

# Switching Processes in Customer Relationships

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*The importance and difficulty of keeping customers constantly features in the marketing literature. However, customer studies have generally focused on loyal customers and loyalty rather than on reasons for switching service providers. The aim of this article is to present a model for studying customers' switching behavior as processes by extending the Critical Incident Technique in a relationship direction. By using the new technique, an analytic framework was developed that identifies three different kinds of switching determinants: pushing determinants, pulling determinant, and swayers. The new technique captures the configurations of the underlying factors that lead to revocable or irrevocable switching decisions. The study shows that these configurations are signals of switching, which provide useful knowledge for management and staff for policy and training purposes.*

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Service providers today are largely concerned with attracting and retaining customers. There are several reasons for this. Competition for customers is fierce in most industries, and as a consequence margins have become smaller. It is difficult to attract customers' attention when there is no coherent distinguishing theme, and moreover, many service providers voluntarily choose to be similar in appearance as well as in product range. Second, it is more profitable to sell to regular customers than constantly to acquire new ones (Rust and Zahorik 1993; Storbacka, Strandvik, and Grönroos 1994). Therefore, there is an increasing need to understand why customers switch to

complement our knowledge about whether they are satisfied or dissatisfied.

Interestingly, it has been shown that although customers may express their satisfaction, they nevertheless frequently seem to switch service providers (Liljander, Roos, and Strandvik 1998; Roos 1996, 1998). This is because the level of satisfaction may indicate different messages (Stauss and Neuhaus 1996). Where competition is intense, Jones and Sasser (1995) found substantial differences in loyalty between satisfied and completely satisfied customers. Completely satisfied customers seem often to have had a long-term relationship with a firm's representative. This finding supports Grönroos's (1993) proposition that a stable customer base is a good measure of customer satisfaction.

In a recent article, Bolton (1998) argues that there is no acceptance of service failures in relationships that are sustained over time. In other words, long-lasting relationships do not tolerate any service failures and relationships with many service failures are past relationships. In her study on the duration of customer relationships, carried out in the cellular communication industry, Bolton points out the significance of customer satisfaction in connection to switching. She argues that constantly occurring failures decrease the duration of the relationship, even though customers perceive satisfactory recovery. In other words, customers update their relationships according to an anchoring and adjustment process. Switching intentions occur rarely among those perceiving no problems with their service provider. Moreover, resolved problems cause less frequent switching intentions than unresolved prob-

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lems do (Zeithaml, Berry, and Parasuraman 1996). The adjustment process is affected by the impact of new information. Accordingly, customers with a long relationship have higher cumulative satisfaction and fewer perceived losses; conversely, those with many perceived losses normally do not have long relationships. Bolton therefore suggests that it would be necessary to learn from customers before they defect. At least, service providers should understand customers' early indicators of switching. Bejou and Palmer (1998) demonstrate that the effect of a service failure is in how it affects trust and commitment between the parties in a relationship. They refer to Dwyer, Schurr, and Oh (1987) and their identification of five stages in a relationship. These stages are awareness, exploration, expansion, commitment, and dissolution. Commitment is an antecedent of a dissolution and consequently is not an outcome. By way of contrast, according to Bejou and Palmer, a service failure affects trust and commitment, although a recovery process can transform it into a positive act that is beneficial to the relationship. Building up trust in the development of commitment requires the satisfactory outcome of this recovery process. If the relationship ends, other factors may have influenced the development. Commitment is an understanding between two parties in a relationship: One party may have other and better opportunities and not be as willing to maintain the relationship. In such a case, the deterioration in the relationship may not be caused by the outcome of a service failure; it may only seem so.

Satisfaction is generally considered to be a necessary condition for the retention of customers. It is suggested that customer retention is the single most important element of business loyalty (Reichheld 1996). Naturally, customer retention itself does not guarantee the service provider's success, which has more to do with the reasons for the customers' patronage. A loyal customer base is a real asset for a company. In retailing, customer spending has been found to accelerate over time, for example, because customers become more familiar with a store's range of goods. Recently, Rust, Inman, and Jia (1997) presented a dynamic model of customer choice. This study is largely consistent with an earlier study (Klenosky and Reithans 1988) suggesting that a brand needs to be activated into the consideration set relatively frequently. Once this happens, the likelihood of repurchasing is high. Rust, Inman, and Jia add to the discussion on the likelihood of repeat purchasing by suggesting that if a brand performs as expected, the likelihood of repurchasing is highest. They call it the customer's density function. Accordingly, the quality perception of a brand would be higher when customers have little or no experience with the category concerned. The authors point out that, ironically, the point at which many consumers are inexperienced is often when

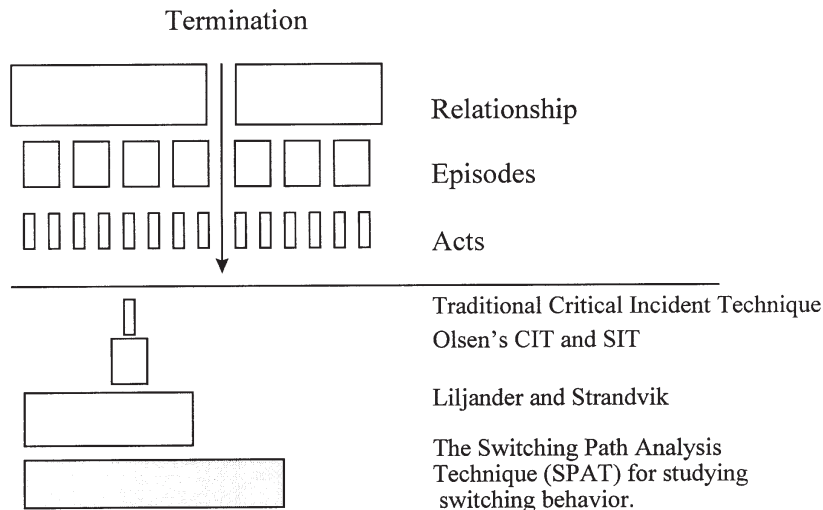
the brand is new. Moreover, quality problems are common at the launch of a brand. These results also indicate that for service providers, the importance of frequent patronizing needs to be emphasized. The lowest point of disconfirmation undulation should be avoided; in other words, customers who perceive their visit to the service provider negatively should really return at their earliest convenience.

