BUILDING STRONG RELATIONSHIPS BETWEEN SERVICES PROVIDERS AND CONSUMERS: EVIDENCE FROM POLAND

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Abstract. This paper analyses nature of Business to Consumer (B2C) relationships on the services market in Poland. Post-modern school of thought focuses on customers as individuals who actively communicate their demands and switch between sellers rather on the basis of quality of exchange interactions stream than technical (objective) quality of a product. Growing in the share of GNP services market demands sophisticated approach to marketing because seller credibility is usually evaluated after the first sale is done. In fact marketing theory has a lot of gaps which refer to research methods of B2C relationships and identification of main consumer's motivations for maintaining relationship with service providers. Among both marketing practitioners and academics there is growing interest in B2C relationships as a complex object of the research.

This paper presents main results of 551 interviews conducted in 2003 with particular customers of retail banks, mobile telephony operators and travel agencies. They all were living in Silesia (Poland). The empirical data was used in multidimensional statistical analyses (factor analyses, regression analyses). The main objective of the research was to identify various dimensions of customers' relationships with their principal financial institutions and to ascertain the factors that contribute to strength of relationship - which is likely to support customer retention - referrals, and long-term profitability. The empirical study was also aimed at designing research methods and measures for particular features of B2C relationships.

The research findings suggest that customers' motivations for maintaining relationship with service providers are complex, inter-related and different in particular service sectors. Within all analysed sectors there is a strong positive relationship between 2 variables: relationship strength and customer satisfaction. This result justifies the thesis that customer satisfaction is the most important for relationship development among relationship features. It is also discovered that interpersonal abilities and professional knowledge of salespeople are the main determinant of customer satisfaction. The regression model also points at variables that have negative influence on relationship strength. Importance of these variables is diverse in particular service sectors, but generally they include customers evaluation of other providers' offers, sense of pressure to stay within relationship and monetary value of purchases.

The research findings can be treated as a suggestion for managers from service companies that, if they want to develop meaningful customer relationships, they should concentrate more on rendering services at an expected (promised) level than on establishing formal barriers that prevent customers from defection. Companies' websites, mailing campaigns, call centers or computer systems - so called CRM - should be treated by managers as instruments which make it easier for their companies to operate at a large scale. They are not marketing panacea. To become successful in relationship marketing a service company should be rather human than technology oriented. Although an emotional value for customers is more difficult to create, it seems that it is also more difficult to imitate, and therefore, lasting. Although emotional value for customers is more difficult to create, it seems that it is also more difficult to imitate, and therefore, it is lasting.

Keywords: services market, partnership marketing, B2C relationship, Poland

Introduction

This paper is based on the results of field research conduced in 2003 in Silesia, Poland The main research objectives were as follows:
- identifying antecedents of strong B2C relationships;
- determining research methods and measures for particular features of Business to Consumer relationships;
- designing a theoretical model of strong B2C relationship development in the service market context.

The practical objective of research was to formulate some suggestions for business practitioners interested in creation of long-lasting customer relationships.

Personal interview method and projective technique were used to gather information from the field. The sample of 600 individual customers was selected using a quota method. Three judgmentally service sectors were involved in the research process: mobile telephony, retail banking and tourism. The research questionnaire consisted of 54 questions which referred to particular relationship dimensions.

The data gathered from the field was used in reliability analysis, principal components analysis, regression analyses. The independent variables in regression model were drawn from four sources: operationalizing the variables proposed and tested by other authors; the results of the principal components analysis of the Likert-scaled items; the results of the reliability analyses among main synthetic variables and the results of projective techniques.

There was a psychologist involved in the research process when answers to projective questions were being interpreted.

The present paper is structured as follows: Chapter One describes the genesis of paradigm shift in services marketing concerning theoretical and practical factors. Chapter two proposes synthetic definition of relationship marketing. Brief analysis of marketing

programmes directed at improving customer loyalty is conducted and existing gap in marketing theory is presented. Chapter 3 provides a methodological description of field research. Chapter 4 presents most important economic trends existing in three Polish service sectors involved in the research. Chapter 5 draws attention to relationship strength as main B2C relationship dimension. Chapter 6 operationalizes variables treated as relationship strength predictors. It is partially based on literature study, but also the results of projective technique usage and principal components analysis are presented. Chapter 7 consists of most important results of the research conducted in Poland. It includes regression analysis for relationship strength and regression analysis for relationship satisfaction. As a result, Chapter 8 presents simplified, theoretical model of B2C relationship development. Additional behavioural effects of strong relationships are briefly proposed. At the end of the paper, conclusions and some problems for further research are presented.

