Relational Norms in Customer-Company Relationships: Net and Configuratioal Effects

Abstract

Relational norms as implicit rules of conduct have vital roles for the functioning of commercial and non-commercial relationships. This research further illuminates relational norms in customer-company relationships by examining antecedents that contribute to the development of relational norms and consequences that arise after a relational transgression. To test these effects, this research conducts a study with 198 customers of a financial services provider and analyzes the data using structural equation modeling (SEM) and fuzzy-set Qualitative Comparative Analysis (fsQCA). The results of this research offer new insights into the net effects and the configurational effects of relationship-quantity factors and relationship-quality factors for the development of relational norms. In addition, the findings of this research deepen the understanding of how relational norms relate to customers' reactions to relationship transgression by demonstrating amplifier and buffer effects.

Keywords: configurational effect; net effect; relational norms; relationship; transgressions

1. Introduction

Studies in several research domains establish the role of norms in guiding individuals' and organizations' behaviors (e.g., Dwyer, Schurr, & Oh, 1987; Macneil, 1978; Noordewier, John, & Nevin, 1990, Rousseau & McLean Parks, 1992; Thibaut, 1968). Norms represent "a principle of right action binding upon the members of a group and serving to guide, control, or regulate proper and acceptable behavior" (Macneil, 1980, p. 38). Norms create social pressure toward compliance (Kaufman, 1987), which can apply to different types of social groupings, ranging from entire societies to groups of individuals (Heide & John, 1992). Norms constitute an important dimension of commercial exchange relationships (Kaufman & Dant, 1992; Kaufman & Stern, 1988; Macneil, 1980). In commercial exchange dyads, norms reflect implicit codes of conduct that complement explicit contractual agreements and that govern exchange relationships by encouraging appropriate and discouraging deviant behaviors of exchange partners (Heide & John, 1992; Kaufman, 1987; Pfeffer & Salancik, 1978). Depending on what pattern of norms manifests between interacting partners, commercial exchanges may be characterized as (more or less) discrete or relational (Macneil, 1980). While discrete exchange norms "contain expectations about an individualistic or competitive interaction between exchange partners […], relational exchange norms are based on the expectation of mutuality of interest, essentially prescribing stewardship behavior, and are designed to enhance the wellbeing of the relationship as a whole" (Heide & John, 1992, p. 34).

The present research further illuminate relational norms in commercial exchange relationships, with focus on exchanges between individual customers (i.e., consumers) and companies. Although research on relational norms is fairly extensive, the findings of prior studies most commonly relate to one form of commercial exchange, that is, interfirm exchange (e.g., Gundlach, Achrol, & Mentzer, 1995; Heide & John, 1992; Noordewier et al., 1990;

Rokkan, Heide, & Wathne, 2003). However, empirical studies indicate that relational norms have vital roles in commercial exchanges between individual customers and companies as well (e.g., Aggarwal, 2004; Aggarwal & Law, 2005; Aggarwal & Zhang, 2006; Wan, Hui, & Wyer, 2011).

Two primary research questions guide this study. The first research question relates to what factors contribute to the formation of relational norms in customer-company relationships. Existing work on relational norms has predominantly focused on the effects of norms, thus viewing norms as present in a relationship. However, a key question that has received only limited attention so far is how relational norms develop in commercial exchange dyads (e.g., Gundlach et al., 1995; Ness & Haugland, 2005). To answer this question, this research focuses on characteristics of the relationships as potential sources of relational norms development. Drawing on prior work on relationship strength (Dagger, Danaher, & Gibbs, 2009), the present study distinguishes between the quantity and the quality of relationships and examines the net effects and the configurational effects of relationship-quantity factors (i.e., relationship duration and contact frequency) and relationship-quality factors (i.e., satisfaction, commitment, and trust) on relational norms.

The second research question of this study concerns how relational norms influence customers' responses to the company after a relational transgression. A transgression is a violation of the implicit or explicit rules that guide behaviors of interacting partners (Metts, 1994) and relies on the wrongness of an action in the eyes of norm-guided beholders (Dodge, Edwards, & Fullerton, 1996). Some studies suggest that relational exchanges, which typically build on relational norms, can buffer the negative consequences of a transgression (e.g., Tax, Brown, & Chandrashekaran, 1998). However, other studies indicate opposite effects and point to

an amplification of the negative effects (e.g., Grayson & Ambler, 1999; Grégoire & Fisher, 2008). In an attempt to resolve this ambiguity, this research examines the net effects of relational norms on customers' constructive reactions (i.e., voice) and destuctive reactions (i.e., exit and neglect) after a transgression. In addition, this research examines the necessity and the sufficiency of relational norms to bring about these reactions.

The data for this research come from a survey with 198 customers of a financial services provider. Data analyses include structural equation modeling (SEM) and fuzzy-set Qualitative Comparative Analysis (fsQCA; Ragin, 2008). While SEM, as variable-oriented method, provides insights into the net effects of individual antecedents on the outcomes of interest across the empirical cases, fsQCA, as a set-theoretic, case-oriented method, offers insights into configurational effects of compound antecedents for the outcomes under investigation and helps delineate explicit connections in terms of necessity and sufficiency (e.g., Leischnig, Henneberg, & Thornton, 2016).

The findings of this research make several contributes to the literature. First, this research deepens the understanding of relational norms development in commercial exchange relationships by elucidating the impact of relationship-quantity and relationship-quality factors on relational norms. The results of the net effects analysis indicate that trust drives relational norms. The results of the fsQCA complement this finding by revealing five distinct combinations of relationship characteristics that differ in their particular composition, but that all represent consistently sufficient pathways (i.e., "causal recipies") for relational norms.