The average annual revenue per customer may escalate if mature customers are retained. In other words, the consequences of customer retention are compounded over time. It seems likely that other concurring factors may exist beyond a customer-expressed reason for switching, such as price or range of goods (Roos 1996, 1998; Stewart 1996). Otherwise it would be easy to identify switching determinants and to arrange customer segments accordingly. Keaveney (1995) presents a customer switching model that proposes eight main causal variables. However, she points out that the model suggests several two-way and even three-way interactions between the causal variables that may indicate antecedents of different switching priorities. Likewise, East, Harris, and Lomax (1997) made a study of customer defection with the focus on the similarity between defectors and nondefectors. Interestingly, the reasons given for patronage by defectors were almost the same as the reasons given for patronage by nondefectors. The fact that the reasons for patronage were the same for both defectors and nondefectors may indicate the need for studying switching behavior as a process by basically identifying all the factors in the switching process.

In fact, all switching customers are not dissatisfied, because they may also express a need for variation by their switching behavior (Roos 1996, 1998). The need to identify this customer group as well is no less important, because the effect of these customers' switching is by no means a less severe loss to a service provider. Interestingly, this kind of loss may offer an opportunity to reverse the process, because these customers tend to return. However, the absence period of the variety seekers may be considerably shortened by the service provider's actions, and skillful handling of complaints may enable a service provider contact person to communicate the relevant response. The problem is that these kinds of customers do not usually complain. Therefore, it is necessary for service providers to be aware of what various behavior signals indicate concerning switching; otherwise, it will not be possible to prevent customer switching because of inappropriate employee response.

A study that offers insights into why customers switch service providers can be argued to represent a new field of research, which has emerged as the impact of the relationship paradigm in marketing has grown. Previously, switching has mostly been studied on the basis of cus-

**FIGURE 1**  
**The Scope of the Switching Path Analysis Technique (SPAT)**



NOTE: CIT = Critical Incident Technique; SIT = Sequential Incident Technique.

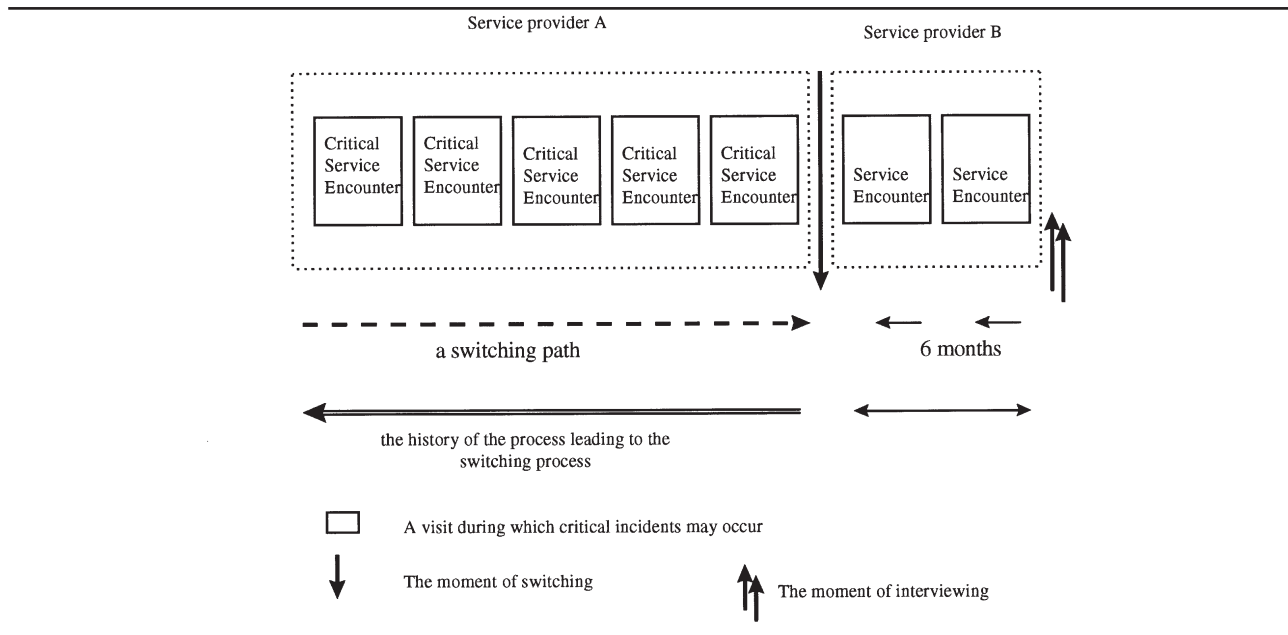
toomer intentions. What the customer actually did, and how and why he or she actually reacted when switching, has not been made clear. The relationship approach makes it possible to reveal the processes leading to the switching decision. The early models of brand-switching processes that stem from the Russian mathematician A. A. Markov's probability theory, developed in 1907, all focused only on purchase situations in terms of the product (Engel and Blackwell 1982; Engel, Kollat, and Blackwell 1968). Although the model is presented as a process, it assumes that the probability of a brand being purchased in a succeeding period depends only on the immediately preceding purchase. In addition, the model assumes that the transition probabilities are constant from one period to another. By looking at switching from a relationship point of view, however, the customers' changing conditions are paid attention to. Accordingly, as far as studies of brand switching are concerned, purchasing and predicting the likelihood of a future and thereby next purchase and choice of service provider are linked (Leszczyc and Timmermans 1997). The focus in such a study is on the product. Naturally, one can argue that the antecedents of a purchase are embedded in the purchase. However, when the purpose is to interpret the process leading to switching, the attraction is in the relationship. In other words, the view is a more holistic one. However, the identification of the factors in the switching process offers a good starting point for a relationship view on switching. Therefore, the present study advances our knowledge of switching by initially considering the factors in the switching process.

Switching behavior can be divided into two broad categories: (a) one in which the customers' switching of service provider or purchase pattern is based on a distinct decision and (b) the other in which the switching is involuntary and a distinct decision does not precede the behavior. In the first case, switching may be caused by dissatisfaction, or it may be the consequence of new alternatives, changed habits, or the need for variation. Only the first category is in focus in this study. My aim is not only to study the determinants of switching but also to understand the whole process leading to the termination of the relationship between the customer and the service provider.

**METHOD AND PROCEDURE**

Keaveney's (1995) framework for analyzing switching provided the starting point for the present study, which extends her model by also considering the service relationship from which the customer switches as well as the relationship switched to. As no existing method fully met the aim of this study, a custom-made method was developed to capture the switching process. This section presents an adaptation of the Critical Incident Technique (CIT), which is based not only on a critical incident but also on the critical path leading from the trigger of the incident to the switching, that is, the whole process of switching. This new technique has been labeled the *Switching Path Analysis Technique (SPAT)* (see Figure 1). Table A-1 gives the definitions of the concepts used in the study.

**FIGURE 2**  
**The Switching Path Analysis Technique (SPAT)**



A customer relationship can be divided into episodes, which consist of acts. A structural framework comprising these different interaction levels in customer relationships is described in Liljander and Strandvik (1995), Strandvik and Storbacka (1996), and Holmlund (1997).

