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THE RELEVANCE OF MACNEIL'S RELATIONAL NORMS TO UNDERSTAND THE EXIT OF A INTERORGANIZATIONAL RELATIONSHIP

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Relationship marketing has been gaining an increasing interest in the marketing community for the past ten years. Some authors define relationship building and management as the core of the marketing process (Grönroos, 1994), others view it as a way to build up effective competitive advantages especially when potential for differentiation is weak, such as in services (e.g., Day, 2000). Although the volume of conceptual and empirical researches on relationship marketing is impressive, few attempts have been made to explain the dissolution of a relationship (Dwyer et al., 1987; Stewart, 1998; Tähtinen, 1999). Unfortunately a marketing relationship cannot be defined as an ever-ending love story!

The objective of this paper is to test the relevance of a conceptual framework to understand this dissolution process: the relational norms. It has been originally developed by Macneil to understand legal contracts (Macneil, 1980). According to Macneil, there exists a set of transactional as well as relational norms to understand an economic exchange between two partners. The former include nine contractual norms, the latter encompasses four relational norms, namely role integrity, solidarity, flexibility and supra contractual norms. This set of relational norms has been successfully used to explain the effectiveness of marketing relationships (e.g., Paulin, Perrien & Ferguson, 1997).

In this research we intended to test if these relational norms can be applied to explain a dissolution process. Thirteen dyads of account managers and managers of businesses in the mid-market were interviewed. These interviews showed the contingency of Macneil's norms. They also demonstrated the major role played by relational norms both in developing and maintaining and in deteriorating and ending a relationship.

Based on this qualitative phase, a questionnaire was developed. Doing so, we empirically test the relevance of relational norms in explaining relationship termination on a sample of 98 small businesses.

Literature Review

The term of customer exit refers to the economic phenomenon of customer ceasing patronage of a particular supplier (Stewart, 1998). In many business or service industries (for instance, commercial banking), exit can not be sudden. For this reason, the definition of customer exit can be extended to a customer who has already decided to cease patronage, but who has not yet ceased it because of exchange inertia.

A few authors have worked on determining relationship termination factors (e.g., Perrien & al., 1991, 1995; Keaveney, 1995; Hocutt, 1998). They have identified four types of exit factors: (1) buyer factors, (2) supplier factors, (3) competitor and environmental factors and (4) interaction factors.

Supplier factors include organizational issues such as internal proceedings (Perrien & al., 1991, 1995), lack of product quality (Keaveney, 1995). *Buyer factors* bring together factors such as excessive needs (Perrien & al., 1991, 1995), shifts in products or services needed (Pressey, 2000), etc. *Competitor and environmental factors* can be summarized as prices and product portfolios offered by competitors (e.g., Perrien & al., 1991, 1995; Keaveney, 1995), and geographic distance (Pressey, 2000), etc. Finally, *interaction factors* include, for instance, front line employees characteristics, employees turnover (Perrien & al., 1991, 1995), problems in service delivery (Keaveney, 1995), trust and social relationships (Hocutt, 1998).

In a relational context, interaction factors appears to be essential (Perrien & al., 1991, 1995; Hocutt, 1998). Conversely, in a transactional context, interaction factors have almost no influence (Roos, 1996) [1].

Authors in social exchange theory and in relational contracting theory have concentrated on defining interaction phenomena (Macaulay, 1963; Macneil, 1980). Macneil's relational contracting norms (Macneil, 1980) have been recognized as an important conceptual foundation for relationship marketing (Dwyer & al., 1987) and to explain relationship termination (Paulin & al., 1998).

Macneil's framework (1980) is based on the assumption that economic actors are both self-sacrificing and social creatures as well as selfish and opportunistic. As a consequence of this inherent irrationality, it is not possible to understand exchange behavior relying solely on the concept of utility maximization (Paulin & al., 1998).

