RELATIONSHIP INTENTION, CUSTOMER-FIRM ASSOCIATION LENGTH AND CUSTOMER SATISFACTION: A MULTI-COUNTRY EXPLORATION

P.G. Mostert*[1]; T.F.J. Steyn[2]; P. Rogers[3]; C. du Toit[1]; W.A. van Niekerk[1]

1) University of Pretoria, South Africa; 2) University of Oklahoma, U.S.; 3) Stephen F. Austin State University, U.S.

*Prof PG Mostert, (Corresponding author)
(orcid.org/0000-0002-4046-3312)
Professor of Marketing; Department of Marketing Management; University of Pretoria; Private bag X20; Hatfield; 0028; South Africa; Tel: +27 12 4203146; E-mail: pierre.mostert@up.ac.za

Pierre Mostert is a Professor of Marketing at the University of Pretoria, South Africa. His research interests include relationship marketing, relationship intention, relationship proneness and brand avoidance. Before joining the University of Pretoria he was the Director of the School of Business Management at the North-West University (Potchefstroom Campus). Before joining the academia, he held numerous marketing and product management positions in the South African telecommunications industry. (pierre.mostert@up.ac.za)

Derik Steyn is a Lecturer of Marketing in the Division of Marketing and Supply Chain Management (Price College of Business, University of Oklahoma) since 2018. He holds a PhD from Potchefstroom University, South Africa. His current research focuses on aspects of relationship intention in service firms. Additional to more than 20 years of higher education involvement he has consulting and training experience with private and public organizations in the USA and South Africa. (dsteyn@ou.edu)

Pamela Rogers teaches operations and supply chain management courses in the Nelson Rusche College of Business at Stephen F. Austin State University. Her research focuses on various aspects of manufacturing and strategy, which is published in journals such as the International Journal of Production Research, Decision Sciences Journal of Innovative Education, and Journal of Business and Industrial Marketing. She is a member of the Decision Sciences Institute, Institute for Supply Chain Management, ASCM/APICS, a board member for Southwest Decision Sciences Institute, and President of Alpha Iota Delta. (rogerspp@sfasu.edu)

Cornelia du Toit holds a Master's degree in Marketing Management from the University of Pretoria, South Africa. She is currently working as the Customer Insights Specialist at a large insurance company and works closely with business partners to design service experiences aimed at client retention and new client acquisition. (corli.dutoit@gmail.com)

Wena van Niekerk holds a Master's degree in Marketing Management from the University of Pretoria, South Africa. She works in the ICT industry as a Commercial Specialist. Her role at Dimension Data involves pricing and costing complex outsourcing models, risk mitigation and negotiation and contracting. (welmariefourie7@gmail.com)

ABSTRACT

Customer-firm association length is used frequently as an indicator for identifying relational customers. This study explores rather using customers' relationship intentions by also considering the relationships between customer satisfaction with both association length and relationship intention. Data were collected under 1 915 cell phone customers for the United States, South Africa, and the Philippines. Results confirm for all three samples: the measure is valid and reliable; three distinct relationship intention groups; similarity between corresponding relationship intention groups across the three countries; no relationship between customer-firm association length and customer satisfaction; and a direct relationship between satisfaction and relationship intention.

Keywords: Relationship marketing; relationship intention; customer-firm association length; satisfaction; cell phone networks; multi-country comparison

INTRODUCTION

Retaining customers is generally accepted as preferable to seeking new customers. The importance of relationships as a customer retention strategy is paramount, irrespective of whether firms operate in developed or developing countries. This belief is rooted in the relationship marketing notion that firms should establish and maintain reciprocally beneficial relationships with customers (Morgan & Hunt, 1994) as customer retention leads to reduced costs, increased revenues, competitive advantage, and ultimately greater profitability for firms (Gilaninia *et al.*, 2011; Palmer 2011).

Considering these benefits, intuitively it is logical for firms to embrace this philosophy. However, initiating and building relationships with customers is not always obvious since not all customers consider entering long-term relationships (Fernandes & Proença, 2013). In fact, it is inefficient and ultimately futile to expend resources and effort on customers not willing to reciprocate relationship initiatives (Kumar, Bohling & Ladda, 2003). This leads to the question: how should firms identify customers with whom to build relationships? Some researchers suggest investing in customers who have longer associations with them (Little & Marandi, 2003; Berger & Nasr, 1998) due to the belief that such customers are more attached to, involved in, and show greater loyalty to such firms and their employees – and therefore will be less likely to switch to competitors (Medler-Liraz, 2016; Seo, Ranganathan & Babad, 2008; Cooil, Keiningham, Aksoy & Hsu, 2007).

Targeting customers based on association length, however, can be misguided since research by Ward and Dagger (2007) indicates that neither increased frequency nor longer duration of contact between customers and firms will necessarily lead to customers pursuing relationships with firms. Cooil *et al.* (2007) established that customer-firm association length is negatively associated with satisfaction and increased spend with the firm. This is an important finding since it is commonly accepted that customer satisfaction forms the foundation for forming and maintaining customer-firm relationships (Oliver, Rust & Varki 1997) leading to greater customer loyalty (Pan, Sheng & Xie 2012).

An alternative to customer-firm association length as a criterion for identifying potentially relational customers is to identify customers' relationship intentions. Relationship marketing efforts and spend should concentrate on customers displaying higher intentions to build relationships (Kumar *et al.,* 2003). It is imperative to distinguish between customers' relationship intention levels as customers' behaviour, and their intentions to enter relationships with firms, will vary based on their level of relationship intention (Conze, Bieger, Laesser &

Riklin, 2010). Customers displaying greater relationship intentions are thus prone to reciprocate firms' relationship building attempts than those with low intentions (Conze *et al.,* 2010; Tai & Ho, 2010).

The study's purpose is to explore the feasibility of using customers' relationship intention instead of customer-firm association length to identify the most likely relational customers. In support of the purpose, we also consider whether relationship intention is a viable relationship marketing construct in a developed country (United States) as well as two developing countries (South Africa; Philippines). Finally, considering the importance of customer satisfaction in forming customer relationships, we explore how customer satisfaction differs when viewing it from a customer-firm association length perspective versus a customer relationship intention perspective.

