

Role of Gratitude and Obligation in Business Relationship

By

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Abstract

Marketers' quest to understand the dynamics of long term business relationships has fuelled an important body of academic research on loyalty and its role in business sustainability (Keating et al., 2003. Hue, 2007; Yuping and Yang, 2009). Recent insights from research in buyer-seller relationships have indicated that customer gratitude play an important role in developing buyer-seller relationships (Palmatier, 2009). Social psychology literature indicates that gratitude and obligation are central in interpersonal relationships for reciprocity rule to work and in development and sustenance of relationships (Emmons and McCullough, 2004, Tsang, 2007). Most theories of relationship marketing (RM) emphasize the role of trust, commitment, and customer satisfaction either alone or in combination in development of business relationships (De Wulf et al., 2001; Palmatier, 2006; Sirdeshmuck, Singh and Sabol, 2002). Despite the agreement that gratitude is 'core' of reciprocity and both gratitude and obligation are basis of interpersonal relationships, literature that examines role of gratitude and obligation in long term business relationships are limited. This study attempts to address this research gap by undertaking the following objectives

1. Examine how various relationship investments (e.g. financial, social and structural) affect customer gratitude and customer obligation
2. Examine how customer gratitude and customer obligation further affect relationship output variables such as customer purchase intentions and attitudinal loyalty

Based on the scope of research and research questions, a set of hypotheses have been developed, which will be tested using survey methods.

It is expected that the study will substantially contribute by explaining the mediating role of customer gratitude and customer obligation in long term business relationship and add to theory of relationship marketing. For managers, the research would attempt to segregate relationship investments which results in long term business relationships from those relationship investments which results in short term relationships. This would help the managers to increase the effectiveness of their RM programme (financial, social or structural etc.) by finding the boundary conditions in which gratitude and obligations are affecting the effectiveness of RM programme.

Key words: gratitude, obligation, relationships marketing, customer loyalty, customer purchase intentions

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Introduction

Paradigm shift in marketing from ‘transactional to relational’ has been well documented and globally accepted (Dent and Schur, 1992; Sheth and Palmatier, 2008). Past two decades have witnessed the success of relationship marketing. Relationship Marketing (RM) encompasses all the activities directed towards establishing, developing, and maintaining successful relationships (Morgan and Hunt, 1994). It has become an alternative means for organizations to build strong, ongoing associations with their customers. Research indicates that the concept of relationship marketing broadly revolves around customer loyalty (Dick and Basu, 1992). Relationship marketing is primarily concerned about building customer loyalty by providing value to all the parties involved in relational exchanges. Since the cost of serving a loyal customer is significantly less than the cost of attracting and serving a new customer, customer loyalty has attracted the huge attention of marketing practitioners and researchers. A large body of research, in both business to customer (B2C) and business to business (B2B) markets, attempts to establish antecedents of customer loyalty.

Over the years, researchers have investigated many antecedents of customer loyalty to stores, companies, and brands (Dick and Basu, 1994; Johnson, Herrmann and Huber, 2006; Oliver, 1999). The concept of customer loyalty is at the heart of customer relationship (Rust, Zeithaml, and Lemon 2002) and is the basis of various loyalty programs with their ubiquitous presence in market place (Kivetz and Simonson 2002, 2003; Van Heerde and Bijmolt 2005). Marketers invest heavily in relationship building activities to get loyal customer so that they attain sustainable competitive advantage. Investments in relationship building activities have increased substantially from \$ 56 billion in the year 1991 to \$ 350 billion in 2007 (Belch and Belch, 2007).

Past two decades have witnessed that a huge body of research have been invested to understand the mechanism of long term relationship and finding various antecedents of relationship outcome variables along with various mediators and moderators of long term business relationships. The well supported commitment and trust theory of relationship marketing has served as the default model for most relationship research in this regard (Morgan and Hunt, 1994). In several other attempts by various researchers, to further understand and explain the phenomenon in a better way, a number of other mechanisms have also been proposed. The existing literature offers a wide range of antecedents and relational mediators, and researchers disagree about which one best captures the characteristics of a relational exchange. For example, Morgan and Hunt (1994) proposed that trust and commitment are both keys to predicting exchange performance, whereas others suggest that either trust (e.g., Doney and Cannon 1997; Sirdeshmukh, Singh, and Sabol 2002) or commitment (e.g., Anderson and Weitz 1992; Gruen, Summers, and Acito, 2000; Jap and Ganesan 2000) alone is the critical relational construct. Another school of thought suggests that the global construct of relationship quality, as

reflected by a combination of commitment, trust, and relationship satisfaction, offers the best assessment of relationship strength and provides the most insight into relational performance of long term relationships (e.g., De Wulf, Odekerken-Schröder, and Iacobucci 2001; Kumar, Scheer, and Steenkamp 1995).

One of the recent attempts in the direction of further explaining the phenomenon of relationship marketing is finding role of customer gratitude in relational marketing (Palmatier, 2009). Gratitude has been considered as an additional mediator among several relational constructs along with the mediating role of trust and commitment to explain and advance the theory of relationship marketing (Palmatier, 2009). The proposed model had argued that, meta-analyses of more than 38,000 relationships that test the commitment and trust mediated model of RM showed that RM investment had a direct effect on seller objective performance outcomes that is actually greater than the effect mediated by trust and commitment (Palmatier, 2006). The theory of relationship marketing is advanced by adding the mediated role of consumer gratitude along with the mediating role of trust and commitment in business relationships. Another theoretical support to gratitude as a key mediator in relationship investment and relationship outcome is provided by theory of reciprocity (Goulder, 1960). Since gratitude has been considered as the emotional core of reciprocity, (gratitude, the emotional appreciation for benefits received; accompanied by a desire to reciprocate (Emmons, 2004)), it has been established as a key mediator of relationship marketing investment and seller's performance.