Second, this research advances knowledge on the effects of relational norms after a transgression. The results of the net effects analysis demonstrate that relational norms have significant positive effects constructive reactions (i.e., voice) and significant negative effects on

destrive reactions (i.e., exit and neglect). The effect size is highest for active contructive reations and weaker for active or passive destructive reations. A follow-up fsQCA supports two of these effects. Specifically, the results of the fsQCA reveals that the presence of relational norms, specified as a compound condition, is a consistently sufficient antecedent condition for the presence of voice reactions and the negation of neglect reactions. In summary, these findings offer new insights into the interplay among relational norms and customer reactions after a transgression and reveal both buffer and amplifier effects.

Third and from a methodological point of view, this research shows how researchers can combine variable-oriented methods, such as SEM, and case-oriented methods, such as fsQCA, to obtain more nuanced insights into phenomena of interest. Responding to recent calls that advocate a paradigm shift in theory-crafting and testing (Woodside, 2013; 2014), this research demonstrates how fsQCA can complement the insights obtained by SEM to deepen the understanding of relational norms in commercial exchanges between customers and companies.

2. Research framework

Figure 1 depicts the research framework of this study and illustrates antecedents as well as consequences of the focal concept of relational norms. The antecedents include relationship-quantity factors and relationship-quality factors and the consequences encompass three forms of customer reactions likely to occur after experiences of a relational transgression.

Figure 1 here.

2.1 Relational norms in commercial exchange relationships

According to Macneil (1978; 1980), norms are the dominant, non-formal governance mechanism in social exchange. Norms serve as reference points for the evaluation of the

behavior that an actor demonstrates in a given situation (Scanzoni, 1979). Prior work shows that three norms have particular relevance in relational exchanges: solidarity, reciprocity, and flexibility (e.g., Heide & John, 1992; Kaufmann & Stern, 1988).

Solidarity manifests itself in the form of shared identity and holds exchanges together (Macneil, 1980). Solidarity promotes a bilateral approach to problem solving and is based on relationship commitment and a willingness to seek a balance between costs and gains of a relationship in a longer-term perspective (Macneil, 1980). As such, solidarity is especially relevant in situations in which an exchange partner faces a predicament. The focus of the norm of solidarity is on the preservation of a relationship in which exchanges take place (Kaufmann & Stern, 1988).

Reciprocity is a norm of distributive justice and represents one of the key mechanisms in relational exchanges (Anderson, 1994). A freely entered exchange will only occur when both exchange partners expect an improvement in their pre-exchange position and each partner assumes it will get continuous, undifferentiated returns from the ongoing interactions with exchange partners (Blois & Ivens, 2007; Kaufmann & Dant, 1992). Such an understanding prevents the parties from maximizing their individual returns at the expense of the other partner (Cowles, 1996), which is the focus of the norm of reciprocity.

Flexibility refers to an exchange partner's expectation regarding the other actor's willingness to adapt an existing implicit or explicit agreement to new environmental conditions (Noordewier et al., 1990). The norm of flexibility considers the notion that environmental conditions can change over time and that adaptations of initial agreements can become necessary. The probability that at least one party will require adaptations to new circumstances increases with the length of the time horizon in a relationship (Ganesan, 1994). Adaptations thus

should be envisioned and permitted within the existing relational exchange (Kaufman & Stern, 1988), which is the focus of the norm of flexibility.

Although reciprocity, flexibility, and solidarity are discrete, distinguishable norms, empirical studies conceptualize them as dimensions of higher-order constructs (e.g., Heide & John, 1992; Stephen & Coote, 2007). This approach finds support in previous work which points to the interconneted structure of discrete norms (Macneil, 1980). Discrete norms tend to support one another and constitute a syndrome of functionally related elements (Noordewier et al., 1990). Following this rationale, this research specifies relational norms has a higher-order concept consisting of reciprocity, flexibility, and solidarity.

2.2. Antecedents of relational norms

Although empirical research on the develop of relational norms in commercial exchanges is scarce, literature indicates that the interactions between exchange partners is an important basis for norms formation (e.g., Dwyer et al., 1987; Gundlach et al., 1995; Ring & Van de Ven, 1994). For example, research on the development of group norms reveals that critical events in the history of a group and the first behavior pattern that emerges in a group, among other factors, can contribute to the development of group norms (Feldman, 1984). In addition and more directly related to commercial exchange dyads as social units, studies reveal that norms may arise from agreement or past acts (Kaufman, 1987), and the magnitude of commitments that exchange partners dedicate to a relationship (Gundlach et al., 1995). In line with the notion of interaction between exchange partners as a source of relational norms development, this research distinguishes between relationship-quantity factors and relationship-quality factors (Dagger et al., 2009) and examines how relationship duration and contact frequency on the one hand, and

customer satisfaction, commitment, and trust on the other hand influence relational norms in customer-company relationships.

Relationship-quantity factors. Relationship duration is the length of time that a relationship between exchange partners has existed (Palmatier, Dant, Grewal, & Evans, 2006). At an early relationship stage, exchange partners typically lack knowledge about one another's goals and expectations. As a relationship matures, exchange partners have more opportunities to obtain information about and learn from one another, which can lead to belief updates (Hogarth & Einhorn, 1992) and the formation of shared believes of conduct. Dwyer et al. (1987) suggest that the norms that mark a relational exchange form during the formation stage of relationship development. Empirical studies support this view and indicate that relational norms emerge in an early relationship stage after contractual issues have been settled and continue to develop as a relationship evolves (Ness & Haugland, 2005).

Besides relationship duration, contact frequency (also referred to as frequency of interaction or contact intensity) should promote relational norms development. Contact frequency is the number of interactions per period between exchange partners (Dagger et al., 2009) and reflects efforts to "stay in touch" (Crosby, Evans, & Cowles, 1990). Contact frequency captures the level of communication between exchange partners (e.g., Crosby et al., 1990; Doney & Cannon 1997). Communication can take place in different forms and across different channels, including direct communication (e.g., personal visits or telephone calls), mailings (e.g., letters), or online communication (e.g., e-mails or socia media). Studies indicate that contact frequency has a positive effect on the strength of a relationship between exchange partners (Dagger et al., 2009). Frequent contacts allow exchange partners to accumulate more information about one another, which in turn leads to a more accurate understanding of each partners'

positions. Such knowledge improves individuation (Nicholson, Compeau, & Sethi, 2001) and provides better opportunities to identify shared expectations and develop spontaneous consensus (Dwyer et al., 1987). Thus and based on the research above, this study posits the following two hypotheses. H1: Relationship duration has apositive effect on relational norms. H2: Contact frequency has a positive effect on relational norms.