**The Switching Path Analysis Technique (SPAT)**

To study possible processes beyond actual switching behavior, the critical-incident method needed to be developed in a relationship direction. In this study, critical incidents are defined broadly as including not only employee-customer service encounters but also any relevant interface between customers and the supermarket. Incidents may also involve more than one supermarket. Olsen (1992) started developing the critical-incident method in a relationship direction by including both critical steps and critical episodes. He customized the method for his study, in which the episode focus was on a trigger factor in the critical process. The Sequential Incident Technique (SIT) (Stauss and Weinlich 1995, 1997) is very similar to the storytelling method, but it uses not only the critical but also the normal, uncritical incident, and it also takes the process character of service experiences into consideration. Both critical and normal events causing the customer to switch are relevant to the present study, because according to Stauss and Weinlich (1995), the process character of storytelling, together with the inclusion of normal events, may improve our understanding of satis-

faction during the episodes. No studies, in fact, seem to have focused on the initial state, and the only one addressing the issues of triggers in the termination process and the final outcome seems to be a study by Stewart (1996).

In the present study, variants of CIT were combined to produce a technique focusing on processes rather than on separate critical incidents. However, the first step in understanding switching processes demands a thorough knowledge of the factors involved. The technique, SPAT, focuses on capturing customers' perceptions of the processes leading to their decision to switch their main supermarket or to radically change their purchasing patterns.

If the critical incident is looked upon as an incident that ends a process, the whole process could be considered a switching path. Switching paths are likely to develop for different reasons, and they may also progress differently. The outcome and length may also differ, but one outcome may be the termination of the relationship between service providers and their customers.

Service Provider A and Service Provider B in this study and in Figure 2 are represented in supermarket settings. A is the supermarket switched from and B is the supermarket switched to. The time since the customer's decision to switch was set at a maximum of 6 months, because this is considered an appropriate period for the customer to be able to remember incidents or triggering factors causing switching. It should be noted that a longer process may precede a switching decision: The initial stage may have started long before the switching moment. The time frame

of the switching path covers the whole history of the process leading to the switching decision.

### Data Collection and Analysis

This study was planned and the data were collected in February through June of 1996. The researcher carried out the interviewing with the help of a well-trained assistant, who was familiar with the field after several orientation meetings. The assistant has a master's degree in marketing and is therefore familiar with customer interviewing in general.

Individuals including neighbors and other acquaintances in the region of Helsinki, Finland were contacted and asked to participate in the study. From the approximately 100 candidates, those whose switching stories met the terms stated in the purpose of the study were chosen. For example, the switching had to have happened as the result of a voluntary and distinct decision. The final sample was comprised of 27 customers who told 34 switching stories.

The reason for interviewing only switchers and thereby ignoring nonswitchers was connected to the aim of the study. To be able to capture the switching process, the questions were not confined only to the relationship the customer had switched from (Roos and Strandvik 1996); the relationship switched to was equally dealt with. Furthermore, it was relevant to be able to tell from the narrative stories whether the customer had hesitated or not at the time of the switching decision. Accordingly, it was not the comparison between switchers and nonswitchers that was the aim of the study. On the contrary, the purpose was first to describe a configuration of different switching factors and second to distinguish the order of priority of factors within the switching process. This would then enable a comparison of the configurations in terms of the outcome of the switching process. Using SPAT made it possible to concentrate on this process, although it does not allow for comparison between switchers and nonswitchers. CIT, on the other hand, offers the opportunity of cross-sectional questioning about customers' switching behavior (Bitner, Booms, and Mohr 1994; Bitner, Booms, and Tetreault 1989, 1990; Bitner, Nyquist, and Booms 1985; Edvardsson 1988, 1992; Keaveney 1995; Stauss 1993), thus enabling a comparison between switchers and nonswitchers. Likewise, a listing of switching determinants in order of frequency would make sense using CIT. To sum up, the two techniques (SPAT and CIT) differ in use and the results therefore differ accordingly.

An important decision in studying switching is the choice of setting, which has to have a minimum of two basic characteristics. The customer must visit the service provider frequently, and the setting must offer many kinds of interaction opportunity. Interaction is usually restricted

to a contact person/customer act. A service setting that offers other interactions, such as between equipment and customers as well as between customers, is more fruitful. The supermarket setting meets such demands, which made it an ideal choice for this customer switching study. Supermarkets are often very crowded, with a great number of people of all ages doing their shopping. In addition, employees are serving customers or stocking up shelves. Because of the lack of privacy, it was decided that the customer interviews should not take place in the supermarket. All the interviews were tape-recorded, which was another reason why a peaceful place benefited both customer and interviewer. The customer was able to concentrate and the transcribing was easier for the interviewer when the interview was more focused. There were no disturbances, such as noise from the checkout points.

Thus, the empirical data were collected in personal interviews, in which the history behind the critical incidents unfolded. These transcribed interviews were then analyzed using both prestructured and open coding to capture the essence of both the switching determinants and the processes leading to the switching. The interview guide was designed according to insights gained both from the theoretical framework of the study as well as from the experience the researcher had gained among supermarket customers. The guide is included in Table A-2. The length of the interviews varied from about 25 minutes to about 45 minutes, depending on whether the customer was able to tell his or her story without any interruptions from the interviewer or whether the interviewer had to take an active part in the discussion. Some interviews were longer simply because the customer was very eager to tell the full story.

The respondents were asked about their supermarket switching following a two-step process (Stauss 1993). The first question was about their switching determinant, that is, the perceived reason why they switched from the supermarket. Depending on the comprehensiveness of the initial description, several or all of the following questions were asked:

- What caused the switching? (determinant)
- Exactly what happened? (description of process)
- Was the decision unplanned or planned? (no process or process)
- Tell me about the process leading to the decision. (process)
- How long did the relationship last? (relationship)
- Did any actions by the supermarket prevent the switching? (swayer)
- What did you feel in connection with the switching decision? (emotion)
- Would you be willing to return to the supermarket you switched from?