1. The roots of a paradigm shift in services marketing theory

Within research and theory development in marketing services market has attracted special interest of scholars since the 80-ties. Intangible nature of services has demanded a sophisticated approach because credibility of a services provider is being assessed after the first sale is done. In contrast, a traditional marketing concept which was developed in the United States in the 50ties originally refers to fast moving and durable consumer goods (Gummesson 1987, p.10). After II World War American consumer goods market was growing very fast and demand was highly predictable. There was a huge market absorbability based on not fulfilled consumer needs and fast growing buying powers of households. The customer was seen rather as a passive subject that compares market offers on the basis of prices and technical quality[1]. Segmentation process which leads to adjusting marketing mix (product, price, place, promotion) and to homogenous characteristics of a chosen customer group was a marketing cornerstone.

Over the past 20 years many scientific articles and books which support distinction of services marketing from general marketing theory have been published. In the history of services marketing there has always been some domination of post-modern school of thought (Firat, Schultz II 1997, pp.188-191). It led to focus on customers as individuals who actively communicate their demands and switch between sellers rather on the basis of quality of exchange interactions stream than objective quality of a product. In the author's opinion academics grouped in the "Nordic School" (e.g. Gummesson 1997 and 2000; Grönroos 1990; Storbacka, Lehtinen, 2001) are the most significant contributors to services marketing.

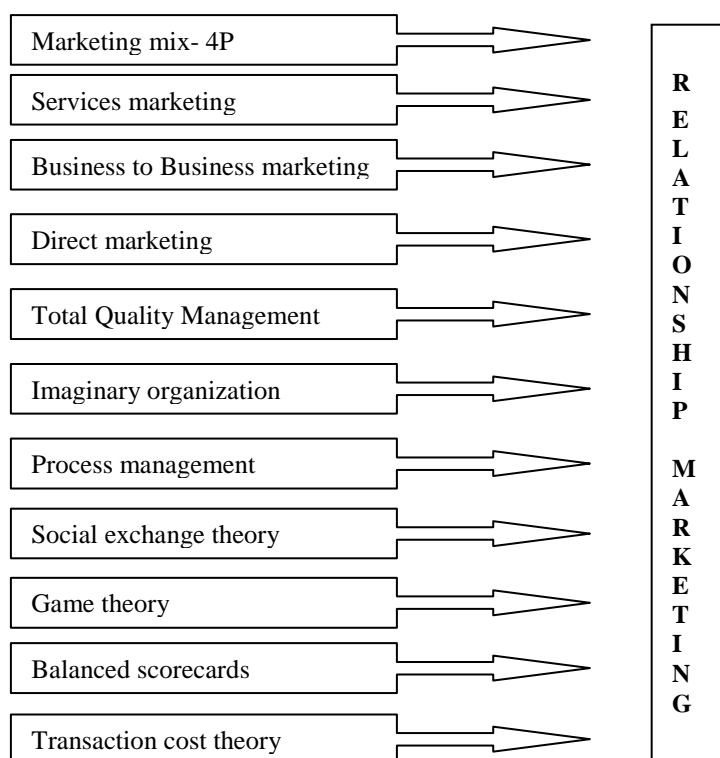Their perspective could be briefly described as following (compare Gummesson 1996, p.32):
- concentrating more on stream of exchange interactions (process approach) than discrete transactions;
- analysing both economic (technical) dimension as well as non-economic (functional) dimension of buyer-seller dyad;
- gradually shifting from goods and services in focus to value in focus;
- integrating the marketing function with other functions and general management;
- less quantitiative than the management research traditions in other countries;
- more theory generating than theory testing and consequently more inductive and abductive than deductive.

Simultaneously to the contribution of Nordic School there were also other concepts which gradually caused a paradigm shift in marketing theory (Figure 1).

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[1] According to Grönroos (1990, pp. 37-39), distinction exists between technical quality (objective, engineer's approach) and functional quality (subjective, customer-perceived).

In business practice direct marketing was the most important trend . Utilization of customer database made it efficient for big companies to develop marketing strategies directed at individuals. There is evident interrelation between Total Quality Management and paradigm shift in marketing. It refers primarily to multidimensional definition of product quality and special attention to customer centric organizational culture (Zineldin 1999). Collaborative marketing strategies are also supported by an imaginary organization concept in the organizational theory (Hedberg et al. 1994), process oriented approach to management and balanced scorecard in management accounting (Kaplan, Norton 1996). According to an analysis of players' interests in exchangeable relations it was reasonable to use decision models derived from game theory. Hence, major assumptions of "Prisoners' Dilemma" game create new context of Business to Consumer relationships (Palmer 2000). Transaction cost theory suggest that building of a close buyer-seller relationship may lead to reducing costs of exchange for both involved parties (Bowen, Jones 1986). It is an argument against one of most important theses from classical economy that high effectiveness of exchange could be achieved only on the basis of free competition and price coordination mechanism. Last but not the least, there are clear connections between Business to Consumer relationships models existing in marketing theory and interpersonal relations models existing in social exchange theory (being developed in psychology since the beginning of 60-ties, see Aronson et al. 1994).