Macneil (1980) defines exchanges between firms as a continuum going from transactional exchanges to relational exchanges. Commercial banking relationships can be located toward the relational end of this continuum and social interactions are very important in this context. According to Macneil, all contracts (transactional or relational) are governed by norms. Norms are defined as patterns of accepted and expected behaviors shared by members of a social system (Axelrod, 1986). These norms represent social and organizational ways of controlling the interorganizational exchange (Gundlach & Achrol, 1993), but they may differ greatly in their content from one setting to another (Macneil, 1980; Paulin & al., 1998).

[1] In the case of the study by Roos (1996), the context is a supermarket.

To shortly introduce relational norms, we can say that there are actually nine contractual norms among which four are particularly important in relational contexts. These four latter norms are called by Macneil (1980) "relational norms". We will call the five other contractual norms "transactional norms", considering that they are more important in transactional exchanges. The following table presents the list of norms as introduced by Macneil (1980) -cf. Table 1-.

Table 1 - Macneil's Contractual Norms (Relational and Transactional)

Relational norms	Transactional norms
1. Role integrity	1. Implementation of planning
2. Contractual solidarity	2. Effectuation of consent
3. Flexibility	3. restitution, reliance and expectation interests (linking norm)
4. Supra contractual norm	4. Creation and restrain of power
	5. Reciprocity (Mutuality)

To better specify each relational norm, we can say that r*ole integrity* describes complex, long-term behaviors involving diverse obligations and more personal relations. *Contractual solidarity* is the norm of holding exchange together. Without this norm no exchange is possible. *Flexibility* means that either any given contract has a capacity for change or that it breaks apart under the pressure of change. *Supra contractual norms* reflect the influence on the exchange of broader social principles such as justice, liberty and equality (Macneil, 1980; Paulin, 1998).

To better specify each transactional norm, we can say that the *implementation of planning* norm translates the fact that the very existence of specialization of labor constitutes a form of planning intimately intertwined with the exchanges necessary to make the specialization pay off. Planning how to do things and how to structure operating relations has come to dominate a great deal of modern contracts. The *effectuation of consent* means that like the exercise of any other choice, the exercise of choice in contracts also is the sacrifice of other opportunities. The *linking norm* relates to the other norms: the *restitution* interest in contracts is viewed in terms of the problems created when someone is enriched by making promises and then breaking them; the *reliance* interest is considered in terms of reasonable reliance on promises; the *expectation* interest is equated with what has been promised. The *creation and restraint of power* norm is related to the idea that not only are many kinds of power present in contracts, but it is created in many ways other than promise and that contracts also inevitably are governed by some restriction of power. *Mutuality* comes from the fact that the realization of the exchange reveals a division of the exchange surplus from which each party gains. It does not reveal how even the division is. This norm calls not for equality, but for some kind of evenness (Macneil, 1980).

Several studies employ Macneil's norms. They all concentrate on relational norms as being the most important norms in governing long-term relationships (e.g., Kaufman & Stern, 1988; Heide & John, 1992; Paulin, 1998). These authors show the contingency of relational norms and the need to adapt Macneil's framework. Most of them operationalize four relational norms: solidarity, role integrity, flexibility and communication. Some authors (Kaufman & Stern, 1988) also emphasize the importance of the norm of mutuality[2].

Following previous research, especially the work done by Paulin (1998[3]) and our exploratory phase, we adapt Macneil's framework in the following manner (cf. Table 2, below):

Table 2 - A contingency framework adapted from Macneil's relational norms

Relational norms
1. Role integrity
2. Contractual solidarity
3. Flexibility
4. Communication
5. Mutuality

Although Macneil does not emphasize the importance of *mutuality* in relational contracting, he considers that mutuality depends on contractual solidarity. Therefore, in the present study, mutuality is tested as a relational norm.

The *information exchange* (or *communication*) norm has been used as a relational norm in several studies (e.g., Heide & John, 1992, Noordevier & al., 1990, Paulin, 1998). Indeed, these authors

[2] Our exploratory phase also confirm the importance of the norm in a relational context.

believe that a relationship is not likely to develop unless there is bi-lateral communication (Dwyer & al., 1987). Moreover, as noted by Paulin (1998), Macneil (1978) describes communication in relational exchange as being important, extensive, both formal and informal.

We suggest that relational norms are essential determinants of long-term interorganizational relationship termination.