Relationship-quality factors. In addition to quantity factors of a relationship, relationship-quality factors should influence relational norms in commercial exchanges. The particular factors considered in this study include satisfaction, commitment, and trust. Exisiting work on relationships suggests that these three factor represent key facets of relationship quality, having vital influence on relationship outcomes (e.g., Crosby et al., 1990; Dagger et al., 2009; Garbarino & Johnson, 1999).

In this research, satisfaction refers to the customer's "overall evaluation based on the total purchase and consumption experience with a good or service over time" (Anderson, Fornell, & Lehmann, 1994, p. 54). Overall satisfaction is a cumulative concept that includes satisfaction with the products and services of the company as well as with various facets of the company (Czepiel, Rosenberg, & Akerele, 1974; Garbarino & Johnson, 1999). A high level of satisfaction indicates succesful exchanges between exchange partners and manifests in a positive assessment of past experiences. Studies show that satisfaction has a positive effect on the strength of the relationship between customers and companies (Dagger et al., 2009). Furthermore, relationships expand as a consequence of exchange partners' satisfaction with the other's role performance and its associated rewards (Frazier, 1983).

Commitment refers to the customer's enduring desire to maintain a valued relationship (Moorman, Zaltman, & Deshpandé, 1992; Palmatier et al., 2006). According to Anderson and

Weitz (1992, p. 19), "commitment to a relationship goes beyond a simple, positive evaluation of the other party based on a consideration of the current benefits and costs associated with the relationship. It implies the adoption of a long-term orientation toward the relationship." Long-term commitment is the result of commitment inputs that can influence the development of shared social norms to regulate future exchange (Gundlach et al., 1995). Commitment thus should reduce self-interested behavior in favor of mutual interest seeking. As such, a high level of commitment strengthens relational norms development since such norms are designed to enhance the wellbeing of the relationship as a whole (Heide & John, 1992).

Trust in this study refers to the customer's confidence in a company's reliability and integrity (Morgan & Hunt, 1994; Palmatier et al., 2006). Trust captures the belief that an exchange partner keeps its promisses (Dwyer et al., 1987) and influences relationship commitment (Moorman et al., 1992). Trust provides a basis for exchange parties to resolve problems (Morgan & Hunt, 1994) and is crucial in relational contexts in which an exchange partner seeks predictable and obligatory behavior from its counterpart (Macneil, 1980). Prior work indicates that trust can lead to social-psychological bonds of relational norms; a high level of trust may reduce the need for contractual enforcement in favor of relational norms as governance mechanisms of commercial exchanges (Ring & Van de Ven, 1994). In summary, this research puts forward three additional hypotheses as follows. H3: Satisfaction has a positive effect on relational norms. H4: Commitment has a positive effect on relational norms. H5: Trust has a positive effect on relational norms.

2.3. Consequences of relational norms after a relational transgression

The second objective of this research is to deepen the understanding of the effects of relational norms on customers' reactions after a relational transgression. A transgression usually

involves a violation of the implicit and/or explicit rules that guide exchange partners' behaviors (Metts, 1994). Customer reactions to a transgression can differ tremendously, ranging from constructive responses that aim at problem solving over silence and inaction to destructive responses that aim at retaliation. Drawing on Hirschman's (1970) exit, voice, and loyalty (EVL) framework and later extensions by Farrell (1983), this research focuses on three specific customer reactions, including voice, exit, and neglect.

Voice is "any attempt at all to change rather than to escape from an objectionable state of affair" (Hirschman, 1970, p. 30). In the context of a relational transgression, voice encompasses a customer's proactive communication of dissatisfaction, which enables discussions to solve problems. Exit is the termination of a relationship (Hirschman, 1970). Customers who decide to exit a relationship with a company stop buying the products or services of the company and withdraw from future interactions. Neglect involves passively allowing a relationship to atropy (Rusbult, Zembrodt, & Gunn, 1982). Neglect may express in a customer's decision to put in less effort and stop investments in a relationship and let it fall apart.

According to Farrell (1983), the reactions following a transgression may be classified along two dimensions—a constructive/destructive distinction and an active/passive distinction. Voice is an active constructive reaction, exit is an active destructive reaction, and neglect is a passive destructive reaction. The basic premise underlying this research is that the presence of relational norms in a customer-company relationship should act as a buffer and an amplifier by influencing customers' choice of behavioral reactions to a transgression. Specifically, relational norms should act as a buffer by encouraging constructive and preventing destructive reactions. In addition, relational norms should operate as an amplifier by fostering active reactions over passive ones.

Reactions to a relationship problem depend at least partially on the "relationship characteristics or the elements defining the character of the exchange relationship itself" (Dant & Schul, 1992, p. 40). An essential characteristic of relational exchange relationships is the manifestation of relational norms that guide the behaviors of exchange partners (Macneil, 1980). According to Kaufmann and Stern (1988, p. 535), "the norms under which the exchange relationship generally operates will play an important role in determining the parties' reactions to each other's behavior during and after the dispute." The focus of relational norms is the expectation of mutuality of interest, which encourages stewardship behavior to enhance the wellbeing of the relationship (Heide & John, 1992). Relational norms imply continuity of exchanges and future cooperative intent (Macneil, 1980). Through recurrent cooperative interactions, exchange partners intentionally create mutual reputations for commitment to the preservation of the relationship, leading to more cooperative forms of conflict resolution (Kaufmann & Dant, 1992). As such, the presense of relational norms should have the highest effect on active constructive reactions to a transgression such as voice and weaker effects for active or passive destructive reactions such as exit and neglect, respectively. Hence, H6: Relational norms have H6a) a positive effect on constructive reactions (i.e., voice) and H6b) negative effects on destructive reactions (i.e., exit and neglect). H7: The effect of relational norms on customers reactions is highest for active constructive reactions (i.e., voice) and weaker for active or passive destructive reactions (i.e., exit or neglect).