Figure1.   Relationship marketing as a synthesis of theories underlying behaviours of company and consumer on the market.

Marketing mix- 4P	→	R
Services marketing	→	E L A T I O N S H I P M A R K E T I N G
Business to Business marketing	→	
Direct marketing	→	
Total Quality Management	→	
Imaginary organization	→	
Process management	→	
Social exchange theory	→	
Game theory	→	
Balanced scorecards	→	
Transaction cost theory	→	

Source: adapted from De Wulf, Oderkerken-Schröder 2001 and Gummesson 2000, pp. 301-306.

2. Relationship marketing in a B2C context - definition, implementation and research problems

As a result of all above mentioned factors the paradigm shift has partially taken place in marketing. A new paradigm is being described with different terms: partnership marketing, interactive marketing, customer relationship management. In the opinion of the author

relationship marketing is the best term because it has the widest meaning. In practice Business to Consumer exchange may take many forms ranging from partnership and real loyalty to spurious loyalty and opportunism (Tynan 1997).

Taking this into consideration and corresponding with other authors contributions (e.g. Berry 1995, p.236, Grönroos 1997, p. 327, Rogoziński 1998, p. 40) it is suggested to define relationship market as a process in which company interacts with the staff and other stakeholders to develop profitable customer relationships based on customer's satisfaction and emotional commitment.

Nowadays among biggest Polish firms customer relationship building is treated as the most important strategic issue[2]. Polish companies use customer databases and computer systems - so-called CRM - which facilitate communication with individual customers. However, firms usually treat new technologies as a way to make advertising more intrusive with disregard for an emotional tone of Business to Consumer relationship (Barnes 1994). As a result so-called loyalty programs are not too effective in establishing close customer relationships (compare O' Malley 1998). This situation in business practices justifies research projects whose results could be used by companies to improve their loyalty programmes.

Marketing theory, in fact, has a lot of gaps which refer to research methods of B2C relationships and identification of main consumer's motivations for maintaining relationship with service providers (O' Malley, Tynan 1998 and Pels 1999). In comparison with transaction, B2C relationship seems to be a complex phenomenon, which means that it is reasonable to explore particular relationship dimensions searching for interdependencies and synthetic variables.

3. Research purposes and methodology

In April and May 2003 field research in cooperation with Market and Marketing Research Department (Karol Adamiecki University of Economics, Katowice, Poland) was conducted. The main research objectives were as follows:
- identifying antecedents of strong B2C relationships;
- determining research methods and measures for particular features of Business to Consumer relationships;
- designing a theoretical model of strong B2C relationship development in the service market context.

The practical objective of research was to formulate some suggestions for business practitioners interested in creation of long-lasting customer relationships.

600 personal interviews with individual customers on the service market were conducted. All the customers were living in Silesia. The sample was selected using a quota sampling method. Quotas were derived form the age structure of the Silesian adult people population.

As a basis for designing a research instrument a detailed review of the growing literature on relationship marketing was carried out. The purpose of the reviews was to identify those dimensions of relationships which are generally associated with positive lasting relationships. Contributions of James G. Barnes who conducted research study in North America and Europe (Barnes 1997) were the most important source among the literature analysis in question.

J. G. Barnes thesis that the nature of customer's relationships with service provider is the function of three distinct components (Barnes 1997, p. 781) is followed:
- the customer's attitudinal and psychological view of the relationship;

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[2] See results of annual research project entitled The CEO Challenge (Zdziarski, Obłój 2003, pp. 20-23).

- the way the relationship is conducted - length and frequency of contact, degree of personal contact, etc;
- characteristics of the customer himself or herself.

A final version of a questionnaire was established after analysing the results of a pilot study conducted with inhabitants of Silesia. The questionnaire included 54 questions which referred to particular relationship dimensions. Among these there were 4 questions based on projective techniques (sentence completion and cartoon completion). 3 versions of questionnaires adjusted to customers of retail banks, mobile telephony operators and travel agencies were prepared. All questions asked by interviewers referred to companies pointed by customers as a reaction to question about their main provider in a particular service sector. If a customer maintains transactions with more than one provider, interviewers asked about a name of the company to be dealt with most frequently and importantly.

The data gathered from personal interviews was used in multidimensional statistical analyses (principal components analysis, regression analyses).The independent variables in regression model were drawn from four sources: operationalizing the variables proposed and tested by other authors; the results of the principal components analysis of the Likert-scaled items; the results of the reliability analyses among main synthetic variables and the results of projective techniques.

After formal verification only 551 filled questionnaires took part in the analytic phase. There was a psychologist involved in the research process when answers to projective questions were being interpreted. As a result after one week of answers' categorization the database was ready.

Among all customers participating in the research there were 200 bank clients, 156 mobile operators clients and 195 travel agencies' clients.