An exploratory phase

We have conducted an exploratory phase in order to validate our conceptual framework in the French commercial banking industry and to better define the relational norms. To achieve these objectives we conducted a qualitative dyadic investigation in commercial banking. The number of interviews to be conducted was determined by the rule of theoretical saturation: dyadic investigations were conducted up to the moment where two interviews conducted in a row did not bring any new information. Selection of businesses was conducted with the help of a French bank. Thirteen dyads of account managers and managers of businesses in the mid-market were interviewed. The critical incident technique was used as well as the semi-directive interview method. The dyadic approach has been implemented in order to identify gaps between the perception of the relationship of the account managers and the perception of the SME representatives. No significant gap has been identified. As a consequence the quantitative phase of the research has been conducted only with the SME representatives.

Results of the content analysis show the importance of relational norms in the development and the termination of commercial banking relationships. They also show that the norm of reciprocity is a relationship termination factor. This strengthens the idea of implementing reciprocity as a relational norm instead of implementing at a transactional norm. Surprisingly, the communication norm seems to have no influence.

The results are summarized in Table 3, below.

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[3] This work is the only one we know to have been operationalized in a commercial banking context (in Canada and

Table 3 - Summary of the exploratory interviews

	Relational norms				
	Flexibility	Account manager integrity	Communica-tion	Solidarity	Reciprocity
Relationship development factors	✔	✔	✔	✔	
Negative events	✔	✔		✔	✔
Relationship deterioration and termination factors	✔	✔		✔	✔

Definition and operationalization of the constructs

The definition of the constructs comes from the work proposed by Macneil (1980). When the contingency analysis and the exploratory analysis show that it was necessary, the definitions have been modified.

Role integrity is defined and has been operationalized through seven dimensions (18 items). These dimensions are the following ones: competency of the account manager, perceived closeness with the account manager, account manager stability, degree of knowledge of the client company by the account manager, advice function of the account manager, acknowledgment of the client status, level of contacts in the bank and in the client company.

Macneil (1983) defines *solidarity* as trust when he writes that solidarity is "*a belief in being able to depend on another*". Solidarity is operationalized through two dimensions and 6 items: the benevolence and the confidence (Doney & Cannon, 1997).

Mexico). This context is similar to ours, except for the countries where the surveys are done.

The norm of *reciprocity* is not very present in the literature. But the exploratory phase has shown that this norm is interpreted by the client firms has a reward of the loyalty. This reward is threefold: reward in term of price, reward in term of support when the client has some difficulties, and reward in term of a good relationship (4 items).

All long-term relationship must have some *flexibility* in order to survive. Otherwise, the client company will look for another supplier on the market, and will establish a new contract better adapted to its current needs (Macneil, 1980, 1983). Flexibility is operationalized following four dimensions: non-formalism of the relationship, availability of the account manager, autonomy of the account manager, rapidity of reaction of the account manager (9 items).

Communication is the bi-lateral process of exchanging information (Mohr & al., 1996). It is operationalized following three dimensions: the frequency of communication with the account manager, the frequency of communication with the back office and the bidirectionality of the information exchanged (13 items).

A quantitative survey: presentation and results

We have contacted 965 SME by phone to arrange an appointment. Three hundred and twenty-two face-to-face interviews of SME representatives have been conducted[4] in a large French city and its suburb. Three hundred questionnaires were correctly completed. Among these questionnaires, 50 were completed by long-term and lasting clients and 48 by clients who have left their supplier or who have decided to do it shortly.

There were actually 2 questionnaires: one for the companies dealing with the bank X since more than 3 years (we were looking for stable relationships in this group); and one for new customers of the bank X (customers since less than 18 months; we were looking for relationship terminations in this group). The latter questionnaire was the same than the former one except that

[4] This means a response rate of 33.4%.

it was written with the past tense and the respondents were giving answers regarding their former bank.

To be classified as a long-term and stable relationship, a relationship had to be more than 3 years old and the SME representative had to say that his probability to shift to another bank in the short or middle term was of 1 or 2 (on a scale of four[5]).