3. Research approach

3.2. Data collection and sample

The data for this study come from a survey with customers of financial services providers. Financial services are widespread, continuous services and customers typically engage in long-

term relationships with a bank. The relationship between a customer and his or her bank typically involves frequent interactions, which facilitates the testing of the hypotheses. The data collection involved a multi-mode survey allowing respondents to answer the questions either in a paper-and-pencil or an online survey. The invitations to participate in the survey were administered to acquaintances of three of the authors (convenience sample). The data collection yielded 198 answered questionnaires. Approximately 47 percent of the respondents are male. The average age of the respondents is 35.3 (SD = 12.45) and the average relationship duration with the bank is 12.2 years (SD = 9.33).

3.3. Data collection instrument

The data collection instrument was a standardized questionnaire that consisted of two sections. The first section of the questionnaire presented questions to capture relationship-quantity factors (i.e., relationship duration and contact frequency), relationship-quality factors (i.e., satisfaction, commitment, and trust), and relational norms (i.e., solidarity, reciprocity, and flexibility). The length of a respondent's relationship with his or her bank in years captured relationship duration. For the measurement of contact frequency, respondents were requested to specify (1) the number of direct personal contacts, (2) the number of contacts via postal services and telephone, and (3) the number of e-mail contacts during the last year. A composite index based on figures of each of the three contact modes yields the total contact frequency. For the measurement of relationship-quality factors, this study employed multi-item scales shown on five-point Likert-type scales. Four items based on Mano and Oliver (1993) and Keaveney and Parthasarathy (2001) capture satisfaction, three items based on Morgan and Hunt (1994) capture commitments, and four items based on Doney and Cannon (1997) and Sirdeshmukh, Singh, and Sabol (2002) measure trust. For the measurement of relational norms, this research used

established scales of previous studies shown on seven-point Likert-type scales. Three items based on Heide and John (1992) capture solidarity, four items based on Ganesan (1994) capture reciprocity, and four items based on Heide and John (1992) and Kaufman & Dant (1992) measure flexibility.

The second section of the questionnaire presented a scenario describing a critical incident likely to induce a relationship breach due to violation of norms (Smith, Bolton, & Wagner, 1999). The respondents were asked to imagine that the incident described in the scenario had occurred in the relationship with their bank. The scenario read as follows:

> Please imagine that you want to close a long-term savings plan with your main bank. A bank employee strongly recommends a particular savings plan to you. During the conversation you get the impression that the bank employee's primary reason to recommend this particular savings plan is the high issue surcharge that you would have to pay. The savings plan, however, is rather inappropriate for you because of high and constantly rising monthly payments.

After reading the scenario, respondents assessed the severity of the incident and indicated their level of anger feelings. Following prior studies, these two constructs serve as controls to account for alternative explanations of the outcomes (e.g., Gregoirè & Fischer, 2008). In addition, the questionnaire contained questions on three potential reactions (i.e., voice, exit, and neglect). Three items based on Maxham and Netemeyer (2002) on a seven-point Likert-type scale capture perceived severity of the incident. In addition, three items using a semantic differential scale measure respondents' anger feelings (Bougie, Peters, & Zeelenberg, 2003). Single-items based on Geyskens and Steenkamp (2000) and Ping (1993) capture voice, exit, and

neglect. These items were presented on five-point Likert-type scales. Table 1 details information on the construct measures used in this study.

Table 1 here.

3.4. Data analysis

The data analysis involved two steps: (1) SEM and (2) fsQCA. SEM using the AMOS software program offers insights into the net effects and tests the hypotheses. The analysis began with the estimation of the measurement model and then analysis of the structural model. Following recommendations in the literature, this research assessed the overall fit of the measurement model based on multiple fit indices, including comparative fit index (CFI), Tucker–Lewis index (TLI), and root mean square error of approximation (RMSEA). In addition, this research assessed reliability, convergent validity, and discriminant validity of the latent constructs (Bagozzi, Yi, & Phillips, 1991; Gerbing & Anderson, 1988). To assess the structural relationships between the constructs, this research focused on the magnitude, valence, and the significance of the particular effects.

The objectives of the fsQCA were twofold. First, fsQCA aimed at delineating configurational effects of relationship-quantity factors and relationship-quality factors on relational norms. This analysis provides insights into configurations of relationship features for relational norms. Studies indicate that relationship characteristics relate to one another (e.g., Palmatier et al., 2006) and interact (e.g., Dagger et al., 2009). Second, an additional fsQCA aimed at analyzing the necessity and the sufficiency of relational norms for the three potential customer reactions to relational transgression as well as their negations. Necessity means that a

causal condition must be present for an outcome to occur and sufficiency means that a causal condition (or a combination of causal conditions) can lead to an outcome (Ragin, 2008). The basic rationale underling the second analysis is that SEM, as a correlational method, analyzes symmetrical relationships between antecedents and outcomes. The focus of fsQCA is on explicit connections expressed in terms of necessity and sufficiency, which allows a decomposition of correlation (Ragin, 2008) and discloses asymmetrical effects (Woodside, 2013; 2014).