Motivation for the study

Marketers invest heavily to build customer relationship in terms of various relationship marketing investments. These relationship investments range from financial based investments, social investments and structural investments e.g. price based investments, non price based investments, communication based investments, providing preferential treatments to their customers, providing customized product and services and value co creations.(Berry, 1994). These investments impact customers in terms of their loyalty and customer purchase intentions. However, the impacts of these relationship investments are not always positive. Literature provides different opinions about that. It has been found that impact of these relationship investments may be positive (De Wulf, 2001), or ambiguous (Colgate and Danaher, 2001) or maybe negative also (Hibbard, 2001). So relationship marketing investments are not always as effective, therefore, there is a huge scope to understand when do these relationship investments have positive effects and when do these relationship investments have negative effects.

When people get some favour, they reciprocate. These reciprocal outcome may be a positive outcome or a negative outcome, that depends upon, how do people perceive the relationship investments. When people perceive them as it has been given with benevolent intentions and these investments are valuable to the recipient, it has incurred some cost to the benefactor, then they generate feelings of gratitude. When these investments are perceived as lack of benevolence and have are socially undesirable and taboo, they generate feelings of obligations. These feelings of gratitude and obligation would eventually result in different action tendency. Gratitude have long term orientation of the action tendency whereas obligation result in immediate or short term action tendency (Gedrikson, 2004).

The extant marketing literature restricts to explain the mediating role of consumer gratitude between relationship marketing investment and seller's objective performance in terms of seller's performance (increase in sales and share of wallet). Authors have considered only role of consumer gratitude (which is a positive feelings), while completely ignored the role of customer obligation in development of business relationships. It has been well documented that there are two conditions which makes the reciprocity rule to work. These conditions are 1) gratitude (which is felt in certain situations when recipient of a benefit perceives that the benefactor has done it intentionally, it has incurred some cost to the benefactor and the benefactor has no ulterior motive to do so. 2) Obligation, which arises when people feel indebted to repay the benefit rendered. This is negative state of mind and arises because of social norms and is highly aversive by nature. There are several marketing situations when a relational partner receives benefits, but because of his /her inability to not to reciprocate to the benefit, s/he feels sense of obligation (Goei ad Boster, 2005). In such situations, the beneficiary act in two possible ways. Either s/he reciprocates immediately and then terminates the relationship for future, or s/he avoids getting benefits (Goei and Boster, 2005; Morale, 2005)); (e.g. retail stores like Cookieman, sweet shops, apparel stores etc work on this principle, by offering the products for tasting or providing free samples etc or investing in terms of efforts in showing variety of cloths and ornaments prior to sale makes people feel sense of obligation. After consuming free gifts or having consumed considerable time and efforts of the sales man and / or shopkeeper, people feel a sense of indebtedness to reciprocate to that investment). In either of the cases, the purpose of the benefactor gets defeated. Since the sales man or shopkeeper invest in the customer with an orientation of long term association or to get into long term relationship with the beneficiary, but this sense of indebtedness results in a short purchase with termination of the relationship.

While investing in relationship, the benefactor does not have information that the beneficiary would perceive this investment in a positive or negative manner i.e. would reciprocate through gratitude or obligation. Therefore, it is imperative to consider obligation and its role in long term relationships along with the role of consumer gratitude. This variable has been completely ignored so far in the

extant literature of marketing. Therefore, it is attempted to explore the role of consumer gratitude and consumer obligation in mediating the relationship between RM investments and consumer purchase intentions and loyalty.

Although, it has been documented that successful RM efforts improve customer loyalty and firm performance through stronger relational bonds (e.g., De Wulf, Odekerken-Schröder, and Iacobucci 2001; Sirdesh mukh, Singh, and Sabol 2002), yet it has also been observed that various RM efforts have differential effects. In some cases business executives have been disappointed in the effectiveness of the RM efforts (Colgate and Danaher 2000). Researchers have also suggested that in certain situations, RM may have a negative impact on firm's performance (De Wulf, Odekerken-Schröder, and Iacobucci 2001; Hibbard et al. 2001). The prime reason behind this is that different relationship marketing programs (financial, social, and structural) may build different types of relational bonds and norms that generate varying levels of return (Berry 1995, Bolton et al. 2003, Cannon et al. 2000). The concept can be understood with a simple example that interpersonal bonds take time and efforts to produce as compared to economic bonds. Therefore, RM investments, which require inputs in terms of interpersonal relationship development e.g. preferential treatment, personalized communication etc., give different results as compared to financial RM investments such as gifts and price discounts etc. Since the investment returns may vary by various relationship marketing interventions, therefore, the effect of each type of RM investments must be isolated to unravel the distinct effects of relationship marketing investment which are masked with in an aggregate measure. Since consumer gratitude and consumer obligation have been proposed as the key emotional mediating variable in relationship marketing theory, it is therefore important to explore the differential roles of these relationship marketing investments on consumer gratitude and consumer obligation, which in turn further affects customer purchase intention and consumer loyalty.

