Original Article

Relationship benefits and costs in retailing: A cross-industry comparison

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ABSTRACT Relationship marketing is based on the establishment and maintenance of continuous relationships between buyer and seller as a source of mutual benefits. Following this approach, customers' evaluations of benefits and monetary and non-monetary sacrifices derived from their relationships with the retailer are crucial for the existence of ongoing and successful relationships. Such a perception may, however, vary greatly depending on the type of service provided. In this paper, we analyse customers' assessments of the benefits and costs of their relationships with four types of retailers.

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INTRODUCTION

Services marketing is focused on developing and maintaining stable relationships with customers of service businesses (Hennig-Thurau *et al*, 2002). For service companies, particularly retail stores, it is highly important to ascertain the most valuable benefits for customers, as a direct relationship has been observed between relational benefits and customer satisfaction, the latter being an antecedent of customer loyalty towards the store (Reynolds and Beatty, 1999; Yen and Gwinner, 2003;

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Marzo-Navarro *et al*, 2004). In this sense, a satisfied clientele shows lower price elasticity, lower likelihood of supplier switching behaviour and brand identification being thus more loyal. (Butcher *et al*, 2001; Bhattacharya and Sen, 2003). For the store, all this involves higher revenues (Gwinner *et al*, 1998), lower communication costs for attracting new customers (Payne and Frow, 2005) and brand equity creation (Bhattacharya and Sen, 2003).

Nevertheless, depending on the product type and the characteristics of the purchase process, it is expected that there will be a differentiated weight of the relative importance of relational benefits for retail customers. In this sense, the literature points out that relational marketing is more suitable for services than for consumer goods, where a transactional approach of marketing is widely accepted (Grönroos, 1991). Nevertheless, the empirical evidence reports a number of exceptions to this typology, which raises a question about the convenience of relational marketing practices for different kinds of service organisations (Coviello *et al*, 2002).

In this context, focusing on retailing, this paper aims to test the existence of differences in the assessment of relational benefits and costs across retail industries. In particular, we studied two retail activities involving personal consumer goods (grocery and clothing/footwear) and two types of stores that sell durable home goods (electronics/home appliances and furniture/decoration).

RELATIONAL BENEFITS AND COSTS

Marketing literature has recently been focused on customer motivations and desires for establishing and maintaining a relationship with the service provider over time (Hennig-Thurau *et al*, 2000). Several studies have aimed at identifying so-called 'relational benefits', that is benefits perceived by customers as a result of their long-lasting relationships with service companies (Gwinner *et al*, 1998; Reynolds and Beatty, 1999; Patterson and Smith, 2001; Hennig-Thurau *et al*, 2002; Yen and Gwinner, 2003; Marzo-Navarro *et al*, 2004; Vázquez-Carrasco and Foxall, 2006). In this sense, the presence of benefits derived from the simple existence of a relationship, independent of the main service, have been distinguished (Barnes, 1994), emphasising the distinction between the benefits offered by the provider and the psychological perceived meaning or utility perceived by the customer (Crawford, 1985; Friedmann and Lessig, 1987).

Most studies on relational benefits show the existence of three types of benefits for the consumer derived from their relationship with the supplier, that is, confidence benefits, social benefits and special treatment benefits (Gwinner *et al*, 1998; Patterson and Smith, 2001; Hennig-Thurau *et al*, 2002; Park and Kim, 2003; Yen and Gwinner, 2003).

First, confidence benefits gather psychological factors related to reduced perceptions of anxiety and risk as the result of a transaction with the service provider (Berry, 1995). More generally, confidence benefits refer to psychological factors related to feelings of security, reduced anxiety and trust in the service provider or the keeping of promises by the provider (Grönroos, 1990; Bitner, 1995).

Social benefits are related to the establishment of personal bonds between customers and employees derived from long-term relationships (Czepiel, 1990), which may include a sense of belonging, empathy, understanding, feelings of familiarity, personal recognition, social support and even friendship (Berry, 1995).