**TABLE 1**  
**Factors in Critical Switching Paths**

<i>Relationship Length</i>	<i>Pushing Switching Determinant</i>	<i>Swayer Switching Determinant</i>	<i>Pulling Switching Determinant</i>	<i>Emotions</i>	<i>Voice</i>	<i>Length of Process</i>	<i>Total/ Partial Decision</i>	<i>Type of Critical Path</i>
[1] 5 years	<i>Price</i> Range of goods Location Freshness	Personnel +	<i>Variation</i>	Distress	+	2-3 months	Total C	Re-path
[2] 4 years	<i>Range of goods</i>	Personnel +	<i>Variation</i>	Anger	++-	2 months	Total C	Re-path
[3] 10 years	<i>Product mix</i>	Personnel -		Shame	++-	2-3 weeks	Total	Ir-path
[4] 2 years	<i>Location</i> Price Range of goods Personnel	Queuing -	<i>Variation</i> Range of goods	Distress	+	2 months	Partial	Re-path
[5] 2 years	<i>Range of goods</i> Design Complaint	Personnel - Location +		Shame	++-	2 months	Total	Ir-path

NOTE: Ir-path = irrevocable switching decision; Re-path = revocable switching decision; Total C = a conditional switching decision is when the customer has switched all food purchases to another supermarket but may very exceptionally return; in the voice column: + = a sporadic satisfactory outcome of the complaint, ++ = repetitive satisfactory outcome, - = perceived dissatisfaction regarding a sporadic complaint, -- = complete dissatisfaction with supermarket response, no marks indicate that there was no complaining. Customers are numbered for the purpose of a clear analysis. The numbers in brackets are the number of the referent (customer).

Some of the interviewees told their switching stories after they had been asked only one or two questions. Others had to be helped along with the questions in the interview guide, which were based on my a priori assumptions. The interviews were transcribed, and all the analyses were based on these transcriptions. In the first phase of the analysis, the customers' stories were coded according to prespecified elements, that is, a switching determinant, the relationship length, and whether the customer had complained or not. A switching path consists of a sequence of various combinations of critical encounters leading to a switching decision and of other related factors in the decision. The switching path can be seen as a switching process that starts with the customers' awareness of some negative aspects in the relationship. In some cases it may end in a switching decision, and in other cases the customer may decide to stay.

## EMPIRICAL RESULTS

Here, the customers' own individual stories about their switching process, as told to the interviewer, are discussed. There were 34 critical paths and 27 interviewees. A few customers simply communicated more than one critical path and had switched more frequently than the others. The reason for listing the factors in individual paths for each respondent is that although the factors in two switching paths may be the same, the paths are different in terms

of how the factors are arranged in the table. How, for example, does a switching path where the range of goods is the pushing determinant differ from one where it is the pulling determinant? The answer is that in the first case, the customer switches from a supermarket because of the range of goods, and in the second case he or she goes back for the same reason. In other words, the difference is considerable. The switching factors that are listed in Table 1 are relationship length, switching determinants of three types (pushing, swaying, and pulling), emotions, voice, length of switching process, total or partial decision, and type of critical path. In the columns dealing with switching determinants in Table 1, some of the determinants are in italics, whereas others are not. Those in italics are the main determinants and the others are subdeterminants, which can be defined as parallel switching determinants. The researcher assessed which one was the main switching determinant by asking control questions about the switched-to supermarket. (A list of definitions is included in Table A-1.) Table 1 shows some examples of factors in different kinds of critical paths, and the whole table is included in Table A-3.

## Factors in the Critical Paths

Different kinds of switching elements are presented in the following section as part of the switching process. A customer may express commitment toward a service provider through relationship strength (Liljander, Roos, and

Strandvik 1998; Strandvik and Liljander 1994), which may be indicated by the length of the relationship. The first switching element in Table 1 is relationship length, and this is discussed next.

#### RELATIONSHIP LENGTH

A relationship between a supermarket and its customer may last as long as 30 years. Most of the customer-supermarket relationships considered in this study, however, were of about 2 to 4 years. The customers seemed to switch relatively often, that is, they initiated a switching process relatively often. The length of the relationship may also be significant for the different kinds of patterns in critical paths. Some paths, for example, had the same pushing determinant. In some cases, the relationship between the customer and the supermarket was about 2 years long and in others much longer, even as long as 10 years, which could imply that the relationship was strong. However, the customer with the longer relationship made a prompt and total switching decision, whereas the one with a shorter relationship hesitated, even though the switching determinant was the same. Is it then possible to see any other factors in the critical paths that could further explain customer switching behavior? The length of the relationship does not always appear to be related to the length of the switching process.

When the interviewees were asked why they switched supermarkets, they all gave a clear reason, which was classified as a switching determinant. It seemed obvious that the switching determinant had initiated the switching process, but it was unclear whether it was the sole determinant.

#### SWITCHING DETERMINANTS

As the presence of the process emerged, it became clear that there were three different kinds of switching determinants, a *pushing determinant*, a *swayer*, and a *pulling determinant*. The fact that the switching determinants showed different properties proved the presence of a switching process. These determinants are described next.

*The pushing determinant.* The pushing determinant is defined as the switching determinant that is perceived by the customer as the reason for switching to another supermarket. All the customers said that they had a clear reason for switching: They all had a clear pushing determinant. There was not a wide variety of pushing determinants, and four types appeared more frequently than others; *price*, *range of goods*, *location*, and *variation*. Others, which were less frequent, were *product mix*, *failure of the system*, *design*, *policy*, and *cocustomers*. It appeared from the customer interviews that range of goods was indistinguish-

able from product mix in a daily supermarket context. Judging from how the customers used these two expressions, or other related ones, it was clear that there are at least two different properties. One expression simply has the meaning of merchandise (range of goods), and the other refers to both merchandise and the level and quality of service (product mix). Accordingly, in the interviews, range of goods simply refers to merchandise, and product mix includes both merchandise and service.

In my supermarket, the range of goods is getting more and more narrow. I'm always having to finish my shopping in other supermarkets, so I decided to switch to another one (range). Neither the freshness nor the way they display merchandise in my supermarket satisfy me anymore. I have often told them not to put fruit and vegetables in the same box. I don't like the line of goods in the bread department either, and they have no shelves for the bread; they just put it on the floor in the baker's own delivery crates (product mix).

There were a few difficulties in identifying the pushing determinants in the interviews. The property of this determinant is clear, but some customers mentioned more than one, and then it had to be decided which was the most important for the switching decision. That was then the pushing determinant and the others were subpushing determinants. Customer expressions about the switched-to supermarket were often helpful in distinguishing these determinants. One customer said, "I generally need variation in goods and surroundings in a supermarket. Once in a while I return to my supermarket because the location is perfect for me, and there is no other supermarket that near to my home." This customer found the location of the supermarket perfect, but switched because she needed variation. The location of the switched-from supermarket took her there occasionally. Variation as a pushing determinant needs special attention. In customer stories it is apt to be combined with either location or range of goods. For example, the same customer who expresses variation as a pushing determinant frequently needs to come back to the supermarket because of its range of goods or location (pulling determinant). Variation as a pushing determinant was seldom connected with an irrevocable switching decision. In other words, variation seems to give the supermarket another chance. It is of great importance to be aware of the pulling determinant when variation is the pushing determinant. The pulling determinant informs the supermarket about what the premium is concerning their product mix: why customers come back to them once they have switched to another supermarket. This discussion is continued under the heading "Pulling Determinant" in a subsequent section.