Our study offers several contributions. Firstly, although the validity and reliability of the relationship intention measure has been established in developing countries (Kruger & Mostert, 2012; Mostert, Steyn & Bautista, 2018), this is the first study to do so in a developed country. Secondly, respondents are successfully categorised in three relationship intention groups, with each group showing different levels of relationship intention. Thirdly, although the three groups differ from one another in each country, our results show similarities between developed and developing countries as the corresponding relationship intention groups across the three countries does not differ. Finally, instead of (erroneously) directing relationship marketing efforts and spend to customers based on association length with the firm, a more effective strategy is to apply customers' relationship intentions to identify customers with whom to build relationships.

In the next section, we review the literature underpinning the research. This is followed by the research method used. Next the results are presented and managerial implications discussed. Finally limitations are provided together with future research ideas.

LITERATURE REVIEW

Theories of reasoned action and planned behaviour

Theory of reasoned action (TRA) maintains that individual behaviour depends on predisposed behavioural intentions (Ajzen & Fishbein, 1974). The theory of planned behaviour (TPB) supplements TRA by adding that when individuals exhibit a stronger intention to perform given behaviours, those behaviours are more likely to result because the behaviours are the result of an individual's free choice (Ajzen, 1991; Ajzen, 1985). Based on the precepts of the TRA and TPB, and similar to other intention-behaviour relationships (e.g. see Chongsanguan et al., 2017 and Abbad, Alkhatib, Al Qeisi & Jaber, 2019), customers' relationship behaviour will get shaped by their relationship intentions (Kumar *et al.,* 2003). The TRA and TPB will accordingly be used to ground relationship intention, the focus of this study, within the context of relationship marketing.

Relationship marketing

Morgan and Hunt (1994) argue that for firms to survive and enjoy success in increasingly competitive markets, it is imperative to start, maintain and then build on reciprocal long-term relationships with customers. Relationship marketing signifies a marketing philosophy aimed at achieving reciprocally beneficial relationships (Morgan & Hunt, 1994). Retaining existing customers forms a keystone of relationship marketing (Clark & Melancon, 2013) as it facilitates maintenance of a competitive edge for firms (Gilaninia *et al.*, 2011) by improving profitability (Palmer, 2011). It is more cost effective and consequently more profitable for firms to maintain current customers than to constantly try to attract new customers (Mende, Bolton & Bitner, 2013).

Considering these benefits, it makes sense that firms would naturally desire building relationships with existing customers (Chongsanguan, Trimetsoontorn & Fongsuwan, 2017; Parish & Holloway, 2010). A relationship marketing approach, however, does not fit all customers (Adjei & Clark, 2010). Some customers prefer discrete, static, transactional affiliations with firms rather than integrated, dynamic, intimate relationships (Conze, *et al.*, 2010). Faced by the dilemma of some customers not wanting to establish relationships (Gilaninia *et al*., 2011; Kumar *et al*., 2003) firms will be better served by targeting relationship marketing strategies only toward those who demonstrate a desire to build long-term relationships (Raciti, Ward & Dagger, 2013; Conze *et al*., 2010).

Relationship intention

Customers' relationship intention (also labelled customer desire to engage or customer proneness) (Adjei & Clark, 2010; Parish & Holloway, 2010; Raciti *et al.*, 2013) refers to the customer's inclination to develop relationships with firms when buying products or services (Kumar *et al.,* 2003). Conze *et al.* (2010) suggest that those customers displaying higher intentions are prepared to foster long-term relationships, whereas those with low relationship intentions only want to engage in transactional exchanges (thus short-term focus) with firms (Grönroos, 1997), thereby reflecting an opportunistic mind set (Kumar *et al.,* 2003). Customers displaying low intentions are not suitable candidates for relationship building initiatives as they will resist such initiatives resulting in frustrated firm efforts and wasted resources (Tai & Ho, 2010). Conze *et al.* (2010) advocate for a distinction between customers based on their level of intentions since different groups will display unique relationship behaviour. Kumar *et al.*

(2003) conceptualised relationship intention to comprise the following constructs: *fear of relationship loss, feedback, forgiveness, expectations, and involvement*.

Fear of relationship loss

Fear of relationship loss relates to the concept of switching costs. Shi (2013) and Burnham, Frels, and Mahajan (2003) consider costs relating to switching as one-time costs encountered by customers when switching between firms. Different typologies classify switching costs according to economic, psychological, and relational dimensions (see Shi, 2013; Zang & Gosain, 2003). Shi, Ma, and Ji (2015) and Burnham *et al.* (2003) distinguish three higher order-switching costs, namely procedural, financial and relational.

Procedural switching costs, as an expense of effort and time, is subdivided into a number of costs, including evaluation, setup, economic risk and learning costs (Burnham *et al.,* 2003). Financial switching costs, as a loss of financial resources, imply loss of benefits and monetary loss costs (Burnham *et al.,* 2003). Relational switching costs, conceptualised as emotional or psychological anxiety following the breaking of bonds or loss of identity, includes loss of social ties costs, personal relationship loss and brand relationship loss (Shi *et al.,* 2015).

Shi *et al.* (2015) and Burnham *et al.* (2003) considered the positive influence of customer switching costs on their loyalty. For purposes of this paper, we are concerned with relational switching costs. Leverin and Liljander (2006) contend that customers may resist switching to a competitor when a relationship is established with a firm. Kumar *et al.* (2003) contend as customers try to minimise relational switching costs, resulting from a possible loss of relationship with the firm, they are inclined to exhibit higher relationship intentions.

Feedback

Van Doorn, Lemon, Mittal, Nass, Pick, Pirner and Verhoef (2010) explain that customer feedback, as a form of engagement, implies communication by customers about their experiences with a firm (. Such feedback can either be positive (emphasising firm strengths) or negative (mostly complaints about problem areas to improve (Wirtz, Tambyah & Mattila, 2010). The loyalty of customers with strong ties to firms increase after they complain to such firms (Umashankar, Ward & Dahl, 2017).