Finally, special treatment benefits combine economic and service customisation benefits that customers receive from developing relationships with businesses. Since saving money is the main motivation for engaging in relational exchanges (Peterson, 1995; Sheth and Parvatiyar, 1995), this kind of benefit includes discounts, time savings and services not available to other customers derived from the consideration of special or loyal customer.

In contrast to relational benefits, the literature has pointed out the importance of non-pecuniary sacrifices of the relationship with the service provider, switching costs, such as search costs, set-up costs, functional risk, and loss of special treatment benefits with the former provider (Jones *et al.*, 2000; Brady *et al.*, 2001; Patterson and Smith, 2001, 2003; Lewis and Soureli, 2006).

The assessment of these relational benefits and costs can present significant differences, depending on service type (Gwinner *et al.*, 1998; Patterson and Smith, 2001, 2003).

In this sense, greater relevance of the relational benefits perceived by the customer have been observed in *high-touch*, customised, personal services, for example hairdressers, compared to *low-touch* services, for example fast-food restaurants (Patterson and Smith, 2001; Kinard and Capella, 2006), and in services with high customer involvement (Kinard and Capella, 2006). In particular, both customers of high-touch service providers and highly involved consumers tend to appreciate confidence benefits to a greater extent (Kinard and Capella, 2006).

In retailing, the typology of Berry and Barnes (1987) makes a distinction between *high-touch* retailers, that is, those characterised by a high level of personal contact with customers through personal selling and advice and customised services, and *low-touch* retailers, that is, those who emphasise the use of self-service technologies. In this sense, following this typology and the previous evidence for service providers, the relative importance of relational benefits and switching costs is expected to differ across retail activities according to their business characteristics.

METHODOLOGY

In order to achieve the proposed aim, quantitative research is undertaken through a survey. From the literature review, a questionnaire is elaborated, considering the most relevant relational variables as well as a series of consumer classification variables, for example gender, age and level of studies. Table 1 shows the main details of the research.

The sample of stores is obtained from the available secondary information, selecting the main companies in terms of value of assets for each retail activity. The retailers have been located from the National Classification of Economic Activities and Tax on Economic Activities codes in the SABI (Sistema de Análisis de Balances Ibéricos or Iberian

Table 1: Technical details of the research

Universe	Customers of the following types of retail stores: <ul style="list-style-type: none"> • grocery, • textile/footwear, • electronics/electrical appliance, • furniture/wood/decorations.
Geographical scope	Spain
Sample size	400 consumers (100 for every sector) of 51 stores
Sample design	Personal survey to final consumers at the store exit
Data collection period	September – October 2007
Sampling method	Stratified sampling
Statistical techniques	Descriptive analysis Exploratory and confirmatory factor analysis Analysis of variance (ANOVA)
Statistical software	SPSS version 14.0 EQS version 6.1

Table 2: General sample details

Consumer details	Frequency	%
<i>Gender</i>		
Male	184	46.00
Female	216	54.00
<i>Age</i>		
18–25 years old	25	6.30
26–35 years old	113	28.30
36–45 years old	156	39.00
46–55 years old	78	19.50
56–65 years old	22	5.50
Older than 65	6	1.50
<i>Level of studies</i>		
No studies	1	0.30
Primary studies	115	28.80
Secondary studies	207	51.75
University studies	76	19.00

Balance Sheet Analysis System) database, which gathers financial data for most Spanish companies. The stores and consumer samples consist of 51 stores and 400 consumers, respectively. Consumers have been selected through a stratified sampling procedure in order to guarantee the representativeness of the consumer sample. In order to characterise the consumer sample, Table 2 shows the main classification details.

The items of relational benefits and switching costs have been extracted and adapted from Gwinner *et al* (1998) and Patterson and Smith (2001), respectively. All items are measured using a 5-point Likert scale ranging from 1 (total disagreement) to 5 (total agreement).

Once data are collected, an exploratory factor analysis is performed through principal component analysis (PCA) in order to group the items used to measure the perceived relational benefits of the factors. After this, a confirmatory factor analysis is conducted, and validity is tested. Finally, the four retail activities are compared through an analysis of variance in order to test the existence of significantly different perceptions of relational benefits and switching costs across retail activities.