4. Characteristic of the researched sectors in Poland

Designing the variety of services sectors included in the research project was made judgmental. It was tried to involve those sectors characterised by evident resource asymmetry between a buyer and a seller, so those which are usually neglected in relationship marketing studies. On the other hand sectors which are strongly heterogeneous from the perspective of market concentration, frequency of buyer-seller interactions and inherent loses gained if customer changes supplier (switching costs, see Lee et al 2001) were decided to be chosen.

In 2003 in Poland mobile telephony operators functioned in conditions of oligopoly and a high annual growth rate of total market sales. There were only 3 service providers: PTC "Era", PTK Centertel "Idea" and Polkomtel "Plus". For this reason they had strong bargaining power in relations with individual customers. They could still acquire new clients even if the level of clients' satisfaction was low. As a result of subsidizing of new mobiles sales existing clients usually gain worse offers than new comers. The operators mostly tried to deal with customer loyalty creating formal barriers of switching to the competitor. The most important switching cost referred to subscription agreement, but there were also difficulties caused by changing telephone number and opportunity cost connected with potential loyalty programmes' profits.

Retail banking market was in comparison with mobile telephony less concentrated and domination of the leader (former monopolist) - PKO BP - was systematically diminishing. In spite of substantial advantage of universal banking, the importance of other financial subjects was growing (i.e. financial middlemen and advisors and Cooperative Saving-Loaning Funds called SKOK). Internet banks were developing very fast as well. On the other hand Polish customers were characterized by low propensity to change existing bank, even in the case when this bank implemented unprofitable changes into service rendering conditions (Pawłowicz 2003). Particular banks' offers were very similar, important role was played by a

"being used to" psychological factor and some switching barriers (i.e. time and fees lost in the case of changing a banking account, long-term credits, obligation to hold daily transactions with many different subjects).

Among the variety of analysed sectors Polish travel agencies sector was the least concentrated one. The customer did not have to deal with any switching costs. Strong price competition and decreasing trend in the amount and value of travel packages sold lead to strong bargaining power of individual customers. Nevertheless bankruptcies and illegal practices connected with some mismatch between a level of a service promised and a level of a service finally delivered were serious problems on the market. This is why choosing product supplied by travel agencies might have been seen as characterized by the highest level of risk.

5. The meaning and importance of B2C relationship strength

Relationship strength was implemented to B2C exchange analysis to avoid some bad practices and misunderstandings connected with a customer loyalty category. In the 90ties the term "loyalty" was treated by some authors more as a "buzzword" which has many meanings and solve every business problem. The term was usually used in the behavioural context in which loyalty means conducting by the customer repeat purchases with disregard to emotional tone of B2C relationship. A short term view on loyal behaviours led to neglecting other positive factors like customer referrals (positive word-of-mouth communication about the firm or the share of the customer (the volume of share of business that is given by customer to one service provider). This perspective neglected the fact that customers may maintain repeat purchases ethers because of constraints (they "have to" stay in the relationship) or because of dedication (they "want to" stay in the relationship). Clear both may lead to relationship durability. However, we may expect the B2C relationship to be qualitatively different based on why the customers maintain it (Bendapudi, Berry 1997, p. 18). Broadly speaking we may expect that constraints will only determine the stability of the relationship (will it persist?) whereas dedication determines the development of the relationship (will the positive outcomes of the relationship grow?).

Some authors also raise a few methodological arguments against behavioural definition of customer loyalty. They present empirical findings which suggest that customers' answers to interview questions build on a complex definition of loyalty are more reliable. In comparison with declaration about future purchases, declaration about future referrals are seen to be less overestimated (Jones, Sasser, 1995, p.94).

In the research conducted in 2003 strength of B2C relationships was measured with two questions based on the 7-item semantic differential scale. Hence, relationship strength was considered to be a function of the likelihood that the customer would continue to do business with a particular service provider in the given time extant and the likelihood that the customer would recommend the service to the family and friends (compare Barnes, Howlett 1998, p. 20).

This operational definition of relationship strength seems to be universal. It could be used in academic researches (i.e. within a doctoral dissertation project) as well as in surveys conducted by research agencies to fulfil information needs of business decision makers. Of course, for business practitioners direct methods of important behavioural aspects of loyalty measurement are also available. If they constantly track information about individual customers in the database they could use variety of measures like transactions' frequency, recency or a monetary value (Patterson 2004). Nevertheless, they could also be supported by measures of an emotional tone of B2C relationship.

## 6. Operationalizing B2C relationship dimensions

In searching for variables that could be treated as predictors of relationship strength a review of the marketing and psychological literature was conducted. Variables which were finally used in formulating research questions are presented in the Table1.

Apart from relationship strength predictors which were operationalized on the basis of literature study, some relationship dimensions came as a result of projective method usage and principal components analysis.