Literature Review

Major theoretical areas of investigation

Theory of Reciprocity

Gouldner (1960) suggested that the two conditions that make the reciprocity rule work are gratitude and obligation. Gouldner mentioned that these two states operate as independent predictors of reciprocal behaviour: “the sentiment of gratitude joins forces with the sentiment of rectitude and adds a safety-margin in the motivation to conformity” (p. 176). To summarize this consideration, as beneficiaries of favours, people feel indebted to repay benefits due to compliance with social norms (state of obligation). On the other hand, there is an alternative psychological condition that makes a grateful beneficiary reciprocate out of a desire to show appreciation to a benefactor (state of

gratitude). In social psychology literature, gratitude has been defined as the positive affective response to receiving a benefit or a favour (Emmons & Crumpler, 2000; Fitzgerald, 1998).

In contrast, obligation is a negative, uncomfortable state which is determined by normative demands and can be perceived aversive (Greenberg & Bar-Tal, 1976; Greenberg & Shapiro, 1971). Both gratitude and obligation can be antecedents of reciprocal actions, either independently or jointly. From the research perspective, many scholars acknowledge that the two constructs can operate independently. Attempts have been made to investigate the impact of each factor on reciprocal behavior. There is empirical evidence that gratitude can be a predictor of reciprocal actions (Goei & Boster, 2005; Graham, 1988). Several studies implied that gratitude can potentially explain further compliance (Emmons & Crumpler, 2000; McCullough, Kilpatrick, Emmons, & Larson, 2001). The studies on obligation, on the other hand, provided inconsistent results regarding the role of obligation in the favour-compliance relationships. Some studies have found that favour increases obligation, and obligation, in its turn, increases compliance (Greenberg & Frisch, 1972; Greenberg & Saxe, 1975). Other studies reported no relationship between obligation and compliance (Goei & Boster, 2005).

For the present study, both gratitude and obligation have been explored further to find their role in building and sustaining business relationship from marketer's perspective.

Broaden and build theory of positive feelings

According to this theory, specific action tendency because of negative feelings can be attributed to the outcome of psychological processes that narrows a person's momentary thought-action repertoire by calling to mind an urge to act in a particular way (e.g. escape, attack, expel). In a life-threatening situation, a narrowed through-action repertoire promotes quick and decisive action that carries direct and immediate benefit. Specific action tendencies called forth by negative feelings represents the sort of actions that worked best to save our lives and limbs in that situation.

Yet positive feelings seldom occur in life-threatening situations. Most often they are experienced when people feel safe and satiated (Fredrickson, 1998). As such, a psychological process that narrows a person's momentary thought-action repertoire to promote quick and decisive action may not be needed. Instead, positive feelings have a complementary effect: they broaden people's momentary thought-action repertoires, widening the array of the thoughts and actions that come to mind. Joy, for instance, appears to broaden by creating the urge to play, push the limits, and be creative, urges evident not only in social and physical behaviour, but also in intellectual and artistic behaviour. Interest, a phenomenological distinct positive feelings, appears to broaden by creating the urge to explore, take in new information and experiences, and expand the self in the process etc.

In sum, the broaden-and-build theory describes the form of positive feelings in terms of broadened thought action repertoires and describes their function in terms of building enduring personal resources. In doing so, theory provides a perspective on the evolved adaptive significance of positive feelings. Since extant psychological, sociological and marketing literature has categorized gratitude as positive feelings / affect, argument of mediating role of gratitude in relationship marketing investment and long term outcome variables such as customer loyalty.

Equity Theory

Equity theory proposes that individuals who perceive themselves as either under-rewarded or over-rewarded will experience distress, and that this distress leads to efforts to restore equity within the relationship. It focuses on determining whether the distribution of resources is fair to both relational partners. Equity is measured by comparing the ratios of contributions and benefits of each person within the relationship. Partners do not have to receive equal benefits (such as receiving the same amount of love, care, and financial security) or make equal contributions (such as investing the same amount of effort, time, and financial resources), as long as the ratio between these benefits and contributions is similar. Equity theory acknowledges that subtle and variable individual factors affect each person's assessment and perception of their relationship with their relational partners (Guerrero et al., 2007). According to Adams (1965), anger is induced by underpayment inequity and guilt is induced with overpayment equity (Spector 2008).

Marketers make investment in the business in the form of financial, social and structural form to lure their customers. When a customer receives some benefits from seller in (a sudden benefit which he never anticipated), to maintain the equity, they always try to repay to their seller by changing their behavioural pattern and doing various activities such as with higher purchase intentions, higher loyalty and with increased positive word of mouth . The best possible explanation of the phenomenon is given that either they feel obligation to repay or they feel gratitude Goei, (2005). At certain conditions, when the customer feels that the investment made by seller is with benevolent intentions, it has incurred cost to the benefactor and it has some value to beneficiary, they feel gratitude. They feel positive feelings and prefer to continue the relationship. In other conditions when they feel that the investment made by the seller is intentional but not with benevolent intentions, they feel obligation to repay. They want to get rid of the negative feelings of obligation as soon as possible. Customers reciprocate in that situation with immediate possible purchase but do not want to continue the relationship. Because obligation is a negative state of mind and causes guilt in the customers. To avoid the guilt, they attempt to reciprocate to maintain the equity.

Implications of different theoretical perspectives and common underpinnings

Theory of reciprocity has considered norms of reciprocity as the basis of all reciprocal actions. Reciprocity theory is not able to explain the mechanism of reciprocal actions. Broad and build theory of positive feelings further provides foundation to consider consumer gratitude as the basis of long term relationship. However broaden and build theory is not able to explain the role of negative feelings in nurturing relationships. Further, equity theory explains the quantum of reciprocal action in both the cases of positive and negative perception of the benefits rendered by beneficiary. Considering all these theories, present study is an attempt to develop a framework which explains the mediating role of consumer gratitude and consumer obligation in development of long term relationship and customer purchase intentions. It is attempted to unravel the differential impact of various RM investment programs (e.g. financial, social and structural) on mediating variables such as consumer gratitude and consumer obligation which in turn affect final outcome variables such as customer purchase intentions and attitudinal loyalty.