FsQCA is a set-theoretic method based on Boolean algebra (Ragin, 2008) and builds on the premise that relationships among variables are best understood in terms of set membership and set relations (Fiss, 2011). To assess the set relations, antecedents and outcomes of interest have to be represented in terms of set membership scores, which requires calibration of fuzzy sets. Three qualitative anchors structure the calibration: the threshold for full membership in a fuzzy set, the threshold for full non-membership in a fuzzy set, and the crossover point (Ragin, 2000). For the calibration of the set high contact frequency, this research set the threshold for full set membership at value 52 (which corresponds to weekly contacts) and the threshold for full non-membership in the set at value 2 (i.e., two contacts per year). Value 12 was the crossover point and implies contacts on a monthly basis. For relationship duration, customers in a relationship of 10 year and more with their bank are fully in the set of and customers in a relationship of 1 year and less were fully out of the set. The crossover point was set at 5 years. For the calibration of relationship-quality factors that were measured on five-point Likert-type scales, the scale maximum (i.e., value 5) served as the threshold for full set membership and the scale minimum (i.e., value 1) was the threshold for full set non-membership. The scale midpoint (i.e., value 3) served as the crossover point. Likewise, for the calibration of the discrete norms of solidarity, reciprocity, and flexibility, captured on seven-point Likert-type scales, the scale maximum (i.e.,

value 7), the scale minimum (i.e., value 1), and the scale midpoint (i.e., value 4) were the thresholds for full set membership, full set non-membership and the crossover point. Because relational norms is a higher-order construct, this research created a macro-variable by joining the three sets of high solidarity, reciprocity, and flexibility through logical *and*. The resulting compound condition (i.e., solidarity • reciprocity • flexibility, where • denotes logical *and*) is the intersection of the three discrete norms sets, which corresponds to the reflective second-order construct specification as outlined above. For the calibration of customer reactions (i.e., voice, exit, and neglect) the scale maximum (i.e., value 5), the scale minimum (i.e., value 1), and the scale midpoint (i.e., value 3) were the thresholds for full set membership, full set non-membership and the crossover point. This research used the fs/QCA software program to calibrate the fuzzy sets and examine the set relations (Ragin, Drass, & Davey, 2006).

4. Results

4.1. Results of the measurement model

Table 1 details the results of the measurement model validation. For the overall model fit, the results reveal satisfactory values for each of the indices ($\chi^2 = 707.07$, df = 422, $\chi^2/df = 1.68$; CFI = 0.93; TLI = 0.91; RMSEA = 0.06). Cronbach's alpha ranges between 0.79 and 0.91 and thus exceeds the recommend threshold of 0.7 (Nunnally, 1978). In addition, the results show that composite reliability values range between 0.79 and 0.92, and average variances extracted range between 0.57 and 0.76. These values exceed the standards of 0.6 and 0.5, respectively (Bagozzi & Yi, 1988). Analysis of discriminant validity (Fornel & Larcker, 1981) shows that the square root of the average variance extracted by the measure of each factor is higher than the correlation of that factor with all other factors in the mode, thus indicating satisfying discriminant validity. In summary, these results suggest that the measurement model fits the data well.

4.2 Results of the structural model

Table 2 shows the results of the hypotheses testing. The overall model fit of the structural model is acceptable (χ^2 = 818.30, df = 462, χ^2/df = 1.77; CFI = 0.91; TLI = 0.89; RMSEA = 0.06). Regarding the antecedents of relational norms the results show a significant positive effect of trust on relational norms ($\gamma = 0.47$, $p \leq 0.001$). All other effects are insignificant. For the effects of relational norms on customers' reactions, the results indicate a significant positive effect of relational norms on voice ($\beta_{11} = 0.47$, $p \leq 0.001$) and significant negative effects on exit ($\beta_{21} = -0.25$, $p \leq 0.001$) and neglect ($\beta_{31} = -0.32$, $p \leq 0.001$). The effect sizes (Cohen, 1988) for relational norms on voice, exit and neglect are $f^2_{11} = 0.21$, $f^2_{21} = 0.12$, and $f^2_{31} = 0.10$, respectively. In summary, these results support H3 as well as H5 and H6. Trust is an important source for relational norms in customer-company relationships. Relational norms mitigate negative and promote positive customer reactions after a relational transgression. In addition, relational norms amplify active reactions with active and constructive reactions having the strongest effect.

4.3 Results of the fsQCA

4.3.1 Configurational effects of relationship-quantity and -quality factors on relational norms

Table 3 shows the configurational effects of relationship-quantity and -quality factors as antecedents of relational norms and details the analysis thresholds selected to achieve the solution. The results of the fsQCA reveal five configurations consistently sufficient for producing high relational norms. In Table 3, full circles indicate the presence of an antecedent condition, and circles with a cross-out indicate the negation of an antecedent condition. In addition, large circles indicate core conditions, and small circles indicate peripheral conditions. Blank spaces point to the absence of an antecedent condition from a configuration.

In addition, Table 3 reveals consistency and coverage scores. Consistency refers to the degree to which the empirical cases that share a causal condition or a combination of causal conditions agree in displaying the outcome and coverage captures the proportion of cases that involve a particular configuration in bringing about the outcome in question (Ragin, 2006). For the particular configurations, Table 3 shows raw and unique coverage scores. Raw coverage indicates the extent of overlap of the size of the configuration set and the outcome set relative to the size of the outcome set; unique coverage controls for overlapping explanations by partitioning the raw coverage (Ragin, 2006). Inspection of consistency helps assess the significance of a subset relationship and coverage scores point to the relative empirical relevance of specific configurations (Ragin, 2006).

The overall solution consistency score is 0.83 and the consistency scores of the particular configurations range between 0.86 to 0.93, thus indicating consistently sufficient pathways for high relational norms. Regarding coverage, the overall solution coverage score is 0.76, which reveals that the five configurations cover a substantial proportion of the outcome set. The raw coverage scores for the specific configuration range between 0.45 and 0.61, with configurations 1 and 3 showing the highest score (i.e., value 0.61) and, therefore, the highest relative empirical importance.