Table 1. Definitions of relationship strength predictors

NOTION	DEFINITION
Duration of relationship	Number of years that a customer has been dealing with a particular firm (Barnes 1997, p. 775)
Relationship intensity	Function of the frequency of face to face B2C interactions, telephone B2C interactions and Internet interactions (Storbacka 1994, p. 73)
Relationship satisfaction	Extent to which the customer feels that his/her expectations towards a particular company are met (Bejou, Ennew, Palmer 1998, pp. 170-175)
Comparative level of alternatives	Function of customers' opinion about the likelihood that he/she may find another supplier with a better offer (Aronson, Wilson, Akert 1994, p. 127)

Sentence completion technique (Crouch, 1984, pp. 96-98) allowed to identify customer's emotional commitment in the relationships with their service providers. The basis for assigning informant to particular level of emotional commitment was the way he/she completed the sentence: "The firm.... treat clients as…". If a psychologist involved in that phase had some interpretation problems she also used the results of a cartoon completion technique. During the interview informants were asked to complete "balloons" referred to potential customer verbal reaction and thoughts in the following situation:
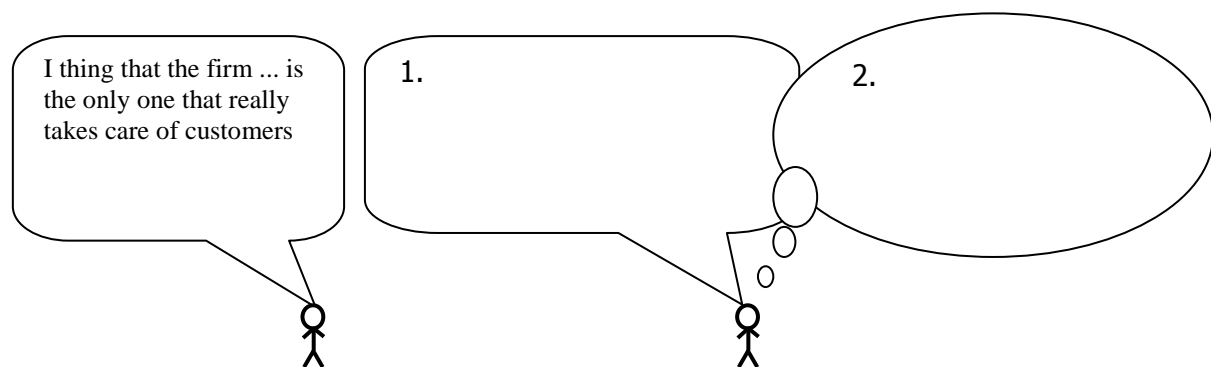
As a result five emotional commitment levels which are described in the Table 2 were identified. They were ranging from extremely bad emotions, through indifferent feelings to very positive, euphoric emotions that are typical in close interpersonal relationships.

Table 2. Description of the customer's emotional levels in B2C relationships

Specification	Characteristics
The firm as a ruthless manipulator	The feelings that the firm is manipulating clients to acquire short-term profits with disregard to customer satisfaction. Typical sentence completion answers: customers as lambs, naïve people, children.
The firm as a cute salesman	The feelings of being treated by the firm only as an important source of profits.
The firm as an indifferent provider	The feelings of being treated in the standardized way without any individual involvement.
The firm as an honest craftsman	The feelings of being somebody important for the firm and being treated with an appropriate level of responsibility.
The firm as a family member	The feelings of emotional closeness in relationship with the firm. Typical sentence completion answers: customers as partners, friends, familiar person.

Principal components analysis was used to reveal the underlying dimensions of the relationships that customers have with their main service provider. Analysis of responses to the 15 Likert-scaled statements relating to customer relationships revealed a total of three factors with an eigenvalue greater than one. While identifying a number of principal components the Cattel's method that suggests concentrating on factors situated on the slope of a scree plot was also used (see Malhotra 2004, pp. 566-567).

Three principal components explained a total of 61 percent o the variance in the data. To acknowledge a better basis for components interpretation the components were rotated. The Direct Oblimin rotation method of SPSS package was used. Delta factor was established at a zero level. Finally, principal components were interpreted taking into consideration these variables which had minimum 0,6 loading scores. The variables that loaded on each of the three factors are listed in the Table 3.

Table 3. Assigning variables to principal components in the rotated component matrix

VARIABLE	COMPONENT		
	Provider's staff	Provider's competitors	Provider's pressure
The employees of the firm… try to understand my problems connected with the offer	0,77		
The employees of the firm…try to find such offer that fit me best as an individual	0,76		
I like the way I am treated by employees of the firm…	0,76		
The employees of the firm…are able to share with me their knowledge about the offer	0,74		
The employees of the firm…encourage me to describe my needs connected with the offer	0,73		
The employees of the firm…are provided with professional knowledge about the offer	0,73		
The employees of the firm…are honest while describing benefits I can get using the offer	0,72		
I am treated with respect by employees of the firm…	0,66		
The firm… really understand my needs	0,66		
The firm… is willing to get into dialogue with clients	0,64		
The firm…treats seriously my suggestions and complaints	0,62		
I could probably get wider offer at the same price conditions at another firm		0,91	
I could probably get better price at the same offer extant at another firm		0,90	
Sometimes I feel helpless toward firm… suggestions			0,85
Sometimes I get the feeling I am trapped in dealing with the firm…			0,83