Research gap and objective of the study

The literature review suggests that there is a need to further investigate the role of consumer gratitude and obligation in relationship marketing. Since, marketers adopt variety of relationship marketing investments, ranging from financial, social to structural relationship investments; (and each type of RM investments have different effectiveness) it is of utmost importance to analyze the impact of various relationship marketing activities on consumer gratitude and obligation, which in turn affects various relational output variables such as customer purchase intentions and customer loyalty. Therefore it is attempted in this study to fill this gap and advance the theory of relationship marketing and theory of reciprocity. Our research also addresses the differential impact of various RM programmes on gratitude and obligation so that marketers can get maximum output in terms of customer purchase intentions and customer loyalty for a given level of RM investment.

Research Questions

1. How do various RM investments (Financial, Social and Structural relationship investments) affect customer gratitude and customer obligation?
2. How do customer gratitude and customer obligation further affect customer purchase intentions and attitudinal loyalty?

Relevant variables of interests:

Gratitude:

Gratitude is emotional appreciation for benefits received, accompanied by a desire to reciprocate (Emmons and McCullough, 2004; Morales 2005). It occurs after people receive help, depending on how they interpret the situation, Specifically, gratitude is experienced if people perceive the help they receive as 1) valuable to them, 2) costly to their benefactor, and 3) given by the benefactor with benevolent intentions (rather than ulterior motives) and 4) given gratuitously (rather than from role based obligation).

Gratitude manifest itself on the level of feelings, which Rosenberg (1998) defined as “acute, intense, and typically brief psycho physiological changes that result from a response to a meaningful situation in one’s environment” (p. 250). McCullough et al. (2001) reviewed data from several studies to conclude that people experience the feelings of gratitude most consistently and strongly when they perceive themselves to be recipients of an intentionally rendered benefit that is both valuable to the beneficiary and costly to the benefactor. In addition, McCullough et al. (2001) posited that the feelings of gratitude has a specific action tendency, which is “to contribute to the welfare of the benefactor (or a third party) in the future” (p. 252). Indeed, grateful feelings appear to motivate people to reciprocate the benefits they have received by rendering further benefits. This action tendency is adequately distinct from the action tendencies associated with indebtedness (Greenberg, 1980; see also Gray, Emmons, & Morrison, 2001). For example, people who are asked to describe a situation in which they felt grateful report having experienced more desire to respond generously toward their benefactor and less desire to avoid the benefactor than do people who are asked to describe a situation in which they felt indebted (Gray et al., 2001).

Obligation

Customer feelings of obligation are feelings of indebtedness; an aversive psychological tension (Goei, Massi, Lindsey, Boster, Saklski, & Bowman, 2003). Greenberg and Bar-Tal, 1976) has defined obligation as a negative, uncomfortable state which is determined by normative demand and can be perceived aversive. As a psychological construct, obligation has been defined as a “state of indebtedness to repay another” in the context of the receipt of a benefit from another (Greenberg, 1980). It is argued that indebtedness is an emotional stat of “arousal and discomfort” and that when one is in this state, one is alert to opportunities to reduce this discomfort. Gratitude on the other hand, has been defined as “a feeling of thankful appreciation for favour received” (Guranik, 1971). Therefore, for the present research work, obligation has been defined as a “state of indebtedness to

repay its benefactor". It has been considered as a negative feeling which causes discomfort among beneficiary till s/he reciprocates to its benefactor for the benefit rendered.

Relationship Marketing Investment (RMI)

Relationship marketing investments are the investments done by marketers with the perception that cost incurred on strategic marketing programme would enhance the effectiveness of business by tying the existing customer in one or other way for repeated patronage. Previous relationship marketing studies have focused on several relational bonding strategies that can enhance a service provider and customer relationship (Berry & Parashuraman, 1991; Williams et al., 1998). The extant literature uses several criteria to describe and disaggregate relationship marketing efforts, such as customer bonds formed (Berry 1995), exchange control mechanisms utilized (Cannon et al. 2000), benefits offered (Gwinner et al. 1998), functions served (Hakansson and Snehota 2000), and content area supported (Morgan 2000). These diverse typologies use different perspectives and criteria to identify the salient categories for grouping relationship-building activities, but the outcomes remain consistent. Most typologies include financial (economic), social, and structural components and suggest that customer-seller linkages are similar within each category, but that they vary with regard to their effectiveness across categories. Therefore I have adopted Berry's (1995) labels of financial, social, and structural relationship marketing investment to classify various RM investments offered by the seller to tie the customer in long term relational exchange. For the present research work, Berry's (1994) framework of three types of RM investments have been considered.

Financial Relationship Marketing Investments

Businesses can enhance customer relationships by establishing a financial relationship marketing investment (Berry, 1995). In previous studies, researchers have argued that one motivation for customers to engage in relational exchanges is to save money (e.g., Berry, 1995; Gwinner et al., 1998; Peltier and Wastrall, 2000; and Peterson, 1995). Service providers often reward loyal customers with special price offers. For example, airlines and major hotel chains award points to frequent customers as incentives for them to use additional services from the company (Schiffman and Kanuk, 2004). According to several studies, monetary promotions improve customers' perceptions of utilitarian value and thereby increase the acquisition utility of their purchases (e.g., Ailawadi et al., 2001). Therefore, financial relationship marketing investments may enhance customer utilitarian value. These programs include discounts, free products, or other financial benefits that reward customer loyalty. However, unless enabled by unique sources (e.g., low-cost structure), any advantage accruing

from financial relationship marketing is unsustainable because competitors can easily match the programs (e.g. Day and Wensley 1988). Moreover, customers attracted by such incentives may be deal prone and less profitable to serve (Cao and Gruca 2005). However, Bolton et al. (2000) find that financial programs can provide sufficient returns in certain situations. For the present research financial investment has been defined as any tangible reward from seller to customer in terms of free product, free gifts, price discounts, loyalty bonuses, and personalized coupons etc.