*The swayer.* One customer said,

In my supermarket, the owner always has something nice to suggest if I don't know what to buy for dinner. Otherwise, I would have changed to a less expensive supermarket in town, but as long as he is in this supermarket, I will patronize it. Then one day I just found myself in a less expensive supermarket in town. I felt I was not able to pay the higher prices in my old supermarket. I really miss that owner.

There are two clear points here. First, there really has been a switching process and second, the switching determinants are different in scope. Price was the switching determinant and the supermarket owner was a positive swayer (personnel+). Without his impact, the customer would probably have switched earlier. The assistant prolonged the switching decision.

A swayer does not cause switching by itself. This determinant can either mitigate or prolong the switching decision and also strengthen it. In other words, it may be either positive or negative. The switching determinants perceived by customers as swayers were *personnel*, *price*, *range of goods*, *location*, *habit*, *queuing*, *variation*, *design*, *atmosphere*, and *policy*. It is obvious that simply naming these phenomena does not distinguish these switching determinants from others. In other words, they need a context. Detached from the context, swayers do not differ from other switching determinants. Once this difference has emerged, it is easy to recognize a swayer in a customer switching story, provided that there is one. Swayers account for four more switching determinants, which need to be defined.

There is one dominant determinant among the swayers, which has positive and negative properties, namely, *personnel*. One tentative inference is that customers seem to be very focused on the *personnel*. At an individual level, this may put some pressure of responsibility on them. This pressure is inversely proportional to the decreasing numbers of *personnel* in today's supermarkets. It seems reasonable to point out the danger here from the supermarket's point of view. If the *personnel* is perceived as unsatisfactory by a customer, it is almost impossible for a supermarket to compensate this by what it offers in its product mix.

In this study, the swayer is suggested to have a prolonging or strengthening effect on the switching decision. There may be few bonds between a supermarket and its customers. There are no legal bonds, for example. Surprisingly, other bonds are often present in the customer stories and are often connected with a swayer. Psychological and social bonds are frequently present, as well as geographical, time, and knowledge bonds. As customers said,

The range of goods is much better in the big supermarket, but in our convenience store the *personnel* know me. They know what kind of vegetables I want, for example, and they always order them particularly for me. Besides, our little supermarket is on my way home from work.

I like this supermarket, but time after time I decide not to come here anymore; the checkout lady is really unpleasant. She doesn't talk to you unless she has something nasty to say. In fact, I have again decided not to go there anymore. I might be able to stand her if the location of the supermarket wasn't so inconvenient.

The *personnel* was a positive swayer in the first customer story and confirms the bond theory: Both geographical and knowledge bonds were expressed by the customer. In the latter story, the swayer was negative (*personnel*-): A seller strengthened the switching decision, which was caused by the location of the supermarket.

If a customer returns to a supermarket from which he or she has decided to switch (pulling determinant), the supermarket has really succeeded in providing value for this particular customer.

*The pulling determinant.* The most frequently expressed pulling determinant was *location*, followed by *variation* and *range of goods*. These determinants seem to explain why the customers in this study went back to the supermarket from which they had recently switched. Other pulling determinants were *habit*, *service*, and *policy*. Only *service* needs to be added to the switching determinants identified, and it is defined here as the degree of self-service. It is very rare to find *service* in a supermarket, hence it was categorized separately. The pulling determinant expresses the superiority of a specific supermarket. As far as the customers who switched to other supermarkets were concerned, the determinant was what they liked most about the switched-from supermarket. Why did they switch even though the location and range of goods were perceived positively? The answer may be in the pulling determinant *variation*. Seemingly, the pulling determinants' location and range of goods leave the door open to the switched-from supermarket, as the following quotation illustrates.

I did not like the range of goods in my supermarket anymore, but as my "old" supermarket is on my way to the gym, I still go there once a week. . . . Actually, I go to my "old" supermarket for their delicious bread twice a week, even though I don't like their high prices or their new layout.

The pulling switching determinant may be a neutral attribute. Cadotte and Turgeon (1988) studied the degree to



which different attributes cause complaints and suggested the following: neutral attributes, satisfiers, and dissatisfiers. A neutral attribute may have an effect on both satisfaction and dissatisfaction. On the basis of the results of this study, the particular relationship between these attributes and switching determinants seems to remain unclear.

Variation as a pulling determinant needs more thorough analysis. Upon examination, the pushing determinant "variation" often was seen to be associated with range of goods and location in the customers' stories about supermarket switching. In some cases, it seemed to push customers from supermarkets, and in others it pulled them back to the switched-from supermarket, provided that returning was feasible. The pulling determinants' variation, location, and range of goods seem to be able to bring customers back. In any case, variation was a frequently expressed determinant, and supermarkets need to analyze very carefully whether their range of goods and location push away customers or are able to pull them back.

#### EMOTIONS

It is possible only to draw tentative conclusions about emotions on the basis of the empirical study reported here. The results cannot be generalized, neither are they exclusive. One customer who reported habit as a pulling determinant did not, in fact, express any emotions about switching. Westbrook (1987) suggests that anger, disgust, distress, and contempt are causal agents. Guilt and shame, again, reflect the individual him- or herself. In short, when a customer says he or she is angry, the price (something in the supermarket) might have caused the anger. When, again, a customer is ashamed, he or she has the feeling of being to blame. Customer-expressed emotions in this study were categorized to fit Westbrook's proposed typology of the variety of subjective feelings, which are relevant for postpurchase processes. In other words, when some customers said in their switching stories that they had felt anger, this was a clear emotion. Another customer said he had felt miserable, another that it was like a sense of loss; according to Westbrook, this was distress. Customer-expressed emotions in Interviews 18, 21, and 31 were classified as *dissatisfaction*, and those expressed in Interviews 9 and 16 as *stress*, simply because the customers clearly said so.

Emotions were classified as anger, distress, shame, stress, and dissatisfaction, although classification was very difficult. As far as causal agency is concerned, the Westbrook (1987) classification is interesting in terms of customers' emotions in supermarkets because it does not appear to reflect how they express their emotions. On the other hand, customer-expressed emotions in connection

with other switching factors are significant and help to distinguish between customers' critical paths.

#### VOICE

Willingness to complain did not seem to be common among the customers in this study. They may not be disposed to complain, or they may be uncertain about providers' reactions. Blodgett, Wakefield, and Barnes (1995) discuss the effect of customer service on complaining behavior and suggest that the response the customer receives on complaining is decisive. In other words, if the customers believe that a supermarket could have prevented the problem, their reaction may be stronger when they complain than if they thought the problem was incidental. A satisfactory complaint is defined here as a fair supermarket settlement of a customer complaint.