The first factor entitled "Provider's staff" relates to customer's feeling toward interpersonal and technical abilities of provider's employees. The second one ("Provider's competitors") is closely related to a "Comparative level of alternatives" derived form the social exchange theory. Because both research questions that refer to this factor were based on the price as the most easily available comparative criterion, it is reasonable to treat this factor as an indicator of price importance in B2C relationship building. The third factor entitled "Provider's pressure" refers to customer feeling that she/he is locked in the relationship. These negative customer' attitude usually refers to real barriers (i.e. legal, economic, geographical)[3] which make it difficult for customers to switch to other provider.

7. Predictors of B2C relationship strength

After a principal components analysis and a reliability analysis of the main variables, a multiple regression analysis was conducted to identify variables that are most important in developing strong relationships between service providers and individual customers. Relationship strength was treated as an independent variable and ten other variables were treated as dependent variables. They were as follows: duration of relationship, relationship intensity, relationship satisfaction, customer's emotional commitment, monetary value of B2C transactions, subjective evaluation of customer's financial situation, customer's age, provider's staff, provider's competitors, provider's pressure. The results of regression analysis are summarised in Table 4.

Table 4. Multiple regression for relationship strength (three sectors)

MOBILE TELEPHONY		BANKING		TOURISM	
$R^2 = 0,64$		$R^2 = 0,42$		$R^2 = 0,48$	
Constant = 7,88		Constant = 1,61		Constant = 1,45	
Independent variables	Standardized coefficients	Independent variables	Standardized coefficients	Independent variables	Standardized coefficients
relationship satisfaction	0,59	relationship satisfaction	0,55	relationship satisfaction	0,64
provider's competitors	0,29*	emotional commitment	0,19	customer's financial situation	0,14
provider's pressure	0,17*				
monetary value of purchases	0,16*				

* variables which have negative influence on dependent variable

Among all three analysed service sectors relationship satisfaction is the most important relationship strength predictor . In the mobile telephony sector there are three other factors limiting customer's propensity for loyal behaviours Customer's evaluation of competitors offer is the first and most important one. Secondly, awareness of being formally obligated to buy services from one provider increases the likelihood that a customer will switch to another provider when their legal agreement is finished. The variety of promotional benefits which mobile operators offer only to their new clients is an important reason to change a provider. Thirdly, if other independent factors remain at the same level, it may be expected that a higher monetary value of monthly transactions will lead to lower customer's propensity to remain loyal toward a mobile operator.

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[3] According to Storbacka, Strandwik and Grönroos (1994, p. 27), five switching barriers could be constituted on services market: legal, economic, technological, geographical and time. They can be seen as contextual factors that cannot easily by influenced by the customer but can be observed and managed by the service firm.

In retail banking there is another significant relationship strength predictor - emotional commitment. If a customer feels emotionally close to a company, it will probably increase relationship strength. On the other hand, if customer feels not to be treated seriously as an individual, he/she could be expected to express less loyalty. It seems that after fourteen years since "the Banking Law" act was established in Poland, customers expect more individual treatment from their banks. Despite the fact that Polish banks still implement new elements to their service packages and carefully build their image in mass media some customers expect more from their main financial services' providers

In contrast with a mobile telephony sector and a banking sector where competitors offers' are highly standardized, in tourism customers feels more insecurely. From their perspective probability that a travel agency will deliver service at a promised level is not very high, hence their satisfaction in the relationship is clearly the strongest relationship strength predictor. On the Polish market there are some travel agencies, which advertise very attractive vacations at low prices, then deliver different service and avoid contacts with unsatisfied customers. The way in which customer assesses his/her financial situation is a second significant relationship strength predictor in tourism. In comparison with payment cards or mobile phones which are common, services provided by travel agencies are treated by Polish customers more like luxurious goods. These services are systematically consumed only by those households which enjoy a good financial situation.

Following the results of relationship strength analysis a multiple regression analysis for relationship satisfaction which were treated as main relationship strengths predictor was also carried out. The results of this analysis are summarised in Table 5.