Social Relationship Marketing Investments

Social relationship marketing investments are done to create personal ties that focus on service dimensions to develop buyer–seller relationships through interpersonal interactions, friendships (Berry, 1995 and Wilson, 1995), and identifications (Smith, 1998). Proponents of this strategy place particular importance on staying in touch with clients, learning about their needs, and maintaining a positive relationship with them (Berry, 1995 and Williams et al., 1998).

From the viewpoint of the customer, the social RM investment creates social bonding to provide an important psychosocial benefit (Reynolds and Beatty, 1999 and Williams et al., 1998). Social bonds dispose customers to self-disclosure, listening, and caring, which in turn improve the mutual understanding between the customer and the service provider, their openness, and their degree of closeness. They also positively influence customers' feelings toward or feelings associated with the service experience and contribute to the formation of an affective component of attitude. Because hedonic value reflects the experiential, emotional, and affective worth of consumption, businesses may strengthen customers' perceptions of the hedonic value by initiating social bonds (Chandon et al., 2000). For present research, social relationship marketing investments include meals, special treatment, entertainment, and personalized information. The resultant social bonds are difficult to duplicate and may lead customers to reciprocate via repeat sales and recommendations, and by ignoring competitive offers (Blau 1964, De Wulf et al. 2001). These programs are believed to have a strong impact on relationships (Gwinner et al. 1998).

Structural Relationship Marketing Investments

Structural RM investments offer target customers value-adding benefits that are difficult or expensive for businesses to provide and that are not readily available elsewhere (Berry, 1995, p. 240). Accordingly, the structural bond represents a business practice in which firms attempt to retain customers by providing valuable services that are not available from other sources, such as integrated services through their business partners. Dibb and Meadows (2001), find that some banks have

emphasized structural bonds through an innovative channel, an integrated customer database, and two-way information exchange technologies. Because a structural bond raises the customer's cost of switching to a competitor, some studies have suggested that structural bonds rank highest in the bond hierarchy and provide the greatest opportunity for firms to generate sustainable competitive advantages (e.g., Berry and Parasuraman, 1991 and Peltier and Westfall, 2000). As defined by Chandon et al. (2000) and Chaudhuri and Holbrook (2001), utilitarian value consists both of convenience and product quality. Therefore, a structural bond may strengthen customers' perceptions of utilitarian value.

Customer loyalty

Customer loyalty has been considered to be one of the main keys to achieving company success and sustainability over time (Keating et al., 2003; Reichheld and Aspinall, 1993). According to Gitelson and Crompton (1984), the high costs every company has to face in order to win new customers make it increasingly necessary to reinforce the ties established with customers. Thus, obtaining higher levels of loyalty is seen as a key objective for management, since this not only helps to improve stability in company turnover (Reid and Reid, 1993), but also to reduce price sensitivity (Lynch and Ariely, 2000), and create contact networks to facilitate awareness and the promotion of the services being offered (Oh, 2000). Thus, retaining customers become a more attractive strategy for business to increase profitability than capturing new customers (Hsu, 2007).

In their effort of presenting a framework of customer loyalty, Dick and Basu (1994) achieved an important goal by suggesting an approach that integrates most of the operationalization listed above. At the core, there are customer's attitude and repeat patronage as two separate constructs that build the loyalty relationship. Whereas the customer's attitude is considered to have cognitive, affective and conative antecedents, repeat patronage or behavioural loyalty derives directly from a loyal attitude. However, the research results tend to indicate there is no straightforward relationship between a customer's attitude and repeat patronage (Dick and Basu, 1994). Low attitude can be combined with high patronage behaviour, high attitude with low patronage behaviour, and both attitude and repeat patronage can be found high or low. These four possible combinations result in four quadrants, that reflect four types of loyalty: true loyalty (high attitude combined with high patronage behaviour), latent loyalty (high attitude with low patronage behaviour), spurious loyalty (low attitude with high patronage behaviour), and disloyalty (low attitude with low patronage behaviour). Thus, the repeat patronage behaviour of different customers within a company's customer base is not a mere function of their attitude. As Dick and Basu (1994) suggest, customers differ in their type of loyalty

relationship, and it is likely that customer characteristics help the researcher understand how the loyalty relationship differs from one customer to another. Considering that the integrative approach of Dick and Basu (1994) suggests loyalty as a general term refers to both attitudinal and behavioural element. The behavioural element might or might not have a long term relational orientation, yet attitudinal loyalty has a long term relational orientation (Dick and Basu, 1992). Therefore, for the present work, attitudinal loyalty has been taken as a measure of long term orientation of consumers.