To be classified as a terminated relationship, all the bank accounts of a client firm had to be closed and the relationship had to have lasted more than three years. To be classified as a highly threatened relationship, the SME representative had to say that his probability to shift to another bank in the short or middle term was of 4 (on a scale of four) and the relationship had to have lasted more than three years. For the statistical analyses, these two types of relationships (terminated and highly threatened) are brought together in a single group labeled "terminated relationships".

In a first time, five **exploratory factor analyses** were conducted out of the 300 questionnaires in order to have valid measures for each relational norm. We used exploratory factor analysis instead of confirmatory factor analysis as we had to develop some scales and the scales we took from the literature where largely adapted to the French banking context. We then conducted *t* tests for comparing means between the two groups (stable *versus* terminated relationships) in order to see which norms where determining relationship exit.

One of the main limit of this study is that, due to time and financial constraints, it was not possible to have two phases of data collection. This means that the 98 questionnaires used for the mean comparisons are taken out of the 300 used for the factor analysis. It would have been preferable to use two distinct samples.

The norm of *role integrity* has four dimensions, namely (1) the account manager competency, (2) the levels of contact in the bank, (3) the account manager turnover management, and (4) the levels of contacts in the client firm (cf. Table 4, below).

Table 4- Factor analysis with Oblimin rotation - ROLE INTEGRITY

Items	Factor 1	Factor 2	Factor 3	Factor 4
Our account manager is competent[6]	**.889**			
I feel close to my account manager on the professional skills point of view	**.839**			
I feel close to my account manager on the way of working point of view	**.825**			.146
Our account manager is able to find the right person when he is not competent on an issue	**.747**			-.144
Our account manager knows our company very well	**.712**	-.137	.169	
We have several regular interlocutors in the bank		**.855**		
The only interlocutor we have in the bank is the account manager (*reversed*)		**.778**		-.118
When our account manager changes, he introduces his successor			**.864**	
When our account manager changes, we know it in advance	.173		**.757**	
In our company, there is only one person regularly in contact with our account manager (*reversed*)	.155	-.106	-.181	**-.881**
In our company, there is only one person regularly in contact with the back office of the bank (*reversed*)	-.184	.238	.179	**-.763**
Eigen value	**3.654**	**1.820**	**1.206**	**1.076**
% of explained variance (scale : 70,512%)	**33,222**	**16,546**	**10,965**	**9,780**
Factor Cronbach's alpha	**0,8711**	**0,5763**	**0,6887**	**0,6547**
KMO	**.796**			
Bartlett test of sphericity (signif.)	**.000**			

The factor analysis indicates that the norm of *solidarity* has really two dimensions: (1) the account manager honesty or the confidence in the account manager and (2) his benevolence (cf. Table 5).

[5] "1" means that the SME representative does not want to leave his bank. "4" means that he has a very high probability of leaving his bank.
[6] Items are translated from French.

Table 5 - Factor analysis with Oblimin rotation - SOLIDARITY

Items	Factor 1	Factor 2
This bank is interested in the development and the success of our company	**.945**	
This bank sustains our company development	**.930**	
We appreciate our account manager's frankness		**.935**
We are very confident with our account manager		**.871**
Eigen value	**2,347**	**1,061**
% of explained variance (scale : 85,198%)	**58,680**	**26,518**
Factor Cronbach's alpha	**0,8677**	**0,7793**
KMO	**.603**	
Bartlett test of sphericity (signif.)	**.000**	

The norm of *reciprocity* was hypothesized as a unidimensional construct. The factor analysis confirm this assumption, even the reward in term of better prices in not included in the measure (cf. Table 6).

Table 6 - Factor analysis - RECIPROCITY

Items	Factor 1
Our loyalty is rewarded through some support in difficult times	**.918**
Our loyalty is rewarded through a good relationship	**.918**
Eigen value	**1,686**
% of explained variance (scale : 84,279%)	**58,680**
Factor Cronbach's alpha	**0,8126**
KMO	**.500**
Bartlett test of sphericity (signif.)	**.000**

The norm of *flexibility* was firstly operationalized with five dimensions. The factor analysis only keeps two of them. The first one is the availability of the account manager and the second one if the non-formalism of the relationship (cf. Table 7, below).