Nasr, Burton, Gruber and Kitshoff (2014) propose that customers showing higher relationship intention also give positive feedback, while Liu and Matilla (2015) add that these customers also display customer citizenship behaviour. Highly involved customers therefore expect much of organisations and express their expectations accordingly (Kumar *et al*., 2003). Erickson and Ecktich (2001) found customers who invest energy and time in providing positive, passive feedback to firms are inclined toward relationship building. Kumar *et al.* (2003) concur: the higher customers'' relationship intentions, the more likely customers are to give feedback to firms.

Forgiveness

On an interpersonal level McCullough, Worthington, and Rachal (1997) define forgiveness as a motivational change of the offended party to abstain from retaliation against and avoidance of the offender, but instead pursue reconciliation with the offender, in spite of the offender's displeasing actions. Forgiveness implies choosing to refrain from retaliation for indiscretions (Casidy & Shin, 2015). Worthington and Scherer (2004) establish the emotional and decisional dimensions of forgiveness where the emotional dimension deals with the emotional energy individuals muster to fill the perceived injustice gap between the ideal way individuals would like transgressions to be settled and the perceived *status quo*. The decisional dimension describes the behavioural intention of the offended to behave towards offenders the same way as before a transgression (Tsarenko & Tojib, 2012).

Both decisional and emotional forgiveness, Boote (1998) explains, contrasts undesirable customer behaviour, including negative word-of-mouth, holding a grudge, exit, avoidance, retaliation or third party action. Beverland, Chung, and Kates (2009) argue that customers who forgive firms balance self-orientation *versus* other-orientation, exhibit higher levels of emotional intelligence, and display a closer attachment (i.e. relationship) to the offending firms.

Sinha and Lu (2016) found that for customers who view themselves as a part of a social setting and are interested to preserve relationships will forgive to restore harmony in such relationships. Kumar *et al.* (2003) furthermore suggest customers that readily engage with firms display greater willingness to forgive such firms, even in the face of unmet expectations originating from service mistakes or failures. Such forgiveness, in turn, relieve negative sentiments related to service failures and may motivate customers to continue relationships with firms (Tsarenko & Tojib, 2011). This also implies that some customers, that is, those displaying higher relationship intentions, value relationships more than unmet expectations (Kumar *et al.,* 2003).

Expectations

Expectations serve as reference points or standards customers compare their service delivery against (Zeithaml, Bitner & Gremler, 2018). Laroche, Kalamas, Cheikhrouhou, and Cézard (2004) distinguish between predictive standards, or “will” service expectations and normative standards, or “should” service expectations. “Will” service expectations refer to customer predictions of what a service offering is going to deliver (Oliver, 1997).

Habel, Alavi, Schmitz, Schneider, and Wieseke (2016) found a positive association between “will” service anticipation and perceived service performance, while perceived service performance, in turn, directly predict satisfaction with the servicen. Yim and Byon (2018) established that service satisfaction positively affects behavioural intention. It follows consequently and consistently with the notions of the TRA (Fishbein & Ajzen, 1975) and TPB (Ajzen, 1991) that service expectations held by customers are positively related to their (behavioural) relationship intention. Thus: customers with greater service expectations will be more inclined to pursue relationships with firms (Kumar *et al.*, 2003).

Involvement

Customer involvement has been described as the level of participation, interaction, collaboration and communication between customers and firms (Tih, Wong, Lynn & Reilly, 2016). Involvement, as a motivational state of mind, refers to the magnitude of interest or concern customers reveal in selecting a product, service, brand, or firm (Fazal-e-Hasan, Lings, Mortimer & Neale, 2017; Cheung & To, 2011). Zaichkowsky (1985) conceptualised involvement as consisting of personal considerations related to inherent needs, values, or interests of customers toward an object, physical characteristics of the object that motivate increased customer interest, and situational characteristics that temporarily increase customers’ interest in the object. Kumar *et al*. (2003) add that in addition to displaying interest, customers also need to willingly intend to engage in a relationship with the firm free of any coercion or obligation to do so.

Information-sharing has been found by Tai and Ho (2010) to positively influence relationship intention. As customer interest levels decrease or increase, involvement levels also oscillate between low and high. Kumar *et al.* (2003) postulate higher customer involvement contributes to customers experiencing greater satisfaction, while simultaneously feeling guiltier about supporting competitors. High customer involvement is associated with customers perceiving higher service quality (Cheung & To, 2011) and value (Song, Cadeaux & Kangkang, 2016), a higher likelihood of customers giving feedback about delivery of service (Scott & Vitartas, 2008), and greater success in customer coproduction of services (Mende & van Doorn, 2015). Thus, customers who are highly involved are more committed to firms (Pillai & Sharma, 2003) and therefore more likely to form bonds and build long-term relationships (Moore, Ratneshwar & Moore, 2012).

Customer-firm association length

Previous research suggests a longer association with customers makes customers more valuable to firms, thereby motivating firms to invest more in relationship building with long-term customers (Little & Marandi, 2003; Berger & Nasr, 1998). As association length extends, customers are less likely to defect and their involvement with, trust in, attachment to, and loyalty to firms increase (Medler-Liraz, 2016; Seo *et al.*, 2008; Cooil *et al.,* 2007). Worthington and Devlin (2013) found that customer perceptions of fairness increase as association length extends. Thus, according to Seo *et al.* (2008), customer-firm relationship length is frequently employed as basis for relationship marketing strategies. Notwithstanding the seemingly clear connection, Ward and Dagger (2007) caution that such a nexus cannot be assumed *prima facie* as customer and firm relationships do not always get established automatically (nor get stronger) based on the duration (or frequency) of interaction between parties. In fact, it has been established that association length does not influence customer willingness to recommend a firm (Steyn, Mostert, De Meyer & van Rensburg, 2011).