Customer Purchase Intention

Purchase intentions are defined as customers' intentions to purchase or repurchase and measured by surveying customers' intentions. Generally, purchase intentions are spontaneously directed to purchase behaviours. Several articles discuss that purchase intentions do not necessarily lead to purchase behaviours (Chandon & Morwitz, 2005a; Chandon et al., 2005b; Chandon, Morwitz, & Reinartz, 2005c; Fitzsimmons & Morwitz, 1996; Martin & Bush, 2000; Morrison, 1979; Morwitz & Johnson, 1993; Young, DeSarbo, & Morwitz, 1996). However, their focus is on the measurement of purchase intentions and how different measurements lead to different predictions of purchase behaviours. In many situations, even when customers do not intend to purchase, they still do, while other times they do intend to purchase but end up not doing so. Sometimes, even though customers do not want to purchase from a certain company, they have no choice; like local electric utility companies. Therefore, for this research work, customer purchase intention is defined in a broader manner. When customers have no choice or have very few choices and consequently form "reluctant" purchase intentions, this is not a "true" purchase intention. Only when customers have enough of choice and they are willing and happy to purchase from certain seller, these customers have purchase intentions.

Control Variables

It has been well documented that age of the customer (Carstensen, Isaacowitz, & Charles, 1999), product category involvement (Petty and Caccioppo, 1986), trait gratitude (Emmons, 2004) mood of the customer (Gardner 1985) and phase of relationships (Dawyer, Schurr and Oh, 1987), also have effect on relation between relationship marketing investments and customer loyalty, therefore these variables have taken as control variables in the study. Information on gender and age would also be collected to find the impact of these variables on gratitude obligation and in turn customer loyalty and purchase intentions (Fischer, 1993; Graham and Ickey, 1997; Grossman & Wood, 1993; Kelly & Hutson, 1999).

Hypothesis development and conceptual framework:

Financial Investments

Researchers across many disciplines have recognized that after receiving a benefit (e.g. financial, RM investments done by the seller), buyers feel ingrained psychological pressure to reciprocate. As a result, they would like to act in reciprocation. Equity theory perspective says that people like to reciprocate the same quantum of benefit received. Since the nature of the financial investments are such that they are easily evaluable and agreeable, and non memorable in nature, people try to reciprocate immediately. It has also been found that receiving a monetary favour results in feelings of indebtedness and provide a significant motive to charity giving (Dawson, 1988). Similarly, receiving free samples prior to purchase cause sense of indebtedness and uneasiness among buyers (Nataliya, 2005). These feelings of indebtedness are negative feelings in nature. Further, it was found that when people get financial based investment prior to purchase, these investments provide extrinsic motivation to reciprocate to the investments received. Therefore, we hypothesizes that

H1) Financial investments would result in customer obligation

Social relationship investments

Social relationship investments have been categorized into communication based investments, preferential treatments and non price based communications (De Wulf, 2001). It has been found that when people get social investments, it would result in positive social reinforcement among them (Luthans and Stajkovic, 2000). Similarly, receiving a personal communication based investment would result in fulfilment of their desire for a friendly and close relationship, which is a positive feeling in nature (Lynn and Mc Call, 2000). When people get non price based investments, they memorize them for longer period of time (Thaller, 1998). Similarly, when people get preferential treatments, it would result in fulfilment of their desire for recognition (Jeffery, 2011). Since it has been well documented that relationship investments which results in fulfilment of need and desire, leads to comply in favour of benefactor because of gratitude (Goei, 2005), Therefore, we hypothesize that

H2) Social investments would result in customer gratitude

Structural Investments

Structural investments have been categorized into two categories customized offers and value co creations. Studies have found that when people receive customized offers, it results in need

fulfillment and higher customer satisfaction among people (Acquiti and Varian, 2000). Both of them are positive feelings. Similarly when people get invitation for value co creations by sellers/ marketers, it results in perception of benevolent intentions of the marketers and result in higher satisfaction and gratification of customers (Baron and Roy, 2010) (both of them are again positive feelings in nature). Receiving customized offers increase the perception of higher cost incurred by seller for particular transaction as compared to non customized offer (Franke, Keinz and Steger, 2009) and since, higher need fulfillment of customers and perception of higher cost incurred by sellers result in higher gratitude among customers, so we hypothesize that

H3) structural investments would result in customer gratitude

Customer gratitude and customer purchase intentions

Most research and practice assumes that RM efforts generate stronger customer relationships that enhance seller performance outcomes, including purchase intention, sales growth, share and profits (Crobby, Evans and Cowles, 1990; Morgan and Hunt, 1994). Possibly the most important outcomes of RM efforts is seller's objective performance, which captures the seller's actual performance enhancement. Some researchers have found empirical support for the influence of relational mediators on seller objective outcomes (e.g. Doney and Cannon, 1997, Siguawm Simpson and Baker, 1998), but several other studies have failed to find any significant effects, which implies that the effect of RM on performance may context dependent (Gruen, Summers and Acito, 2000).

The traditional explanation to the RM model is based on trust and commitment as mediator of the long term business relationship outcomes. In a recent attempt by Palmatier (2009), it has been empirically validated that along with trust and commitment customer gratitude also play important role as an additional mediator variable in RM model. It has been well documented that feelings of gratitude are affective response to the relationship marketing investment activity done by another partner in the exchange process. These feeling of gratitude occur when the recipient of the RM investment perceive that the "benevolence" done by the another is intentional, with some benevolent intentions and it has value to the receiver and simultaneously, this has incurred some cost to the other party engaged in RM investment.

The higher the above mentioned factors, the higher would be the feelings of gratitude (Goei and Boster, 2005; McCullough et al., 2001). Recognitions of these feelings of gratitude by the recipient of the benefactor would generate attributions about the motives of the giver, and increase intentions to repay the benefactor by engaging in reciprocal behaviour based on these feelings of gratitude.