4.3.2 Necessity and sufficiency of relational norms for customer reactions

Table 4 depicts the results of the analyses of necessity and sufficiency of relational norms for customer reactions to a transgression (i.e., voice, exit, neglect, and negations thereof) and shows results for both the discrete norms and relational norms as the compound condition. From an analytic vantage point, necessity implies that the instances of the antecedent condition are a superset of the instances of the outcome; in contrast, sufficiency implies that instances of the

(combinations of) antecedent conditions constitute a subset of the instances of the outcome (Ragin, 2006). A condition is considered necessary or "almost always necessary" if the consistency achieves a value of at least 0.9 (e.g., Leischnig, Ivens, & Henneberg, 2015; Schneider, Schulze-Bentrop, & Paunescu, 2010). For sufficiency, QCA studies suggest a consistency score of at least 0.8 (Fiss, 2011; Ragin, 2008).

The results reveal that neither solidarity, reciprocity, flexibility (as well as their negations) nor relational norms as the compound condition is necessary for voice, exit, or neglect (and their negations). Regarding sufficiency, however, the results show that reciprocity and flexibility are sufficient for voice and that relational norms are sufficient for voice and the negation of neglect (i.e., ~neglect, where ~ denotes logical *not*). These findings partly correspond to the results of the net effects analysis, which indicate that relational norms have a significant positive effect on voice and significant negative effects on exit and neglect.

5. Discussion

The study here further illuminates relational norms in commercial exchange relationships between individual customers and companies. The objectives of this research were twofold: (1) to identify and explain sources of relational norms development and (2) to examine the effects of relational norms on customer reactions to a relational transgression.

Drawing on the distinction between factors of quantity and quality of relationships (Dagger et al., 2009), this research examined how relationship-quantity factors (i.e., relationship duration and contact frequency) and relationship-quality factors (i.e., satisfaction, commitment, and trust) influence relational norms. To examine the effects of these factors on relational norms, this research conducted a net effect analysis using SEM and a configurational effects analysis using fsQCA. While the findings of the net effects analysis indicate that of the five relationship factors

only trust has a significant and positive effect on relational norms, the results of the configurational effects analysis indicates five distinct configurations of relationship factors sufficient for explaining relational norms. The five condigurations differ in their particular compositions, that is, the combination of presence, negation, and absence of relationship factors, but all represent consistenly sufficient routes to relational norms. This finding advances the extant body of knowledge because it points to equifinality and the perseverance of multiple realities for social phenomena, such as relational norms (e.g., Woodside, 2014).

In addition, the results of the configurational effects analysis contribute to extant work by indicating valence reversals (Leischnig, Ivens, & Henneberg, 2005). Depending on how relationship factors combine to form a configuration, the presence or the negation of individual antecedent conditions can contribute to the outcome. The results reveal valence reversals for two of the five relationship factors (i.e., contact frequency and trust). For example, configuration 1 in Table 3 shows that the presence of a high relationship duration in combination with the presence of high commitment and the negation of high trust explains relational norms. Contact frequency and satisfaction have a subordinate role in this particular causal recipe. In contrast, configuration 4 shows that the combination of the negation of high contact frequency and the presence of all three relationship-quality factors contributes to relational norms. In configuration 4, relationship duration has a subordinate role.

A further insight of the configurational effects analysis relates to the causal coreness (Fiss, 2011) of individual relationship factors within configurations for relational norms. Core conditions are those conditions for which evidence demonstrates a strong association with the outcome of interest, and peripheral conditions are those conditions for which evidence indicates a weaker causal relationship with the outcome in question (Fiss, 2011). As the results indicate

the relationship-quality factors of satisfaction and commitment are core conditions in each of the five configurations and relationship-quanitity factors and trust are peripheral conditions that surround the core conditions.

The second objective of this research was to examine the effects of relational norms on customer reactions to a relational transgression. Based on the EVL framework (Hirschman, 1970) and later extensions (Farrell, 1983; Rusbult, Zembrodt, & Gunn, 1982), this research focused on voice, exit, and neglect, that is, reactions that differ along the constructive/ destructive and active/passive dimensions. Here, the findings of the net effects analysis indicate that relational norms can operate as important buffer and amplifier mechanisms by influencing customers' reactions to a relational transgression in favor of active and constructive reactions (i.e., voice). Thus, the presence of relational norms as governance mechanisms in customer-company relationships encourages more favorable customer reactions after a relational transgression which, in the case of voice, allows companies to detect and eliminate the reasons for the transgression. The results of follow-up analyses of necessity and sufficiency confirm the majority of these findings and reveal that relational norms are sufficient for voice and the negation of neglect (i.e., care). These findings reconcile the seemingly contradictory findings of prior work and show that norms exert both a buffer and an amplifier effect on customers' reactions to a transgression.

Besides these theoretical contributions, the findings of this research have important managerial implications. First, the presence of relational norms can protect companies from unfavorable customer reactions in situations of a transgression. In the presence of relational norms customers tend to engange in more active and constructive reactions, which enables companies to detect the reasons underlying a transgression and react accordingly. In addition,

voice behavior may prevent relational transgression that transcends a particular customer-company relationship and that may also occur in other customer-company relationships. The presence of relational norms also weakens negative reactions and gives companies the opportunity for recovery. Thus, investments into relational norms development can pay off.

Second, relational norms can emerge from diverse constellations of customer-company relationships. For example, the relationships with frequent interaction not necessarily leads to the formation of relational norms. Depending on the quality of the relationship and relationship age, less can be more (e.g., configuration 4). This finding relates to company-customer communication and provides impetus for reassessment and potential adjustment. Besides, satisfaction and commitment are core conditions in configurations for relational norms. This result suggests that actions dedicated to improve satisfaction and commitment not only improve relationship quality but also lay the ground for the develop of relational norms. Companies often design and implement programs with focus on relationship quality factors. The findings of this research suggest that relational norms are worth considering, which implies revision of existing corporate programs to include relational norm development as a strategic goal.