Cooil *et al.* (2007) furthermore established that association length negatively impacts translation of improved customer satisfaction into increased share of wallet. On an emotional level, relationship length does not effect the type of relationship (Coulter & Ligas, 2004), relationship strength (Steyn *et al.,* 2011), emotional attachment (Kumar *et al.*, 2003), or perceptions of fairness for customers (Worthington & Devlin, 2013). Furthermore, association length does not contribute to transform customer satisfaction into customer loyalty under conditions of low customer satisfaction (Chandrashekaran, Rotte, Tax & Grewal, 2007). Kasper, Van Helsdingen and Gabbott (2006) accordingly warn that firms should be careful to presume that a link exists between relationship intention and relationship length. Customer relationship intention may thus not be associated with association length (Kruger & Mostert, 2012; Kumar *et al.,* 2003).

Customer satisfaction

Customer satisfaction, referring to the overall attitude, feelings, and evaluation of the exchange relationship with a firm (Sanzo, Santos, Vásquez & Álvarez 2003; Selnes 1998), can be viewed from a single encounter (thus transaction-specific) or the cumulative effect of all encounters aggregated over time (thus overall satisfaction) (Jones & Suh 2000). When studying customer satisfaction from a relationship development and maintenance perspective, Jones and Suh (2000) argue firms should determine customers' cumulative satisfaction since it is a better predictor of overall attitudes. Additionally, cumulative satisfaction with a firm may remain high despite customers experiencing periodic transaction-specific dissatisfaction.

The significance of studying customer satisfaction is predicated on the notion that satisfaction forms the foundation of developing and maintaining customer relationships (Oliver *et al.*, 1997). The importance of satisfaction for customer relationships is highlighted when considering its association with positive customer behaviours, including customers displaying greater acceptance for mistakes, greater repurchase intention, positive word-of-mouth, increasing customers' purchase volume of the firm's products and services, higher attitudinal and behavioural loyalty, and ultimately customer retention (Bhuian, Al Balushi & Butt, 2018; Chongsanguan *et al.*, 2017; Klankaew & Panjakajornsak, 2017; Suwanamas, Trimetsoontorn & Fongsuwan, 2015; Tamwatin, Trimetsoontorn & Fongsuwan, 2015).

Furthermore, satisfaction, together with trust and commitment, are core constructs underpinning relationship quality (Hennig-Thurau, Gwinner & Gremler, 2002). In fact, satisfaction is of such importance in customer relationships that it is impossible to build and maintain quality relationships without customer satisfaction (Hyun 2010). Customer satisfaction enhances trust, ultimately resulting in customers being more receptive to enter relationships with firms (Ferro, Padín, Svensson & Payan, 2016; Rutherford, 2012). Therefore, customer satisfaction is an essential prerequisite customers consider when contemplating long-term relationships with firms (Cooil *et al.,* 2007; Mgxaji, Chinomona & Chuchu, 2016).

METHOD

The study population for the study was defined as adult cell phone users who live in a metropolitan area. Since sample frames could not be obtained, we had to use non-probability convenience sampling. Our study was designed, similar to Malhotra, Ulgado, Agarwal, Shainesh, and Wu (2005) who collected data in one developed (United States) and two developing countries (India and the Philippines), to collect data in three countries, namely one developed country (United States) and two developing countries (South Africa and the Philippines). As suggested by Malhotra *et al*. (2005), we included two developing countries since developing countries can vary in their level of economic development. These developing countries were chosen because they are similar in terms of total literacy rates (citizens aged 15 and older: 94.36% in South Africa; 96.39% in the Philippines); value added by services (US$214.87 billion for South Africa and US$187.81 billion for the Philippines); and value supplemented through services as a proportion of Gross Domestic Product (South Africa: 61.49%; Philippines: 59.88%) (World Bank Group, 2019a). However, according to the World Bank (2009b), although both countries are regarded as developing countries (specifically "middle income economies"), South Africa is considered an "upper middle-income" economy, while the Philippines is a "lower middle-income" economy. Thus, the inclusion of these two countries offers similar but different insights from a developing country context as compared with a developed country (i.e. United States).

We used non-probability convenience sampling methods for samples from all three countries. Structured questionnaires were administered in English to collect cross-sectional data from cell phone customers in the respective countries. English is widely spoken across South Africa as well as the Philippines, especially in the metropolitan areas where data were collected (i.e. Johannesburg-Pretoria metropolis in South Africa and in Manila in the Philippines). However, when pre-testing the questionnaire among a group of Filipino respondents, it became apparent that it was necessary to make small language modifications. Finally, small changes were made (e.g. currency and cell phone networks) to reflect each country's unique context. The items used in the final questionnaire, together with the source from where the items were obtained, are detailed in Table 1.

Table 1: Study constructs and questionnaire items

Constructs and items	Source
Fear of relationship loss	Kruger and Mostert (2012); Mostert *et al.* (2018); Kumar *et al.* (2003)
I am concerned that I might lose special privileges of my cell phone network provider by switching to another cell phone network provider.	
I am concerned to lose the services of my cell phone network provider by switching to another cell phone network provider.	
I am concerned to lose my relationship with my cell phone network provider by switching to another cell phone network provider.	
Forgiveness	
I will forgive my cell phone network provider if the quality of their service is sometimes below the standard I expect from them.	
I will forgive my cell phone network provider if the quality of their service is below the standard of other cell phone network providers.	
I will forgive my cell phone network provider if I experience bad service from them.	
Feedback	
I will tell my cell phone network provider if their service is better than what I expect.	
I will tell my cell phone network provider if their service meets my expectations.	
I will take time to tell my cell phone network provider about their service so that their service will improve.	
Expectations	
I expect my cell phone network provider to offer me value for my money.	
I expect my cell phone network provider to offer me more value for my money than other cell phone network providers.	
I expect my cell phone network provider's service to be better than other cell phone network providers' service.	
Involvement	
I care about the image of my cell phone network provider.	
I am proud when I see my cell phone network provider's name or advertising materials.	
Satisfaction	Bettencourt (1997)
Compared to other cell phone network providers, I am very satisfied with the cell phone network provider I use.	
My experiences with the cell phone network provider I use have always been pleasant.	
Based on all my experiences with the cell phone network provider I use, I am very satisfied.	

