.'

Constructs included by both BMR and ICR

Name of construct	Definition or key words	Examples from respondents
Trust	Customers trust employees or firm; honesty; integrity; fair	'I trust them.' 'Integrity in business ethics and morals.'
Communication	Meaningful and timely information(BMR); exchange of information (ICR)	'Responds with timely new products.' 'Ease of communication.' 'Information exchange.'
Conflict resolution	Ability to resolve disputes; problem solved	'Having problems resolved to my satisfaction, and without a hassle.' 'Even when things go wrong or I am in need they take it by the horns and help the best they can.'

Transactional exchange constructs

Name of construct	Definition or key words	Examples from respondents
Outcome	Satisfaction; specific attributes of quality or convenience mentioned; a good deal	'Receive satisfactory service.' 'Good useful services.' 'Products and services that I really need to get my work completed.'
Exchange	A simple statement without any evaluation, such as 'I do business with that company'	'It means an established interaction in the role as a customer or service provider.'
Loyalty programmes	Specific benefit of a loyalty programme tactics	'Frequent shopper card.'
Special treatment	Specific benefit of membership programmes	'Offers special invitations, discounts, or offers based on my buying frequency and/or patterns.' 'Special privileges — advanced announcements of sales.'