Finally, relational norms development is a complex, context-specific process that builds on mutual interests and shared beliefs. For companies, the challenge lies in developing an understanding of customers' positions and expectations and to reach consesus about what conduct is appropriate in a relationship. These challenges imply the development of competencies (e.g., Lambe, Spekman,& Hunt, 2000) as well as the design and implementation of approaches to obtain needed knowledge and establish consesus. While the findings of this research suggest that the relationship with customers may serve as a starting point, consideration

of factors external to particular customer-company relationships may help develop more advanced strategies and mechanisms for relational norms development.

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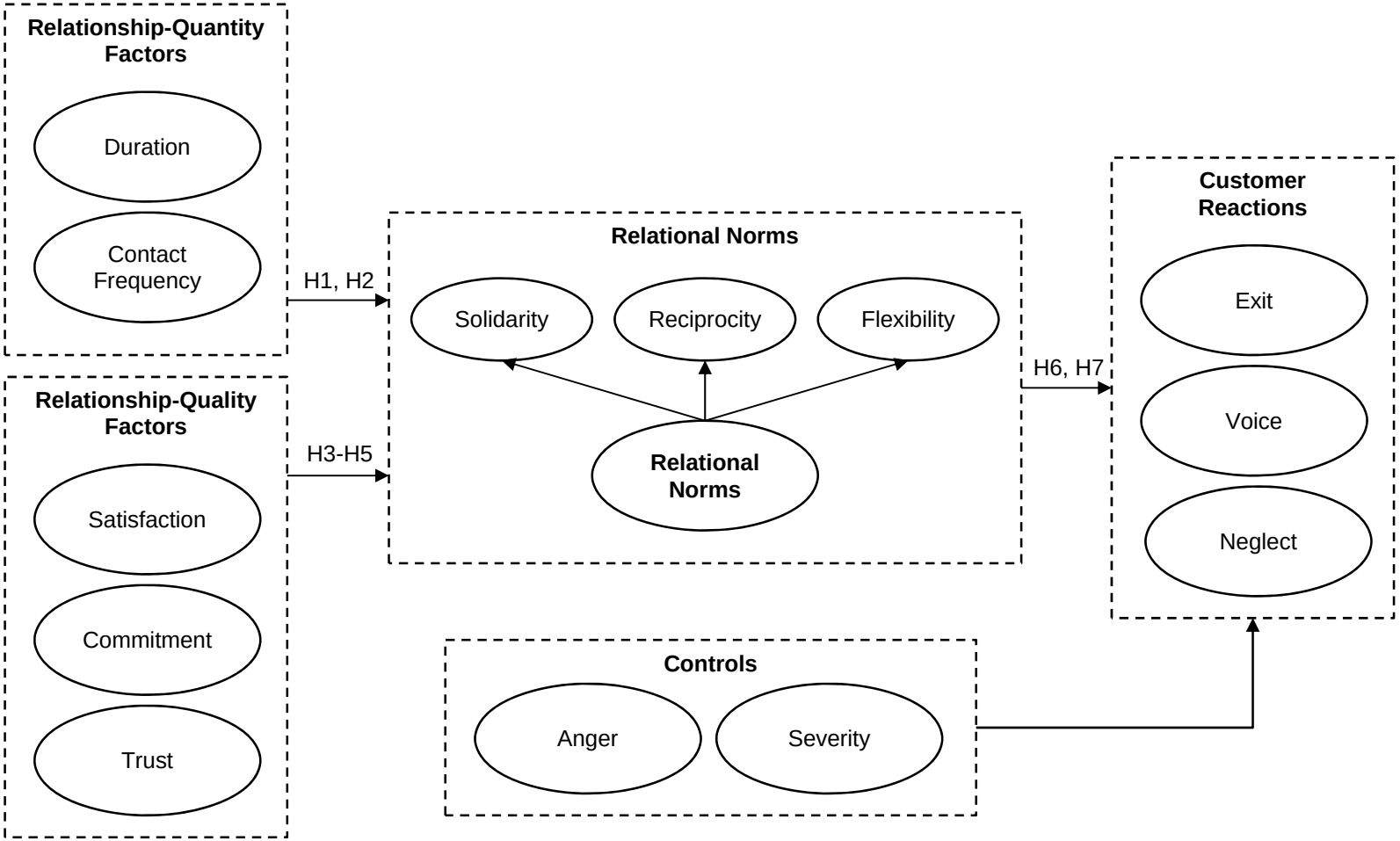

Figure 1
Net effects model

Table 1
Information on construct measures

Relational norms
Solidarity[a] (α = 0.79; CR = 0.79; AVE = 0.57)
When problems arise in the course of the relationship with my bank, these are treated by the parties as joint rather than individual responsibilities.
When I incur financial problems, I expect my bank to support me beyond contractual obligations when necessary.
When I incur problems, I expect that my bank tries to help.
Reciprocity[a] (α = 0.87; CR = 0.87; AVE = 0.63)
My bank and I expect that none of us solely looks for his own individual benefit in this relationship.
In the long run, we expect that mutual concessions will even out in this relationship.
My bank and I expect that mutual concessions will even out for this relationship.
By bank and I expect that mutual concessions are characteristic of this relationship.
Flexibility[a] (α = 0.91; CR = 0.92; AVE = 0.73)
My bank and I expect that agreements or contracts are renegotiable under certain circumstances.
My bank and I expect that we react flexibly if one of us wants to change agreements or contracts.
My bank and I expect to be able to make adjustments in the ongoing relationship to cope with damaging circumstances.
When some unexpected situation arises, my bank and I would rather work out a new deal than hold each other to the original terms.
Relationship-quality factors
Satisfaction (α = 0.87; CR = 0.87; AVE = 0.64)
How satisfied are you with the services provided by your bank?[b]
All in all, I am very happy with the decision to use this bank.[a]
I think I made a correct decision when I decided to use this bank.[a]
Overall, the services provided by this bank are very good.[a]
Commitment (α = 0.89; CR = 0.89; AVE = 0.73)
I will continue to use the services provided by this bank.[c]
I will be a customer of this bank in the next years.[c]
How likely is it that you will keep up the relationship with your bank?[d]
Trust[e] (α = 0.84; CR = 0.85; AVE = 0.58)
My bank will take major efforts to please me as a customer.
I can rely on this bank.
I believe, my bank will treat me fair in the future.
My bank keeps the promises made.