Similar to the studies from which the items used in the questionnaire were adopted (i.e. Bettencourt, 1997; Kruger & Mostert, 2012; Mostert *et al.,* 2018; Kumar *et al*., 2003), we used five-point Likert scales, ranging from “1 = strongly disagree” to “5 = strongly agree” to measure the items included in the questionnaire.

Data Analyses

The Statistical Package for Social Sciences (SPSS) (Version 24) was used to analyse the data. We performed exploratory factor analyses (EFA) and established validity by means of the average variance explained (AVE) in the data. Reliability was established through Cronbach’s Alpha coefficient values as well as composite reliability (CR). One-way ANOVAs were used to establish statistical differences between the means of three or more groups. The practical significance of the results was determined by calculating eta squared effect sizes (Field, 2013) and were interpreted as follows (Cohen, 1998): 0.01 = small; 0.06 = medium; 0.14 = large.

RESULTS

A total of 1,915 respondents fully completed the questionnaire, comprising 460 respondents from the United States, 590 South Africans, and 865 from the Philippines. Most of the United States respondents were AT&T (29.6%), Verizon (25%), T-Mobile (12.4%), or Sprint (9.8%) customers. Most South African respondents used Vodacom (52.4%), MTN (25.6%), or Cell C (15.8%). Finally, the Philippine respondents predominantly used Globe Telecommunications’ (68.8%) or Smart Telecommunications’ (19.4%) services. For all three samples more females (54.5% on average) than males participated in the study (United States: 54.1%; South Africa: 53.9%, and the Philippines: 55.4%). Concerning association length, most respondents (United States: 61.7%; South Africa: 76.8%, and the Philippines: 78.5%) had a 3 year or longer association with their cell phone network provider. Furthermore, most respondents in the United States (59.1%) and South Africa (52.2%) were contract customers whereas most in the Philippines (52.4%) were non-contract customers. For all three samples, contract customers had considerably higher average monthly cell phone expenses (United States: \$125.54; South Africa: R610.66, and the Philippines: ₱1,899.22) than their non-contract counterparts (United States: \$62.66; South Africa: R338.14, and the Philippines: ₱921.61). It can thus be seen that the three samples were similar in terms of the gender distribution, with most respondents in all three samples being females. To compare the distribution of other demographic and patronage results between the samples, we performed (as suggested by Basfirinci & Mitra, 2015) a number of Kolmogorov-Smirnov two sample tests by comparing each sample to the other two countries. Results confirmed that the distribution for contract option ($p = 0.309$) and association length ($p = 0.519$) were similar for South Africa and the Philippines. However, the distribution between the two developing countries and the United States were different ($p < 0.05$) on all the demographic and patronage results. This could probably be expected due to the context (developing versus developed) of the three samples.

Validity and reliability

Exploratory factor analyses were performed as data reduction technique (Hair, Black, Babin & Anderson, 2014) and to establish the validity of the measure used in the three samples. Bartlett's test of sphericity, for all three samples, was significant ($p < 0.05$); Kaiser-Meyer-Olkin (KMO) values were above 0.5 (Field, 2013) (United States: 0.849; South Africa: 0.767; Philippines: 0.820). Performing Principle Axis Factoring (Varimax rotation) and adhering to the eigenvalue criterion (>1) (Hair *et al.*, 2014), five factors were extracted. Cumulative variances for the extracted factors ranged between 60.04% (South African sample) and 66.59% (United States sample). Table 2 provides an overview of the factor analyses results by showing the number of items per factor, variance extracted by each factor, mean score, standard deviation, and applicable validity and reliability results for each sample.

Table 2: Exploratory factor analyses results

Factor	Sample	No. of items	Percentage of variance	Mean score	Std. Dev.	AVE*	CR*	CA*
Fear of relationship loss	United States	3	14.52	3.04	1.12	.64	.84	.88
	South Africa	3	12.72	2.89	1.07	.59	.81	.82
	Philippines	3	13.91	2.92	1.04	.62	.83	.87
Forgiveness	United States	3	14.81	2.67	1.0	.61	.83	.87
	South Africa	3	12.25	2.44	1.03	.56	.79	.81
	Philippines	3	14.31	2.71	.98	.65	.85	.87
Feedback	United States	3	14.41	3.53	.96	.58	.81	.87
	South Africa	3	12.11	3.32	1.0	.54	.77	.78
	Philippines	3	13.18	3.30	.96	.56	.79	.84
Expectations	United States	3	11.05	4.29	.67	.50	.75	.76
	South Africa	3	11.31	4.44	.72	.53	.77	.78
	Philippines	3	12.44	4.12	.82	.56	.79	.81
Involvement	United States	2	11.80	3.25	.97	.50	.70	.81
	South Africa	2	11.64	3.43	1.06	.61	.76	.83
	Philippines	2	11.22	3.22	.95	.52	.70	.76

*AVE = average variance extracted; CR = composite reliability; CA = Cronbach's Alpha

Since factor loadings, for all three samples, were above 0.5 on the five factors, and because the items for each factor were highly inter-correlated, we concluded that the relationship intention measure showed convergent validity (Hair, *et al*., 2014). Discriminant validity was evident with no items cross-loading on other factors, and the average variance extracted (AVE) for each factor (see Table 2) indicated that all factors had acceptable AVE values of 0.5 or larger (Fornell & Larcker, 1981). Finally as derived in Table 2, we could conclude that the measure had acceptable reliability across the samples since the Cronbach's Alpha coefficient and CR values were lager than 0.7 (Hair *et al*., 2014). It can accordingly be determined that the measures used are valid and reliable for the Unites States, South African, and Philippine samples. In addition to the above, we also calculated the correlations between the constructs as an additional measure to ensure discriminant validity (and that the multicollinearity was not present between the factors). The results from the correlation analyses indicated that multicollinearity was not present since the Pearson correlation coefficients (r) ranged between 0.015 (between expectations and forgiveness) and 0.592 (between involvement and forgiveness) for the United States sample; between 0.089 (between satisfaction and expectations) and 0.442 (between involvement and feedback) for the South African sample; and between 0.067 (between expectations and forgiveness) and 0.468 (between involvement and forgiveness) for the Philippines sample.