Despite the scarcity, there was a clear pattern in the way customers complained in supermarkets. Complaining in connection with pushing determinants was particularly interesting. The range of goods and product mix (as pushing determinants) seemed to be inevitably linked to complaints, and customers often complained to a supermarket representative about the same thing more than once. One said, "When I've complained three times about the same merchandise (out of stock), I'm so angry that I don't complain anymore in case I behave improperly. I would rather switch than complain a fourth time." Emotions affect switching but, on the basis of the results of this study, it is not possible to say how. Emotions are often revealed in combination with complaining. Customer behavior after complaining appears to imply that complaining causes switching. However, merely complaining does not cause switching, but the response to it has a decisive effect on customer reactions. A complaining customer who does not perceive distributive justice (fair settlement) or interactional justice (respect) (Blodgett, Wakefield, and Barnes 1995) is very likely to switch. Not all customers complain. A clear pattern emerged among those who do and those who do not. Age, for example, was a significant factor. Younger customers did not complain as much as older ones. It is noticeable that the combination of being young and not complaining also often featured variation as a pushing determinant, whereas an older complaining customer perceived product mix and range of goods to have caused their switching.

#### LENGTH OF SWITCHING DECISION

The length of the switching process refers to its duration expressed in months. In this study, all the critical service encounters that together form a critical path and end

**TABLE 2**  
**Differences Between Irrevocable and Revocable Switching Paths in the Switching Factors**

<i>Switching Factor</i>	<i>Irrevocable Switching Path</i>	<i>Revocable Switching Path</i>
Relationship length: short, medium, long	Medium	Short
Pushing determinants	Focus on attributes inside the supermarket; product mix, design, price	Inside attributes Location Variation
Swayers	Focus on attributes inside the supermarket; personnel, habit, atmosphere	Focus on Personnel Location, queuing
Pulling determinants		Variation Location
Emotions: Strong = anger, distress Weak = dissatisfaction, shame	Strong	Weak
Voice: No complaint Sporadic complaints Repetitive complaints Response No response	Repetitive complaints No response	No complaints
Length of process	2-4 months	1-3 months

in a switching decision are considered the switching process. Customers said they had experienced switching thoughts during a period varying from 2 weeks to 8 months. All except four of them were able to remember the approximate length of the switching path that ended with their switching decision. It was impossible to find a critical path and to interpret the stories of these four exceptions, who said that they did not recognize any switching processes, although it came up during the discussions that they had at least occasionally been conscious of a pushing determinant before the switching decision was made. In short, these stories ended up in the analysis as ones without a critical path. A typical critical path is illustrated in the following quotation.

After reminding the supermarket representative three times about the particular sort of cigars I smoke, I had to give in. I asked the lady at the check-out the first time I couldn't find the cigars. The next week there was another lady, and I told myself when again there were no cigars on the shelf that she probably did not know that I wanted that particular brand. After three or four weeks, everybody in the supermarket knew I smoked only a particular kind of cigar, but the problem was that the shelf was still empty. I felt it was too small a problem for them. To me it meant that I abandoned the supermarket.

In retrospect it seems that the interviews should have focused much more on the switching path to enable the flow in and between the critical service encounters to be described more thoroughly. The respondents here were asked only to say if there had been a process or not, and if there had been one, how long it was. Accordingly, some of them were able to describe the process and others were not.

### **Revocable and Irrevocable Switching Decisions**

The last column in Table 1 gives important information about the switching decisions and also about the switching paths, indicating whether the customer aimed to go back to the switched-from supermarket or not. Fortunately, customers who make a revocable switching decision are more numerous than those making an irrevocable decision. In this study, there were three times as many customers who made revocable decisions than those who made irrevocable decisions. Three informants said they would go back to their switched-from supermarket "as an exception," and were also classified as revocable-decision customers. How does a switching path involving a revocable switching decision differ from one involving an irrevocable decision? The two communicate different messages from the beginning, which is depicted in Table 2. First, the elements

involved differ. Second, the intensity of the customers' expressions differ. Third, the emotions differ, or more precisely, customers making revocable switching decisions do not express emotions to the same extent as those who make irrevocable decisions.

The results seem to indicate that customers developing an irrevocable switching decision have stronger reactions than customers on revocable switching paths. Customers react to their switching determinants differently, depending on whether supermarkets respect them by responding to complaints or by meeting demands concerning, for example, range of goods and price level. Accordingly, the duration of the switching process is dependent on the kind of pushing determinant a customer focuses on and, in the case of customer complaints, the response.

#### **A SWITCHING PATH DEVELOPING INTO AN IRREVOCABLE SWITCHING DECISION**

Complaining seems to have a great effect on switching decisions made by customers who complain during the switching path that ends in an irrevocable decision (ir-path). More precisely, the outcome of the communication between a supermarket representative and the customer affects the switching decision. In this study, all the customers who had no intention of returning to their "switched-from" supermarket had complained several times. The outcome was that either they had not been paid attention to or the representative had not genuinely taken the complaint into consideration. The latter became apparent through repeated attempts at redress. At least one of the interviewed customers said he or she perceived the seller's unwillingness to offer a refund at the time of the complaint. Another had been promised a refund several times and eventually realized that the seller had no intention of giving one. On the whole, customers who complained had perceived negative responses from the supermarket representatives, and only a few of all those on the ir-path had perceived a positive response. Nevertheless, there were also customers on this path who were not complainers but who made prompt switching decisions that were accompanied by strong emotions such as anger and humiliation.

In this switching path, the pushing determinant had in most cases been influenced by a swayer. A swayer is a determinant that may either persuade the customer to reconsider the switching decision or, on the contrary, strengthen the decision and accelerate the switching process. The actions of the personnel are often perceived to be such swayer determinants. Atmosphere, range of goods, and policy are other swayers in irrevocable-decision critical paths.

The findings of this study suggest that the customer is usually deeply committed when he or she complains. The switching determinant, the length of the relationship, and the emotions connected with customer switching express

customer commitment. Those who end up on an ir-path really try to persuade the supermarket to respond positively to their requests, and they probably consider patronizing this particular supermarket as important. They would prefer to stay rather than to switch, provided their needs are met.

Customers on an ir-path seemed to express little need for variation in their switching stories, and it did not feature as a pushing determinant either. A few customers mentioned habit as a reason for not switching earlier, although they eventually made the final decision not to return to the supermarket. On the other hand, habit does not seem to apply to customers who wish to commit themselves to the supermarket they usually visit. Habit and commitment may logically belong together more than would appear at first. Customers on an ir-path seem to satisfy their need for variation elsewhere than by supermarket visits. They like to patronize a supermarket that they know can offer them merchandise of great value. Customers on an ir-path focus on buying rather than on shopping.