Table 3: Rotated component matrix: Relational benefits

	Component		
	1	2	3
B1. I believe there is less risk that something will go wrong	0.125	0.005	0.750
B2. I feel I can trust this STORE	0.088	0.009	0.706
B3. I am confident the service will be performed correctly by this RETAILER	0.082	-0.012	0.675
B4. I have less anxiety when I buy in this STORE	-0.034	0.092	0.646
B5. I know what to expect from this STORE	-0.007	0.166	0.593
B6. I get the provider's highest level of service	0.196	0.087	0.710
B7. I am recognised by this STORE's employees	0.267	0.868	0.070
B8. I am familiar with the employee(s) that perform the service	0.339	0.887	0.062
B9. I have developed a friendship with this STORE's employees	0.294	0.875	0.120
B10. They know my name	0.440	0.743	0.116
B11. I get discount or deals from this (STORE) that most consumers don't	0.729	0.394	0.071
B12. The prices I get from this (STORE) are better than those other customers get	0.890	0.218	0.035
B13. They do services for me that they don't do for most customers	0.904	0.240	0.078
B14. I am placed higher on the priority list when there is a line	0.786	0.332	0.181
B15. I get master service than most customers	0.828	0.263	0.149

KMO: 0.882; determinant: 2.49E-005; Barlett's test of sphericity (sign. level): 0.000

Bold values show the highest factor loading for each item.

Table 4: Component matrix: Switching costs

	Component 1
SC1. Considering all things, I would waste a lot of time if I change STORE	0.750
SC2. I will lose a friendly and comfortable relationship if I change	0.773
SC3. If I change there is a risk the new one (STORE) won't be as good	0.767

KMO: 0.653; determinant: 0.683; Barlett's test of sphericity (sign. level): 0.000.

Solution cannot be rotated, since there is only one factor.

ANALYSES AND RESULTS

First, in order to identify the factor structure of the relationships between the items that compose the scales of relational benefits and switching costs, a PCA with VARIMAX rotation is performed. Results are shown in Tables 3 and 4.

The rotated component matrix for relational benefits shows the existence of three factors that jointly explain 68.1 per cent of variance, which we have labelled 'confidence benefits', 'social benefits' and 'special treatment benefits'. All three factors show acceptable values for the main statistics and for the reliability coefficients (see Table 5).

As for the relational sacrifices and switching costs, similarly to relational benefits, a PCA was performed. As a result, the only factor obtained explains 58.31 per cent of variance (Table 4).

After this exploratory stage, we perform a confirmatory factor analysis (Table 5) in order to jointly analyse the soundness of the structure of the scales. As a result, the fit indexes, that is CFI, IFI and Bentler-Bonett NNFI, show acceptable values, since they are higher than the recommended level of 0.9. Additionally, the reliability of the scales is also acceptable, since most reliability indexes are higher or around the recommended value of 0.8, the average variance extracted is around 0.5

Table 5: Confirmatory factor analysis results

Construct	Cronbach's α	Composite reliability	Average variance extracted
Confidence benefits	0.771	0.779	0.379
Social benefits	0.934	0.939	0.795
Special treatment benefits	0.925	0.934	0.741
Switching costs	0.632	0.633	0.366

Chi-square Satorra–Bentler: 424.287; degrees of freedom: 129; CFI: 0.918; IFI: 0.918; Bentler–Bonett NNFI: 0.901; RMSEA: 0.099.

Table 6: Means, standard deviations and correlations between constructs

Construct	Mean	St. dev.	F1	F2	F3	F4
F1. Confidence benefits	3.680	0.236	—	—	—	—
F2. Social benefits	1.861	0.242	0.236	—	—	—
F3. Special treatment benefits	1.318	0.071	0.285	0.630	—	—
F4. Switching costs	3.252	0.362	0.473	0.315	0.341	—

and factor loadings are statistically significant for all items. This evidence allows us to affirm the convergent validity of the model.