Relationship intention levels

With validity and reliability established, as recommended by Kumar *et al.* (2003), we calculated a total (overall) relationship intention mean (using the 14 relationship intention items. Next, respondents were grouped into three relationship intention categories (using the SPSS visual binning feature) by using two cut points, thereby creating three relationship intention groups, namely high, moderate and low. The number of respondents in each relationship intention group, per sample, is shown in Table 3.

To determine if the relationship intention groups differ significantly (on overall intention and individual factors), we performed one-way ANOVAs. When interpreting Levene's statistics, we found that the homogeneity of variances assumption was violated (< 0.05) (Field, 2013; Pallant, 2010) for some factors. Thus, either the Welch or Brown-Forsyth test should thus be used as a test of robustness (Field, 2013; Tomarken & Serlin, 1986). However, based on Field's (2013) recommendation, we used the Welch test due to its power to identify any effects, should they exist (Field, 2013). The Welch test values (testing robustness for equality of means) were significant ($p<0.001$) (all factors from; all samples). ANOVAs were accordingly interpreted by also considering the results of the post-hoc test to determine where (between which groups) statistical differences were detected. Table 3 shows that respondents categorised in the three groups are significantly different ($p<0.05$) on all factors.

Table 3: ANOVAs and effect sizes (all factors)

Factor	Relationship intention level United states (mean scores) Low (n = 138)	Moderate (n = 148)	High (n = 174)	df	*F*-value (Welch test*)	p – value	Eta squared (effect size)
Overall relationship intention	2.64	3.31	4.00	2	473.75	0.000	0.74
Fear of relationship loss	2.04	2.93	3.91	2	200.23	0.000	0.47
Forgiveness	1.99	2.51	3.34	2	94.81	0.000	0.32
Feedback	2.68	3.49	4.22	2	156.71	0.000	0.43
Expectations	3.90	4.28	4.57	2	38.98	0.000	0.16
Involvement	2.57	3.34	3.98	2	142.58	0.000	0.42
Factor	**South Africa (mean scores) Low (n = 194)**	**Moderate (n = 196)**	**High (n = 200)**	**df**	***F*-value (Welch test*)**	**p – value**	**Eta squared (effect size)**
Overall relationship intention	2.72	3.31	3.93	2	822.82	0.000	0.79
Fear of relationship loss	2.06	2.94	3.65	2	164.36	0.000	0.38
Forgiveness	1.96	2.40	2.96	2	51.13	0.000	0.16
Feedback	2.59	3.25	4.11	2	189.04	0.000	0.38
Expectations	4.15	4.51	4.64	2	20.88	0.000	0.08
Involvement	2.87	3.44	4.31	2	195.78	0.000	0.41
Factor	**Philippines (mean scores) Low (n = 316)**	**Moderate (n = 317)**	**High (n = 232)**	**df**	***F*-value (Welch test*)**	**p – value**	**Eta squared (effect size)**
Overall relationship intention	2.66	3.32	3.93	2	1040.11	0.000	0.76
Fear of relationship loss	2.11	2.94	3.76	2	311.02	0.000	0.43
Forgiveness	2.17	2.68	3.32	2	122.84	0.000	0.23
Feedback	2.49	3.44	4.05	2	379.11	0.000	0.46
Expectations	3.75	4.16	4.48	2	66.35	0.000	0.13
Involvement	2.78	3.37	4.03	2	239.42	0.000	0.40

* Asymptotically *F* distributed

Due to unequal group sizes and the violation of the homogeneity of variance assumption, we used, as suggested by Field (2013) and Pallant (2010), the Games Howell post-hoc test (for multiple comparisons). This test revealed statistically significant differences ($p < 0.05$) between the various groups on all factors (in all three countries). Eta squared values indicate that the different groups (in all three samples) differ practically from each other for all the factors. Other than the expectations factor for the South African and Philippine samples, which yielded medium effect sizes (eta = 0.08 and 0.14 respectively), all other effect sizes are large (eta ≥ 0.14). It should be noted that, according to Cohen (1998), medium effect sizes should be considered as practically significant since differences in mean scores can clearly be noticed. It can thus be concluded that, for all three samples, the mean scores on all the factors increased as relationship intention increases.

Since we wanted to establish whether relationship intention can be viewed as an effective measure for identifying customers who are more willing to build relationships with organisations *across countries*, we next evaluated whether respondents grouped according to relationship intention levels (i.e. high, moderate or low) in the different samples had similar or different overall relationship intention mean scores (see ANOVA results in Table 6).

Table 4: Comparing relationship intention groups between samples

Relationship intention group	**Mean score#**			**Mean Square**		**df**	***F*-value (Welch test*)**	**p-value**	**ETA-value**
	US	**SA**	**Phil**	**Between groups**	**Within groups**				
Low relationship intention	2.64	2.72	2.66	0.75	84.23	2	2.85	.058	0.009
Moderate relationship intention	3.31	3.31	3.32	0.02	14.96	2	0.32	.726	0.001
High relationship intention	4.00	3.93	3.93	0.72	69.25	2	3.44	.033*	0.010

#US = United States, SA = South Africa, and Phil = Philippines; * Asymptotically *F* distributed

While the low and moderate relationship intention groups in the three samples did not differ statistically from each other (see Table 4), the high intention groups were statistically different ($p = 0.03$). However, when calculating the effect size (eta = 0.01), it is concluded that the mean of the high intention groups in the three samples do not differ practically from each other. These findings imply the United States, South Africa, and the Philippines relationship intention groups do not differ between the samples.

Association length and satisfaction

To establish if respondents with diverse association lengths differ from each other in terms of their satisfaction with the providers, we performed one-way ANOVAs. Statistical significant differences were only found for the Philippines sample (see Table 5).