Table 1 continued

Relationship-quantity factors
Relationship duration (α = n.a.; CR = n.a.; AVE = n.a.)
Length of the relationship in years
Contact frequency (α = n.a.; CR = n.a.; AVE = n.a.)
Number of (1) personal, (2) telephone, and (3) mailing contacts in the last year
Controls
Severity[f] (α = 0.90; CR = 0.90; AVE = 0.76)
How severe would this situation be for you personally?
Minor problem - major problem
Small inconvenience - big inconvenience
Minor aggravation- major aggravation
Anger[g] (α = 0.87; CR = 0.88; AVE = 0.70)
Would you feel …
enraged
mad
angry
Customer reactions
Voice (α = n.a.; CR = n.a.; AVE = n.a.)
I will try to talk about the problem with my bank, so that it can be solved.[a]
Neglect (α = n.a.; CR = n.a.; AVE = n.a.)
I won't plan to do anything to improve the relationship with my bank because I expect things to get worse.[a]
Exit (α = n.a.; CR = n.a.; AVE = n.a.)
I will end the relationship with my bank in the near future.[a]

Notes:
α = Cronbach's alpha, CR = composite reliability, AVE = average variance extracted,
n.a. = not applicable.

[a] Scale: 1 = "does not apply at all"; 7 = "applies completely".

[b] Scale 1 = "unsatisfied"; 5 = "satisfied".

[c] Scale: 1 = "definitely not"; 5 = "yes, definitely".

[d] Scale: 1 = "very unlikely"; 5 = "very likely".

[e] Scale: 1 = "disagree"; 5 = "agree".

[f] Seven-point semantic differential scale.

[g] Scale: 1 = "not at all"; 7 = "very much".

Table 2
Results of the analysis of net effects

Hypotheses			Estimates	C.R.	Sig.
Antecedents of relational norms					
Duration	→	Relational norms	0.10	1.12	n.s.
Contact frequency	→	Relational norms	–0.01	–0.17	n.s.
Satisfaction	→	Relational norms	–0.18	–1.14	n.s.
Commitment	→	Relational norms	0.17	1.38	n.s.
Trust	→	Relational norms	0.47	3.69	***
Consequences of relational norms					
Relational norms	→	Voice	0.43	5.22	***
Relational norms	→	Exit	–0.25	–3.55	***
Relational norms	→	Neglect	–0.32	–4.03	***
Controls					
Anger	→	Voice	–0.02	–0.21	n.s.
Anger	→	Exit	0.49	4.99	***
Anger	→	Neglect	0.07	0.61	n.s.
Severity	→	Voice	–0.16	–1.50	n.s.
Severity	→	Exit	–0.05	–0.56	n.s.
Severity	→	Neglect	0.26	2.46	*

Notes: *** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$, n.s. = not significant.
$SMC_{Norms} = 0.23$, $SMC_{Voice} = 0.21$, $SMC_{Exit} = 0.34$, $SMC_{Neglect} = 0.15$, SMC = squared multiple correlation.

Table 3
Configurational effects of relationship-quantity and -quality factors on relational norms

	Configurations				
	1	2	3	4	5
Relationship-quantity factors					
Duration	●	●	●		
Contact frequency				⊗	●
Relationship-quality factors					
Satisfaction		●	●	●	●
Commitment	●		●	●	●
Trust	⊗	⊗		●	⊗
Consistency	0.86	0.87	0.88	0.93	0.89
Raw coverage	0.61	0.60	0.61	0.51	0.45
Unique coverage	0.04	0.04	0.03	0.03	0.01
Overall solution consistency			0.83		
Overall solution coverage			0.76		

Notes:
Analysis thresholds: frequency = 6 (86% of the empirical cases), consistency = 0.9.
Solutions: Intermediate and parsimonious solutions.

Table 4
Necessity and sufficiency of relational norms for customer reactions following a transgression

	Consistency as NC/ coverage as SC	Coverage as NC/ conistency as SC	Consistency as NC/ coverage as SC	Coverage as NC/ conistency as SC
	Exit		~Exit	
Solidarity	0.86	0.50	0.89	0.69
Reciprocity	0.79	0.54	0.80	0.72
Flexibility	0.84	0.53	0.84	0.69
~Solidarity	0.47	0.76	0.36	0.77
~Reciprocity	0.59	0.69	0.49	0.75
~Flexibility	0.51	0.70	0.43	0.79
Relational norms[a]	0.72	0.56	0.74	0.75
	Voice		~Voice	
Solidarity	0.87	0.78	0.83	0.39
Reciprocity	0.80	0.83	0.74	0.40
Flexibility	0.85	0.82	0.78	0.39
~Solidarity	0.32	0.79	0.53	0.68
~Reciprocity	0.42	0.76	0.69	0.64
~Flexibility	0.36	0.76	0.63	0.69
Relational norms[a]	0.73	0.86	0.67	0.41
	Neglect		~Neglect	
Solidarity	0.85	0.45	0.87	0.73
Reciprocity	0.78	0.48	0.80	0.77
Flexibility	0.81	0.46	0.86	0.77
~Solidarity	0.49	0.70	0.34	0.78
~Reciprocity	0.63	0.65	0.46	0.77
~Flexibility	0.59	0.72	0.39	0.77
Relational norms[a]	0.70	0.48	0.74	0.81

Notes:
NC = necessary condition; SC = sufficient condition; ~ = logical *not*.
Consistency thresholds: necessity threshold = 0.9, sufficiency threshold = 0.8.
[a] Solidarity • Reciprocity • Flexibility; • = logical *and*.