Table 5. Multiple regression for relationship satisfaction (three sectors)

MOBILE TELEPHONY		BANKING		TOURISM	
$R^2= 0,45$		$R^2= 0,42$		$R^2= 0,5$	
Constant = 11,5		Constant = 17,13		Constant = 7,1	
Independent variables	Standardized coefficients	Independent variables	Standardized coefficients	Independent variables	Standardized coefficients
provider's staff	0,37	provider's staff	0,36	provider's staff	0,56
emotional commitment	0,27	emotional commitment	0,23	provider's pressure	0,2*
provider's competitors	0,25*	provider's pressure	0,23*	emotional commitment	0,14
customer's age	0,23	provider's competitors	0,16*	customer's age	0,12
duration of relationship	0,17*				

* variables which have negative influence on dependent variable

Among all three analysed service sectors customer's feeling toward interpersonal and technical abilities of provider's employees is the most important relationship satisfaction predictor. This connection is the strongest one in tourism probably because delivering travel packages involve more human engagement that in the case of mobile telephony and banking.

Despite the information that some factors influence both relationship strength and satisfaction, a second multiple regression analysis also revealed some additional connections. In mobile telephony and tourism it may be expected that the older customer the higher his/her satisfaction in B2C relationship. It leads to a hypotheses to be verified in further research that younger customers have higher expectations in relationships with some service providers. In mobile telephony sector a negative connection between relationship duration and relationship satisfaction was also discovered. Generally this result sounds paradoxical but if mobile telephony sector characteristics are taken into consideration, it is reasonable. In Poland there

is a low level of mobile phones' penetration so marketing strategies of operators are directed toward acquiring new customers. They offer a variety of benefits (i.e. free phone, payment's discounts, free additional services) for new subscribers but some of these benefits are restricted in time. Existing clients could easily recognize that new clients receive much better offer's condition that they have.

8. The B2C relationship model

Taking into consideration only most important factors, it is suggested a simplified version of B2C relationship model (Figure 2). The model includes constructs which have both positive and negative influence on relationship development. Higher levels of customer's satisfaction and commitment characterize greater relational exchange, while higher levels of provider's pressure and competition characterize more discrete or transactional exchange.

Figure 2. The model of relationship between services provider and individual customer
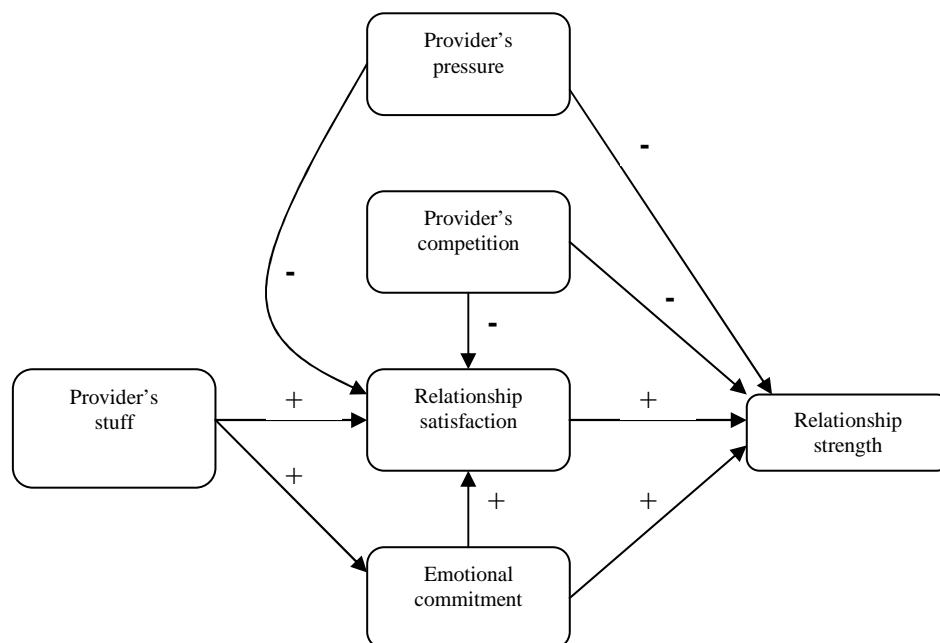
It is reasonable that development of strong B2C relationships may lead to additional positive effects for service providers. Firstly, strong customer relationships seems to be characterized by higher "share of customer" which is defined by Rogers and Peppers (1994) as the portion of an individual consumer's purchases from the relational partner's firm as a percentage of the total purchases of the primary products offered by the partner firm that are purchased from all sources. Secondly, strong B2C relationships stimulate consumers to behave like company's citizens (members). So called citizenship behaviours can be exhibited in a variety of forms (Gruen 1995, p. 462) including participation in company sponsored research (e.g. focus groups, completing surveys, new product testing), making suggestions for improving products and/or processes, attending company sponsored events, proactive communication of anticipated problems (e.g. making a cancellation even when there is no contractual penalty) and being flexible when the organization requires (such as changing delivery schedules).

Conclusions and recommendations

The field research conducted in 2003 allowed to test some measures of particular B2C relationship dimensions. The results of multidimensional analyses justify implementation of models which deal with both "dedication" and "constraints" as customer motives to maintain the relationship. It seems that it is also important to consider diversity of B2C relationship models in particular service sectors.