Table 7 - Factor analysis with Oblimin rotation - FLEXIBILITY

Items	Factor 1	Factor 2
When necessary, our account manager is able to react very quickly	**.934**	
When necessary, our account manager is at disposal	**.931**	
This bank is very strict on the daily management of our account (*reversed*)		**.779**
This bank is very exacting when we want to open a new contract (*reversed*)		**.756**
Our relationship with this bank is very formal (*reversed*)	.138	**.703**
Eigen value	**2,009**	**1,437**
% of explained variance (scale : 68,931%)	**40,190**	**28,741**
Factor Cronbach's alpha	**0,8440**	**0,6053**
KMO	**.562**	
Bartlett test of sphericity (signif.)	**.000**	

The norm of *communication* was hypothesized to have three dimensions. It has actually three but they are slightly different than these presented earlier. The first dimension represents the communication "by proxy" (mail, phone, etc.). The second one is related the information going up from the client firm to the supplier. Finally, the third dimension is related to the face-to-face communication between the client firm representative and the account manager. We must note that this scale is not totally satisfactory as the two last dimensions are each only measured by a single item (cf. Table 8).

Table 8 - Factor analysis with Oblimin rotation - COMMUNICATION

Items	Factor 1	Factor 2	Factor 3
We communicate by mail frequently enough with the back office	**.775**	-.173	
We communicate by mail frequently enough with the account manager	**.756**		
We communicate frequently enough with the bank through teletransmission	**.716**	.131	
We give to our account manager our reactions on the products, services and fees offered by the bank		**.985**	
We communicate frequently by face-to-face business meetings with our account manager			**.998**
Eigen value	**1,735**	**1,019**	**0,953**
% of explained variance (scale : 62,406%)	**34,701**	**20,370**	**19,051**
Factor Cronbach's alpha	**0,7123**	**-**	**-**
KMO	**.645**		
Bartlett test of sphericity (signif.)	**.000**		

As said earlier, norms are operationalized as multidimensional constructs. In order to get a score for each norm we have used a two-steps method: first, we have calculated the factor scores for each dimension; in a second time, we have calculated a mean, weighted by the variance explained by the dimension in the factor analysis, of the different dimensions of a construct.

As expected, the mean is higher on each norm for the group of stable relationships, compared to the group of terminated relationships (cf. Table 9). The **tests for equality of means** show that there are significant differences between the group of stable relationships and the group of terminated relationship on four of the five relational norms. Namely, role integrity, solidarity, reciprocity and flexibility show significant differences. On the other hand, the norm of communication has not a significant difference between the 2 groups (cf. Table 10, below).

Table 9 - Group statistics

	Relationship status	N	Mean	SD	Standard Error of Mean
ROLE INTEGRITY	Terminated	19	-.5440	.5626	.1291
	Stable	20	.2068	.3971	8.879E-02
SOLIDARITY	Terminated	41	-.5270	.8370	.1307
	Stable	37	.3053	.6366	.1047
RECIPROCITY	Terminated	39	-.6051	1.0017	.1604
	Stable	30	.4443	.6106	.6109
FLEXIBILITY	Terminated	37	-.4969	.8011	.1317
	Stable	26	.1566	.4482	8.789E-02
COMMUNICATION	Terminated	48	-.2154	.6209	8.962E-02
	Stable	50	-5.30E-02	.4990	7.057E-02

Mean differences in absolute values are the most important for the norms of reciprocity and solidarity.