#### **A SWITCHING PATH DEVELOPING INTO A REVOCABLE SWITCHING DECISION**

A switching path that develops into a revocable switching decision is naturally less dramatic than one that develops into a switching decision that is irrevocable in nature. When the decision was revocable (re-path), the customer may intend, or at least may not be unwilling, to return to the switched-from supermarket. It is important to point out that a revocable switching decision may be total or partial, and this is more connected with customer purchase patterns. The customer keeps the switched-from supermarket as one option in his or her consideration set of supermarkets when the decision is revocable. The total or partial decision categories were dependent on how the customer planned to patronize the switched-from supermarket in the future. He or she may have thought of going back some day or may have planned to continue to buy special bread once a week, for example.

Customers on a re-path did not seem to be as committed to their supermarkets as those on an ir-path. They did not complain much, and when they did, their reaction to the response to their complaint was not conclusive. In other words, these customers did not base their switching decision on the response they received to their complaints. It was obvious that they demanded more variation in their food purchasing than those on the ir-path. The switching determinant in these cases was perceived as a withholding determinant and often involved the seller's personnel. Location was also perceived to be a swayer.

However, customers on a re-path were often recognized by revealing a distinct pushing determinant and distinct emotions in connection with the switching decision. They

often observed that the range of goods, product mix, and location were essential pushing determinants and that they felt irritation, stress, and disgust in connection with them. They frequently expressed variation as a pulling determinant. One of them even said she did not wish to remain a regular customer and demanded variation. Variation was a significant concept in the switching path that developed into a revocable switching decision. Both the pushing determinant and the emotions associated with switching indicate that this path represents customers who are not particularly committed to their supermarkets. They do not consider food purchasing as such to be important and switch relatively often.

## DISCUSSION

The contribution of this study can be seen to be threefold: *theoretical*, *methodical*, and *empirical*.

First, in comparison with well-known models from service quality research (Grönroos 1990, 1996; Keaveney 1995; Liljander and Strandvik 1995), there is a new focus of interest here. In other words, the models are considered in a new light. They offer the basis for a theoretical framework for studying switching as a process. When switching was studied as a static phenomenon (Keaveney 1995), concepts such as habit and variation were not given any weight. These concepts were elicited by the process approach of this study.

The second contribution is the development of the critical-incident method in a relationship direction. The evolved SPAT and the results of the study are very closely linked. The method developed provided the tools for identifying the process and thereby three different kinds of switching determinants involved. The switching paths are a continuation of the first discovery: Without the realization that the customers were sometimes "swaying" for some time before they switched, the switching paths might not have emerged.

Third, the empirical results contribute a great deal to research on switching behavior. As the qualitative analysis showed, switching determinants were divided into three categories: the pushing determinant, the swayer, and the pulling determinant. The pushing determinants included were price, product mix, range of goods, failure of the system, supermarket design, terms of payment, variation, policy, cocustomers, and location. These determinants should be considered only in their context, as elements in a switching path and not in a particular order of priority. From a supermarket point of view, they all constitute a whole in terms of describing the factors in the switching-causing process. The outcome was either total or partial switching. The character of the switching decision turned

out to be very interesting. The customer usually knew at the switching moment whether he or she aimed to come back to the supermarket or not. In other words, a revocable (re-path) or irrevocable (ir-path) switching decision had been made.

The similarities between bonds and swayers are obvious. One difference between them, which is supported in the literature (Liljander and Strandvik 1995), is that bonds are suggested to tie the customer to the service provider and to prevent him or her from switching. A bond is suggested to have a preventing function even if the given service is of very low quality, lower than that of the competitors. Consequently, bonds do not seem to actively support switching in existing relationships between customers and their service providers in the way swayers may do. Habit and variation are switching determinants and thus are factors in the critical path. Complaining is a factor in itself. The remaining concepts, length of relationship and emotions, are respectively considered as commitment signs and emotions.

## Further Research Implications

Research on switching behavior will continue, and there is a need to broaden our knowledge about the switching process. This study made a contribution by revealing different kinds of switching elements and two kinds of critical paths, irrevocable and revocable. The flow of the switching process remained unknown. How do emotions and switching determinants as triggers in the initial stage of the process influence the progress of the switching path? Is it the combination of emotions and the switching determinant that acts as a trigger in the switching process? These questions remain to be addressed in future research on switching as a process.

One way of continuing such research is to analyze more interviews to detect other kinds of critical paths. Given that the interviews analyzed in this study do not contain critical paths other than those already found, more customer interviews need to be carried out.

Another way of continuing the research is to go back to the interviews conducted for this study. If the aim is to broaden knowledge of the switching path, these interviews may still yield information. If they are fully exploited, then it would be possible to return to the same customers and talk to them again. Further interviews could address research questions such as how the elements in the switching paths are interrelated and which of the factors in the different stages is the influencer and which is the influenced in a trigger. According to the customers, the trigger is frequently the same as the pushing determinant. In many cases, however, an emotion may be present. Is it possible, then, to identify the emotion that wakes the customer up?

Are there typical kinds of switching paths that determine how the customer will behave from a particular starting point? These questions offer interesting opportunities for further research.

### Managerial Implications

How do managers and other staff know whether they have a relationship with the customer or not? The supermarket manager recognizes customers when they come in and also notices when they have switched. Is there any way supermarkets and other service providers can know the conditions of their relationships with existing customers? In this respect, switching paths are of interest to managers. The most striking finding in this study was the vital importance of the response of the personnel when customers complain, and customers' emotions were seen to be indicators of how service providers handle difficult situations. It was observed that positive emotions in the supermarket setting were not strong when the focus was on switching behavior. On the other hand, the findings indicated that customers may react with really strong negative emotions in badly handled situations. Thus, emotions may play a crucial role at the moment of the switching decision. However, on the basis of the customer interviews conducted for the study, it is impossible to detect the character of the trigger for the switching decision.

Switching paths that developed into a revocable switching decision (re-path) showed that variation may be the key factor. However, the customer interviews revealed that the need for variation can be fulfilled by means other than reorganization in the supermarket. In fact, it seems that large-scale renovations involving comprehensive shelf changes and rearrangements are very uncomfortable for customers. They want variation in other forms, such as in product mix or range of goods. It is not enough, from the supermarket's point of view, just to create special events: There should be continuous variation in product mix. Obsolescence, for example, is a reality for every product, albeit in different ways. Customers on a re-path give service providers a relatively inexpensive opportunity to offer variation, which consequently is a feasible option even for smaller outlets. What customers seem to demand from service providers is real commitment rather than expensive reorganization.

It may be very challenging to try to retain re-path customers and to prevent them from switching, but the findings of this study indicate that there is a good chance that they might switch less frequently. It is also important to keep the door open for these customers and to inspire them to increase their patronage as soon as possible. Customers on a re-path may often be identified by their questions to the personnel about the range of goods and product mix. They seem to be favorably disposed toward the personnel.