Table 5: Comparing association length and satisfaction

Sample	Association length					df	*F*-value	p-value	ETA-value
	< 1 year[a]	1 - <3 years[b]	3 - <5 years[c]	5 - < 10 years[d]	≥ 10 years[e]				
United States	3.69	3.68	3.94	3.69	3.51	4	2.18	0.071	0.019
South Africa	3.63	3.45	3.60	3.63	3.60	4	0.64	0.634	0.004
Philippines	3.49	3.52	3.54	3.33	3.55	4	2.98	0.019*	0.013

(a) US: n=63; SA: n=45; Phil: n=50; (b) US: n=113; SA: n=92; Phil: n=135; (c) US: n=89; SA: n=94; Phil: n=150; (d) US: n=131; SA: n=208; Phil: n=271; (e) US: n=64; SA: n=151; Phil: n=259; *statistically significant

Levene's multiple comparison test (Field, 2013; Pallant, 2010) for post-hoc comparisons on the Philippines sample indicated the mean for the 5 years to less than 10 years group (mean = 3.33; SD = 0.84) was statistically different from the 10 years and longer group (mean = 3.55; SD = 0.89). However, the practical difference between the two groups is small (eta squared effect size = 0.013). Thus: for all three samples, respondents with different association lengths do not differ in their satisfaction with the provider. Figure 1 depicts satisfaction means for the different association lengths for the three samples.

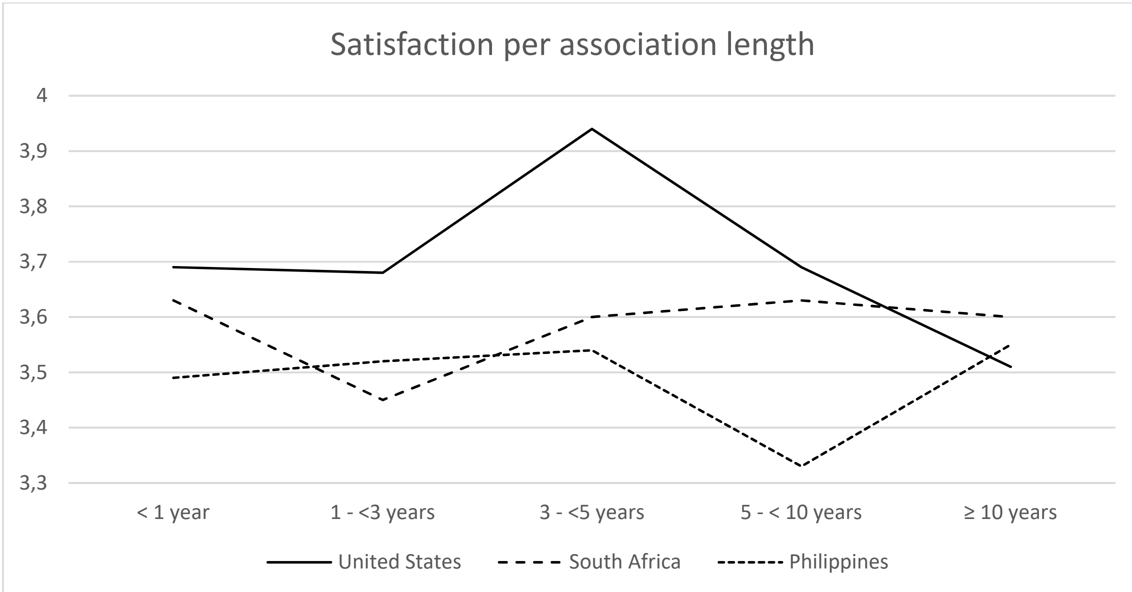

Figure 1: Satisfaction per association length

Satisfaction and relationship intention level

Next we performed ANOVAs to establish if respondents with different intentions differ concerning satisfaction with the cell phone network providers. Although Levene's statistic showed the homogeneity of variances assumption was not violated (> 0.05) (Field, 2013; Pallant, 2010) for the Philippines sample, it was violated for the United States and South African samples. We therefore used the Welch test for these two samples (Field, 2013; Pallant, 2010). Respondents' satisfaction means scores for the three groups are depicted in Table 6.

Table 6: ANOVA and effect size for overall relationship intention and satisfaction

Sample	Satisfaction mean score per relationship intention level						df	*F*-value	p – value	Eta squared (effect size)
	Low		Moderate		High					
	N	Mean	N	Mean	N	Mean				
United States	138	3.20	148	3.69	174	4.13	2	43.44*	0.000	0.17
South Africa	194	3.16	196	3.48	200	4.11	2	77.52*	0.000	0.20
Philippines	316	3.06	317	3.44	232	3.93	2	93.46	0.000	0.18

* Welch test asymptotically *F* distributed

Table 6 shows statistically differences ($p < 0.05$) between the samples from the three countries between respondents with different relationship intention levels' (low, moderate, and high) and their satisfaction with cell phone network providers. For all three samples, the effect sizes (eta squared values) show practical significant (large) differences between different relationship intention groups regarding satisfaction towards the network providers. Thus: respondents from all three countries' satisfaction increases as their relationship intention increases (see Figure 2).