Table 10 - Independent samples test on relational norms

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (bilat.)	Mean diff	SD diff	95% C.I. Inf	95% C.I. Sup
ROLE INTEGRITY	Equal variances assumed	3.236	.080	-4.835	37	.000	-.7508	.1553	-1.065	-.4361
	Equal variances not assumed			-4.792	32.231	.000	-.7508	.1567	-1.070	-.4318
SOLIDARITY	Equal variances assumed	2.777	.100	-4.902	76	.000	-.8323	.1698	-1.171	-.4941
	Equal variances not assumed			-4.970	73.951	.000	-.8323	.1675	-1.166	-.4986
RECIPROCITY	Equal variances assumed	6.133	.016	-5.055	67	.000	-1.0494	.2076	-1.464	-.6351
	Equal variances not assumed			-5.371	64.018	.000	-1.0494	.1954	-1.440	-.6591
FLEXIBILITY	Equal variances assumed	9.740	.003	-3.761	61	.000	-.6534	.1738	-1.001	-.3060
	Equal variances not assumed			-4.127	58.5	.000	-.6534	.1583	-.9703	-.3366
COMMUNICA-TION	Equal variances assumed	1.674	.199	-1.429	96	.156	-.1623	.1136	-.3878	6.309E-02
	Equal variances not assumed			-1.243	90.122	.158	-.1623	.1141	-.3890	6.248E-02

As the sample size is too small to operate a logistical regression[7], we can use a relationship strength index[8] to form the relational norms into a hierarchy (Winer et al., 1991; d'Astou, 2000).

[7] Because of missing values, the sample size decreases to 23 companies when we include all the relational norms in a logistical regression. This is insufficient to have a significant model.

[8] This index indicates if a significant relationship is important or not. Indeed, a significant relationship can be weak or strong. The qualitative interpretation of this index is the following one :

$\eta \geq 0.70$	very strong relationship
$0.50 \leq \eta \leq 0{,}69$	strong relationship
$0.30 \leq \eta \leq 0{,}49$	moderated relationship
$0.10 \leq \eta \leq 0{,}29$	weak relationship
$0.01 \leq \eta \leq 0{,}09$	very weak relationship
$\eta = 0$	null relationship.

The formula is the following one:

$$\eta = \sqrt{\frac{t^2}{t^2 + n_1 + n_2 - 2}}$$

Table 11 -Strength of the relationships between the relational norms and the relationship termination

Norms	Index	Rank
Role integrity	0,619	1
Solidarity	0,495	3
Reciprocity	0,525	2
Flexibility	0,434	4
Communication	Relationship not significant	

We can see in Table 11, above, that the role integrity and reciprocity norms have a strong relationship with relationship termination.

Discussion and avenues for research

The results presented in the above section indicate that four of the five relational norms, namely role integrity, solidarity, reciprocity and flexibility, have a direct influence on the decision of relationship termination. This means that the lowest the evaluation on one of these norms, the highest the probability of relationship termination.

These results confirm those found by Paulin & al. (1998). These authors found a positive difference of means, for each relational norm, between the group of client companies not likely to switch banks and those of the group likely to switch banks. These differences are significant for the norms of flexibility and solidarity in Canada and only for the norm of flexibility in Mexico. Results in France are slightly different as the norms of role integrity and reciprocity also have significant differences. The Table 11, above, indicates that in France the norm of role integrity is the most important one in determining relationship termination.

This study is one of the firsts that test the role of the norm of reciprocity. It shows that this norm deserves to be taken into account while explaining relationship termination.

The norm of communication has no significant influence on relationship termination as in Paulin & al. (1998). This result is similar to other findings by Anderson & Weitz (1989). These authors find a positive link between the communication and the relationship continuity in conventional industrial channel dyads but this link is not significant. Moreover, these results also confirm what was found in the exploratory phase (cf. Table 3, page 7). Nevertheless, the results on the norm of communication in this study may be impairing by the measurement issues already mentioned.

These results also demonstrate the relevance of Macneil's framework in a new country *i.e.* in France.

Further research can be conducted by studying in the same time the impact of transactional and relational norms on the decision of relationship termination. Fellows should also test these norms both in transactional and relational contexts in order to see if there are significant differences between these two types of context. It could also be interesting to test Macneil's framework in the business-to-consumer context. Macneil's norms may also be relevant to better understand individual behaviors.

Finally, another way of research would be to measure the relational propensity[9] of client companies in order to see if this variable has some influence on the relative importance of the different relationship termination factors.

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[9] Relational propensity can be defined as an attitude based on customer's affective, technical and time orientations as well as on contextual elements (Benamour & Prim, 2000).

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