Nevertheless, the value obtained for the chi-square statistic should be interpreted cautiously, since for big samples, as in this case, it has been pointed out that even if there are small differences between the sample and the estimated covariances, they are evaluated as statistically significant by this test (Bentler and Bonett, 1980; Ullman, 1996). Furthermore, the fact that the indexes offer discreet results might be due to the presence of differences between the evaluations of relational benefits and costs across retail activities. The analysis of these differences is in fact the aim of our research, and will be further developed in this section.

Next, we analyse the discriminant validity of the constructs. In this way, we test whether the scales measure other constructs different from those they try to measure. In order to test the discriminant validity, we estimate the correlations between constructs (Table 6), paying special attention to the highest correlations, which would alert us to the possible existence of some items of a scale related to more than one construct. In this sense, the highest correlation is between social benefits and special treatment benefits, for which we shall proceed to test its discriminant validity. For this test, we use the interval of confidence proposed by Anderson and Gerbing (1988). This test requires calculating an interval of confidence of $\pm$ two standard errors, and checking whether this interval includes the unit. In case the interval does not include 1, the discriminant validity is confirmed.

In this case, the standard error of the correlation between factors 2 and 3 is 0.043. The confidence interval is (0.587; 0.673), confirming the discriminant validity of the model, since the interval does not include the unit.

Next, in order to analyse the differences in relational benefits and switching costs across retail activities, we perform an analysis of

Table 7: Relational benefits: Average value and significant differences

	1 <i>Grocery</i>	2 <i>Clothing</i>	3 <i>Electronics</i>	4 <i>Furniture/deco.</i>	Differences * between groups
<i>Confidence benefits ($\alpha=0.771$)</i>					
B1. I believe there is less risk that something will go wrong	3.63	3.89	3.97	3.68	1–2, 1–3, 3–4
B2. I feel I can trust this STORE	3.85	4.12	3.97	3.92	1–2
B3. I am confident the service will be performed correctly by this RETAILER	3.70	3.77	3.94	3.93	—
B4. I have less anxiety when I buy in this STORE	3.17	3.41	3.53	3.42	1–3
B5. I know what to expect from this STORE	3.76	3.70	3.69	3.62	—
B6. I get the provider's highest level of service	3.14	3.55	3.64	3.32	1–2, 1–3, 3–4
<i>Social benefits ($\alpha=0.934$)</i>					
B7. I am recognised by this STORE's employees	2.36	2.12	2.57	1.51	1–4, 2–3, 2–4, 3–4
B8. I am familiar with the employee(s) that perform the service	2.14	1.86	2.38	1.47	1–4, 2–3, 2–4, 3–4
B9. I have developed a friendship with this STORE's employees	1.86	1.67	2.19	1.30	1–4, 2–3, 2–4, 3, 4
B10. They know my name	1.60	1.46	2.10	1.16	1–3, 1–4, 2–3, 3–4
<i>Special treatment benefits ($\alpha=0.925$)</i>					
B11. I get discount or deals from this (STORE) that most consumers don't	1.12	1.35	1.64	1.11	1–3, 2–3, 3–4
B12. The prices I get from this (STORE) are better than those other customers get	1.09	1.30	1.46	1.09	1–3, 3–4
B13. They do services for me that they don't do for most customers	1.12	1.30	1.53	1.15	1–3, 3–4
B14. I am placed higher on the priority list when there is a line	1.29	1.44	1.69	1.27	1–3, 3–4
B15. I get master service than most customers	1.30	1.36	1.56	1.22	1–3, 3–4

*Statistically significant differences between groups at the 5 per cent level for the Tukey *post hoc* multiple comparison test.

variance. Table 7 shows the average values for every retail activity and the significant differences across groups.

Grocery stores are valued significantly lower than other retail activities regarding confidence benefits, whereas electronics and electrical appliance stores show the highest scores in most of the items of this subscale.

As for social benefits, retailers of electronics and electrical appliances are also those that show significantly higher assessments, in contrast to furniture and decoration stores. Grocery and clothing retailers show intermediate scores.