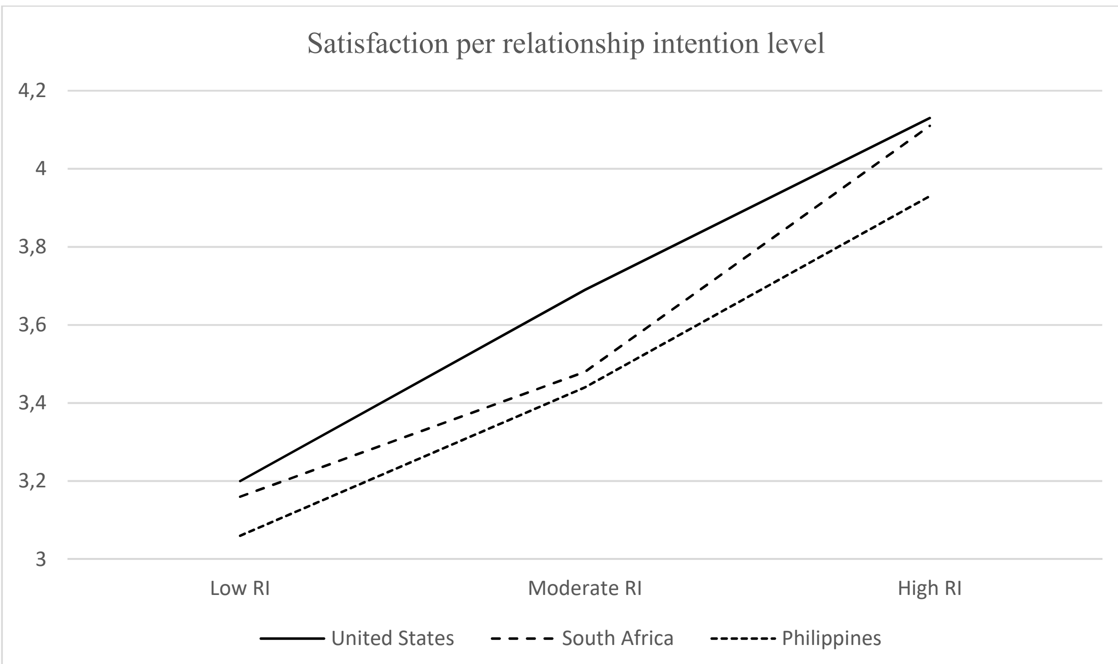

Figure 2: Satisfaction per relationship intention level

DISCUSSION AND MANAGERIAL IMPLICATIONS

Whereas previous studies on customers' relationship intentions were all conducted within developing countries (Kruger & Mostert, 2012; Mostert *et al.,* 2018), this study includes a developed country and compared relationship intention results between developed (United States), upper middle-income developing (South Africa), and lower middle-income developing (the Philippines) countries.

Our results revealed the relationship intention measure is both valid as well as reliable in a developed and developing country context. This finding therefore offers a theoretical contribution by establishing, in contrast to previous studies which only consider developing countries, that the measure is valid and reliable in developed as well as developing countries. Our results furthermore show that respondents in the United States, South Africa, and the Philippines could be categorised with regards to their overall relationship intention into high, moderate and low intention groups.

Furthermore, it was established that respondents in the three relationship intention categories differ both statistically and practically concerning overall relationship intention and its sub-dimensions (i.e. fear of relationship loss, feedback, forgiveness, expectations and involvement). This is true for all three samples. The practical implication is that for all three countries, respondents with higher relationship intention indicate greater fear of losing the relationship, are more willing to forgive provider transgressions, provide feedback to, hold higher expectations of, and show greater involvement in their providers.

Another important outcome is that respondents in the three samples who were categorised in the same relationship intention group (i.e. low, moderate, or high) did not differ concerning overall relationship intention. The implication of this finding is that respondents with high, moderate or low relationship intention exhibit the same overall relationship intention in each group across a lower middle-income developing country (i.e. Philippines), an upper middle-income developing country (namely South Africa), as well as a developed country (i.e. United States). This finding offers another theoretical contribution by providing greater support for the justification of establishing customers' relationship intention as a practical relationship marketing segmentation approach across countries in different stages of development.

Customer satisfaction is regarded an essential prerequisite for establishing relationships with customers, building customer loyalty, and retaining customers (Pan *et al.,* 2012). Previous research advocates that firms should use association length to identify customers to target with relationship marketing strategies (Seo *et al.,* 2008). This is primarily motivated by the belief that longer customer-firm associations render customers less inclined to change to competitors due to higher levels of trust and loyalty toward such longer associated firms (Medler-Liraz, 2016; Seo *et al.,* 2008).

However, similar to Chandrashekaran *et al.* (2007), our findings show that for all three samples there are no associations between customer-firm association length and customer satisfaction with cell phone network providers. In contrast, large practical differences were found between respondents' level of relationship intention and their satisfaction, implying that the higher their relationship intentions, the more satisfied they are. It can accordingly be recommended that cell phone network providers establish customers' level of relationship intention, segment customers accordingly, and focus on customers displaying higher relationship intentions since this approach will result in more efficient use of relationship marketing resources than allocation based on customer-firm association length. This finding offers another contribution by showing that due to the importance of satisfaction in relationship formation, customer relationship intention is a superior segmentation tool versus customer-firm association length. This contribution is especially significant since our findings show respondents with higher relationship intention levels are more satisfied with these service providers in developed and developing countries.

Finally, the results from this study give relationship marketing academics and practitioners insights on how to identify relational customers. Instead of focusing relationship marketing strategies on customers with long associations with the firm, marketers ought to concentrate attention on those with greater relationship intentions. By doing so, marketers stand a greater chance of ensuring customer satisfaction, which ultimately could lead to greater customer loyalty and retention.

LIMITATIONS AND FUTURE RESEARCH

The first limitation is the use of non-probability convenience sampling. This implies that the results are only representative of those respondents who participated in the study and not the study population. A second limitation is the distribution of respondents' age groups. A greater correlation between respondents' age categories in the three countries could have allowed further analyses pertaining to the influence of age on relationship intention. A final limitation relates to the number of countries included in the study. Although this study was conducted in one developed (United States) and two developing (South Africa and the Philippines) countries, further insights could have been gleaned by including another developed country.

We accordingly recommend future researchers consider replicating the study in a developed European country, Australia or Canada to improve the generalisability of our findings. Future research, specifically within industries that offer customers contract options (such as the cell phone industry in our study), could also consider the effect of relationship intention versus customer contracts as relationship marketing and customer retention options. Finally, with customer satisfaction being a core construct of relationship quality (Hennig-Thurau *et al*., 2002), future research can also contemplate studying the influence of relationship intention on trust and commitment, the other two constructs forming relationship quality.

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