Different exchange contexts provide a range of opportunities for recipient of benefits to engage in gratitude based reciprocal behaviours. This ranges from buying product and services from the benefactors in a typical buyer seller-context, higher share of wallet, reducing pressure on the seller to lower the price and offer discounts or giving sellers opportunities to respond to competitive offers etc. Therefore, it is hypothesized that

H 4) Customer gratitude would results in customer purchase intentions

Customer gratitude and customer attitudinal loyalty

Loyalty is customer's demonstration of faithful adherence to an institution despite the occasional errors. The major factors that determine loyalty are likelihood to repurchase a product or do business again with an institution, likelihood to recommend a product or an institution to others and the length or duration of stay of a customer with a company.

The efforts of a party devotes to the relationship depends among other things on the perceived level of effort of the other party (Anderson and Weitz, 1992). Organizations manage customer loyalty by through managing their feelings. It has been well documented that the feelings can be seen as the marketing strategy to build relationship with customers. Emotionally-driven consumption is the polar opposite of economic rationality. Feelings is one of the relationship's features. The most recent campaign focuses on customers' individuality and emotional needs. Feelings are innate among people. People depend on the feelings to dispose complex information. So affective has non-rational characteristics, further to affect the people's attitudes and behaviors. Taylor (2000) suggested that organization can adopt marketing strategies that gaining competitive advantages through the use of feelings.

The role of feelings in consumer behaviour has been well established and well documented in marketing and psychology literature. These feelings are associated with intense states of arousal (Mandler, 1976). These feelings are focused attention on specific targets and are capable of disrupting ongoing behaviour. Feelings even act as a better predictor of behaviour than do the cognitive evaluation under several situations (Allen, Machleit, and Schultz Kleine, 1992). In "The Cornell University quarterly (2002) of the evoking feelings— affective keys to hotel loyalty" results the evoking the loyalty feelings significantly strengthens customer's intent to return to a hotel and their willingness to recommend a hotel brand to others. Moreover, guests who reported experiencing the loyalty feelings seem to be fewer prices sensitive than are those who did not experience those key feelings in connection with their hotel stay.

In case of consumer gratitude, the affective component refers to feelings of gratitude generated when people ‘perceive themselves to be the recipient of an intentionally rendered benefit’ (Emmons, 2004). This stage is a relatively short term state and these feelings of gratitude generate an ingrained psychological pressure to return the favour (Ben-Ze’ev, 2000). When a customer get an additional benefit from a seller, which is of value to the customer and/or the customer perceive that the benefit provided to him is with some benevolent intentions and has incurred some cost to the benefactor, this generate a desire in customer to act in favour of his benefactor. The motive behind this act is to complete the remained part of exchange process. The sense of thankfulness, gratefulness and appreciation develop the tendency to reciprocate in favour of the benefactor by showing either positive attitude or positive behaviour. The recipient of the benefit, act in reciprocation to complete the cycle of exchange because of feelings of gratitude.

This short term state becomes the foundation of long term relationship. It is argued that the recipient of the benefit after realizing these one or other factors (the act done by the benefactor is intentional, it has incurred some cost to the benefactor, the motive of the benefactor is not ulterior and also this act (RM investment) is valuable to the recipient), act in return to the benefactor. This act of return helps to create a cycle of reciprocity between giving and counter-giving and contributes to the ongoing construction of a relationship (Bartlett and DeSteno, 2006). Therefore the arguments appears logical that providing series of favour from both seller to buyer’s side and the act of reciprocity from buyer to seller’s side generate cycles of gratitude which eventually results in a more loyal customer with more purchase intention to purchase from existing seller. There is a close link between feelings of gratitude and reciprocal behaviour which is responsible for the relational strengthening cycle, referring to it as a continuing balance of debt –in favour of one member (seller) and then in favour of another (buyer). Therefore, it is logical to perceive that feeling of gratitude and gratitude based reciprocal behaviour can trigger a series of relationship cycles which eventually would results in a loyal customer. Therefore, it is attempted to investigate that

H5) Customer gratitude would result in customer’s attitudinal loyalty

Customer Obligation and Customer Purchase intentions:

To explain the phenomenon and mechanism of reciprocity in case of positive and negative feelings, Fredrikson, 2004 explained that, in case of positive feelings, beneficiary is looking for a long term association with the benefactor under the influence of broad and build theory of positive feelings, whereas, in case of state of obligation, beneficiary feels sense of indebtedness. To avoid the feelings

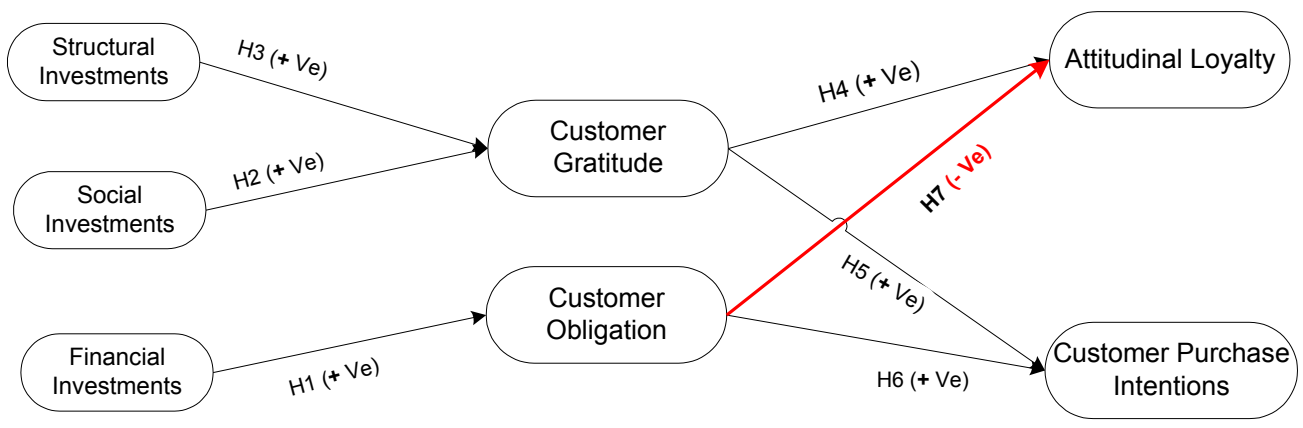
of indebtedness, beneficiary reacts in favour of benefactor by modifying his/her behaviour. This modified behaviour is to reciprocate immediately by showing higher purchase intentions, but the mechanism of that changed behaviour is narrowed in nature. That form of reciprocity comes from tit-for-tat type of reciprocity. In this case, the beneficiary has no intentions to build the relationships or to encourage interdependent relationships with his/her benefactor, yet s/he reciprocates immediately to avoid the emotional state of indebtedness “state of arousal and discomfort” (Greenberg, 1980, Komter, 2004)). When one is in this state, one is alert to opportunities to reduce this discomfort. Therefore, it is hypothesized that:

H6) Customer obligation would result in customer purchase intentions.

Customer Obligation and Attitudinal Loyalty:

When people receive some favour, and feel sense of obligation because of perception that the favour has been given with some malevolent intentions and is socially undesirable in nature, they reciprocate because of tit for tat theory. As per tit for tat theory, people do good for good and bad for bad. Since, these feelings of obligation are aversive in nature and are considered as feelings of indebtedness, people would try to get rid of these negative feelings. People change the nature of their behaviour and make it narrow in nature (Fadrikson, 2004). It has also been found that receiving a favour which results in feelings of obligation, would also result in a threat to power of the people and people feel restriction to their actions, till they reciprocate. It also develops a sense of guilt, inequity and distributive injustice (Blue, 1964; Brehem and Cole, 1966). To avoid these feelings, people immediately reciprocate and would develop a negative attitude towards long term relationship with the other party from whom favour has been received. So we hypothesize that

H7) Customer obligation would result in negative attitudinal loyalty.



Complete Conceptual Model

Proposed Research Methodology

Survey Method

This study is intending to use survey method for data collection. Survey method confirms to the specialization of scientific research (Baker, 2002). A survey is an appropriate method when the research objective is to understand attitudes and predictive behaviour (Tull and Albaum, 1973). Survey achieves this through evaluation, analysis and description of a population based on a sample from it (Baker, 2002). Given a sample, data are furnished by individual (respondents comprising the sample) in a conscious effort to answer a question (Mayer, 1965).

The instrument for data collection in this study would be questionnaire containing only structured questions both factual and opinion related questions (Mayer, 1965). There would be no ‘interpretive, qualitative or open ended’ questions

Pre-test

For pre test convenient sample can be used. It is considered an acceptable practice to conduct reliability assessment using convenient sampling (Flynn and Percy, 2001). Based on controlling for gender and age, it is planned to take twenty data points for each of category of male, female, age group of 18- 30 years and age group of 31-50 years. The age groups are specified (18-30 years) as new age shoppers and (31-50 years) upper age shoppers. The upper age limit is fixed 50 years as old shoppers have distinctly shopping behaviour (Oats and Shufeldt, 1996). A total of 80 data points are

planned to be taken from the city of Ahmadabad, using convenient sampling technique. The purpose of the pre-test is to test the reliability of the instruments intended to be used for the final survey and to check the wordings of the instruments. Since the scales intended to be used in the research are taken from the literature, it is imperative to test the reliability of the scales before final applications.

Sampling and data collection plan

In this study, it is intended to use systematic random sampling process. Shop intercept would be used to collect the data. In this process, all the relevant shops of the product category chosen would be listed. Once listing of the shops is done, systematic random procedure would be used to select the shop for data collection e.g. every third or fifth shop would be chosen for data collection. Similarly, the same systematic random sampling technique would be used to further choose the customer e.g. every third or fifth customer would be asked to fill the questionnaire. Care would be taken to collect the sample at different timings of the day, e.g. morning, afternoon and evening to cover all the variability of the population. It would also be taken care to collect the sample from mom and pop store and modern format store. So that maximum variability of the population can be covered. Sample would be collected in Ahmadabad city. Since, study controls for the personal traits, the sample collected would be representation of the population of the country.

Sample size determination:

There is some debate on what constitutes an adequate sample size for structural equation modelling (SEM). Some researchers consider a sample size of 150 is adequate, while some specify sample size in terms of indicator-variable: respondent ratio and so on (Keney, 1998). So going by the second rule, a sample size of 300 would be adequate to capture desired variability in the intended research. It is planned to take seventy five data points for each of category of male, female, and age group of 18- 30 years and age group of 31-50 years, a total of $75 * 4 = 300$ data point.

Intended contribution:

The proposed research is an attempt to provide affective base to explain the theory of relationship marketing. By explaining the mediating role of consumer feelings of gratitude, and consumer feelings of obligation, the proposed work attempts to explain theory or relationship marketing. It is attempted to explain the boundary conditions in which customer feels gratitude and would attempt to develop relationships and conditions in which customer feels obligations and show although higher purchase intentions, yet would result in lower level of customer loyalty.

It is also attempted to segregate the relationship investments which contribute to long term relationships from those relationship investments which contribute to short term relationships. This

provide a basis for managers and marketing practitioners to increase the effectiveness of their relationship marketing programme.

(Words: 7786)

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