Finally, regarding the special treatment benefits, the establishments where these benefits are appreciated at a greater extent are those selling electrical appliances and electronics, whereas grocery and furniture/decoration stores show significantly lower evaluations.

Table 8: Switching costs and length of patronage: Average value and significant differences

	1 Grocery	2 Clothing	3 Electronics	4 Furniture/deco.	Differences* between groups
<i>Switching costs ($\alpha=0.632$)</i>					
SC1. Considering all things, I would waste a lot of time if I change STORE	3.28	3.54	3.49	3.36	—
SC2. I will lose a friendly and comfortable relationship if I change	2.58	3.04	3.01	2.71	1–2, 1–3
SC3. If I change there is a risk the new one (STORE) won't be as good	3.18	3.56	3.65	3.59	1–2, 1–3, 1–4
<i>Length of patronage (years)</i>					
Length of patronage	8.03	6.93	4.94	4.14	1–3, 1–4, 2–3, 2–4

*Statistically significant differences between groups at the 5 per cent level for the Tukey *post hoc* multiple comparison test.

As for the relational sacrifices and switching costs, Table 8 shows the average values obtained for the above-mentioned items and the significant differences. Results for length of patronage are also included for each retail activity in this table.

Customers of electronics and electrical appliances stores value switching costs related to the loss of a friendly relationship with the retailer and the risk that the new store does not offer the same standard of quality to a greater extent than other stores. Customers of grocery stores are those who consider these switching costs significantly less important in comparison to other retail activities.

According to our results, the assessment of relational benefits and switching costs is not directly related to the length of patronage. In contrast, customers of grocery stores are those who shows the longest relationship but, at the same time, place relatively less value than other retail customers on relational benefits and switching costs in their relationships with their usual retailers. Customers of electronics stores show a relatively recent relationship with their retailers and, at the same time, appreciate the benefits of their relationships with their retailers and the switching costs significantly more than other customers.

CONCLUSIONS

The purpose of this paper is to test the existence of differences in the assessment of relational benefits and costs as a means to offer practitioners a set of managerial practices according to their retail activities. The results obtained allow us to confirm the existence of significantly different evaluations by consumers regarding the benefits and costs derived from their relationships with their main retailers for the four retail activities under study.

In particular, in spite of enjoying a long relationship as a customer, consumers generally grant significantly lower evaluations to the benefits of their relationships with grocery stores and, consistently, they consider that the costs of switching stores would be significantly lower. This fact

might be due to the high standardisation of the products sold by this type of store, and the inherent characteristics of the purchase process of these products – that is, utilitarian, routinary and low-implication. Practices of transactional marketing are thus recommended for this type of store.

On the other hand, there is evidence supporting the fact that relational benefits are highly important in retailing electronics and electrical appliances. For this product category, post-sale service is of high importance, in contrast to other durable goods such as furniture and decoration items, and this fact might explain the existence of significant differences in the assessment by customers of relational benefits and costs. Practices of relational marketing are thus highly recommended for electronics retail stores. In this sense, investment in training customer service personnel in social skills is considered a need for electrical appliance and electronics stores, and, in general, for those retail stores selling durable goods likely to need repairing or technical service.

Therefore, from the results obtained, it is concluded that retailers should adapt their services and policies for service delivery according to their product categories in order to respond to the relational benefits sought by customers in the store, contributing in this way to higher customer satisfaction and loyalty levels. For instance, in grocery stores, the implementation of time-saving self-service technologies makes sense to improve the purchase process, whereas, in contrast, electronics retailers should implement technology solutions to enable alternative communication routes for customer service.

In summary, the evidence obtained is consistent with the existence of a continuum between transactional marketing and relational marketing, as stated by Grönroos (1991) and, furthermore, it raises new research avenues. In this sense, the results obtained in this paper should be considered the first step in the research of differences in consumer value across retail activities. The following step should be the study of the perceived value and relationship quality, considering as their antecedents the evaluations of relational benefits, sacrifices and switching costs. Another interesting research line involves the effects of the perceived benefits and costs on customer satisfaction, trust, commitment and customer loyalty towards the retailer.

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