The findings presented in this paper shed light on the customer's view of his or her interaction with services provider and the factors which lead to quality relationships. Some factors which determine customer's propensity for loyal behaviours (relationship strength) were identified. On the basis of the results the importance of how customers are made to feel in their dealings with their services provider (compare Barnes, Howlett 1998, p. 20) is obvious. In maintaining B2C relationship emotional factors are more important than characteristics of the customer himself or herself and the way the relationship is conducted (i.e. length and frequency of contacts).

Results of the field research conducted in Polnad can be treated as a suggestion for managers from service companies that they should concentrate more on performing services at an expected level and thus ensuring customer satisfaction rather than establishing formal barriers preventing their clients from switching to competitor. It might become disruptive for relationship development if a company intensifies promotional campaigns with disregard for fulfilling promotional promises. Companies' websites, mailing campaigns, call centers or computer systems - so called CRM - should be treated by managers as instruments which make it easier for their companies to operate at a large scale. They are not marketing panacea. To become successful in relationship marketing a service company should be rather human than technology oriented. Although an emotional value for customers is more difficult to create, it seems that it is also more difficult to imitate, and therefore, lasting.

Because customers seek providers which offer more individual treatment it could be useful to implement observations based on every employee-customer interaction in the customer database. In performing such an activity a company could use potential of typical "loyalty programmes", because customers as programme members will be probably more tolerant for company's questions concerning their feelings toward the company involved.

It seems that in the context of service market the fastest method of building strong relationships with customers is improving marketing abilities of front-door personnel. The implementation of a relationship marketing concept at structural level (as defined by Berry 1995, p. 240) demands developing and maintaining pro-customer organizational culture in all company's divisions. All functional divisions should be somehow oriented toward the final customer. According to Gummesson (1978, p. 17) in service companies interfunctional exchange is needed between "full-time marketers" (marketing department, front-door personnel) and "part-time marketers" (all other functions). Every employee should be treated as "internal customer". By making everybody a customer in his relations to others inside the organization we begin to see what happens in a firm as process directed at delivering value to the customer.

Although relationship marketing is developing, it is far from mature(Berry 1995, p. 243). Many research problems remain unsolved and should be used in further research:
- Is relationship marketing universal concept or is it's domain limited to services market and Business to Business exchange situations?
- Which research methods are effective in conducting holistic research about buyer-seller relationships (including perspectives of both sides of exchange)?
- What are the common characteristics of successful relationship marketing strategy?
- What are the implications of relationship marketing for organizational structure and technology?

- What are the implications of national differences (cultures) on relationship marketing? Is relationship marketing limited only to most developed economies?

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Summary

Among both marketing practitioners and academics there is growing interest in Business to Consumer (B2C) relationships as a complex object of the research. Relationship marketing as new marketing paradigm is in early stage of development. Therefore, marketing theory has a lot of gaps which refer to research methods of B2C relationships and identification of main consumer's motivations for maintaining relationship with service providers.

This paper is based on the results of field research conduced in 2003 in Silesia, Poland The main research objectives were as follows:
- identifying antecedents of strong B2C relationships;
- determining research methods and measures for particular features of Business to Consumer relationships;

- designing a theoretical model of strong B2C relationship development in the service market context.

The practical objective of research was to formulate some suggestions for business practitioners interested in creation of long-lasting customer relationships.

Personal interview method and projective technique were used to gather information from the field. The sample of 600 individual customers was selected using a quota method. Three judgmentally service sectors were involved in the research process: mobile telephony, retail banking and tourism. The data gathered from the field was used in reliability analysis, principal components analysis, regression analyses.

The research findings suggest that customers' motivations for maintaining relationship with service providers are complex, inter-related and different in particular service sectors. Within all analysed sectors there is a strong positive relationship between 2 variables: relationship strength and customer satisfaction. This result justifies the thesis that customer satisfaction is the most important for relationship development among relationship features. It is also discovered that interpersonal abilities and professional knowledge of salespeople are the main determinant of customer satisfaction. The regression model also points at variables that have negative influence on relationship strength. Importance of these variables is diverse in particular service sectors, but generally they include customers evaluation of other providers' offers, sense of pressure to stay within relationship and monetary value of purchases.

The research findings can be treated as a suggestion for managers from service companies that, if they want to develop meaningful customer relationships, they should concentrate more on rendering services at an expected (promised) level than on establishing formal barriers that prevent customers from defection. Companies' websites, mailing campaigns, call centers or computer systems - so called CRM - should be treated by managers as instruments which make it easier for their companies to operate at a large scale. They are not marketing panacea. To become successful in relationship marketing a service company should be rather human than technology oriented. Although an emotional value for customers is more difficult to create, it seems that it is also more difficult to imitate, and therefore, lasting. Although emotional value for customers is more difficult to create, it seems that it is also more difficult to imitate, and therefore, it is lasting.