They do not complain much, but when they do, the reaction of the personnel is crucially important. These customers have often been patronizing the particular supermarket for a relatively short period of time (1-3 years) and give the impression of not being committed either to the supermarket or to food purchasing in general. However, key words for re-path customers were variation, range of goods, product mix, and personnel.

The other switching path that was identified developed into an irrevocable decision (ir-path). Customers appeared to be loyal to their supermarket if it succeeded in meeting their needs. They were very committed and felt angry and humiliated when they had to switch. Often, they had patronized the same supermarket for a very long time, more than 10 years in some cases. These customers do not seem to return, and therefore their switching is very costly for the service provider. They demand a lot, and in some cases their demands are hard to meet. Regardless of what the reason for the switching was, these customers seemed to complain. They told their service provider about their concerns and they demanded a response. Those who did not get any response were certain switchers. They often made their decision very quickly, but before that they gave the service provider every chance to respond.

Accordingly, managers should be aware of two customer groups with different expectations:

- These two groups ("ir-path" customers and "re-path" customers) require different aspects of training.
- These two groups require diversified measures of damage repair to prevent switching, because each group has a different set of dominant characteristics:

Ir-path customers	Re-path customers
3 react strongly	3 complain indirectly
3 show their emotions	3 need variation
3 reflect on poor service	3 seem not to be involved in the shopping activity
3 reflect on poor complaint responses	3 seem not to have interest in a specific service provider
3 reflect on unfriendly personnel	

Service providers' costs can be assigned to customers' switching behavior:

- 3 costs for "ir-path" customers equal the sum total of custom lost to another service provider
  - \* "ir-path" customers should be prevented from switching
- 3 costs for "re-path" customers equal the sum total of custom lost during their absence period to another service provider
  - \* "re-path" customers' truancy should be minimized and their return eased
- \* Customers' switching processes are enterprise-specific interests; needs analysis should be carried out in each enterprise.

\* Training sessions should, accordingly, focus on the firm-specific customer body.

It is very important for a manager to get the personnel to recognize customers on their respective paths. It may not be possible to give precise recommendations about how to handle these customers, but a skilled employee must be able to react to them appropriately as part of his or her work. In most cases, even in large businesses, only

two people, the customer and the business representative, are involved at the critical moment. It is the moment of truth (Grönroos 1990; Normann 1984), the time and place when the service provider has the opportunity to demonstrate to the customer the quality of his or her services. It is a true moment of opportunity, and therefore it is important for the employee to understand the signals given by the customer and to have the competence to handle the situation.

**TABLE A-1**  
**Definitions of Concepts in Connection With Retail Switching Behavior in This Study**

<i>Concept</i>	<i>Definition</i>
Critical switching path	A critical switching path consists of a sequence of various combinations of critical encounters leading to a switching decision and of other related factors in the decision. The critical switching path can be seen as a switching process, which starts with the customer's awareness of some negative aspects in the relationship. The critical switching path can in some cases end in a switching decision, and in other cases again the customer decides to stay.
Critical service encounter	A service encounter that the customer remembers as an encounter that was the starting point or a follow-up to a switching consideration. A critical service encounter starts a customer's awareness of some negative aspects in the relationship.
Results	
Design	This is a switching determinant that applies to the kind of concept the supermarket offers only in terms of the service scape (Bitner, Booms, and Tetreault 1990); e.g., shelves and simple constructions.
Irrevocable switching decision	The customer made a total switching decision and, at the interview moment, had no plans to return to the switched-from supermarket. (See also total switching decision.)
Ir-path	A critical path that develops into an irrevocable switching decision.
Length of switching decision	The time frame between when the critical path started and the switching decision.
Partial switching decision	The customer made a switching decision to change his or her food purchase pattern. (Revocable switching decision)
Policy	Policy is used in this study in the context of switching determinants, as Dabholkar, Thorpe and Rentz (1996) suggest, ease of finding merchandise. The switching determinant policy includes the possibility of banking in connection with shopping in a particular supermarket and terms of payment.
Pulling determinant	The switching determinant that makes a customer patronize the switched-from supermarket after switching.
Pushing switching determinant	The switching determinant that the customer perceives as a reason for switching.
Relationship length	In this study, the length of the relationship between the customer and his or her switched-from supermarket.
Re-path	A critical path that develops into a revocable switching decision.
Revocable switching decision	The customer made a partial switching decision and the switched-from supermarket is still present in his or her supermarket portfolio, that is, the customer either visits or may start visiting the supermarket again.
Seller	A supermarket representative, who may be an employee in the supermarket or the owner/manager.
Supermarket	An exclusive word for the store, shop, or place where the customer buys his or her food. It may be the food section of a large store with many departments, or a small convenience store.
Supermarket from	The supermarket that the customer was patronizing when he or she decided to switch to another.
Supermarket to	The supermarket in whose favor the switching decision was made.
Swayer	The switching determinant with no independent power to cause switching but that may prolong or strengthen the switching decision.
Switching factors	Concepts, elements (factors) in a critical path.
Switching process	See Critical path
Total switching decision	The customer has made a total switching decision; he or she switches all food purchases to another supermarket. A total switching decision can be unconditional or conditional. It is conditional when the customer has switched all food purchases to another supermarket but may very exceptionally return.
Trigger	The trigger is defined as any factor that alters the current state of the relationship in such a way that the switching process is initiated.
Variation	This concept includes alternation and customer-expressed need for variation through patronizing competitors. Variety is used as the opposite of monotony.
Voice	The customer's possibility of complaining in the switched-from supermarket.

**TABLE A-2**  
**The Interview Guide**

Male Age	Female Education	Family size
<ul style="list-style-type: none"> <li>• Have you stopped using a specific supermarket during the last 6 months or changed the number of visits to a supermarket that you patronize?</li> <li>• Why did you do so?</li> <li>• Did your decision surprise you? Was it planned? If it was planned, please tell me about the process that led to the decision.</li> <li>• How long was this process?</li> <li>• How long had you been patronizing the supermarket that you switched from?</li> <li>• If an interruption of the relation was planned, what made you postpone the switching?</li> <li>• Did anything special happen the day that you decided to switch supermarket? What happened? Can you describe the incident?</li> <li>• Did you complain to the personnel?</li> <li>• How did they handle your complaint?</li> <li>• Had you complained about the situation before? How did the seller handle your complaint?</li> <li>• What kinds of feeling did you experience at the moment of the incident or event?</li> <li>• Did the feelings arise during the situation, or can you remember anything special about the feelings you already had when you arrived at the supermarket? What were your feelings when you arrived?</li> <li>• Can you tell me about your feelings when you left the supermarket?</li> <li>• Is your decision final, or could you consider patronizing the supermarket again after some time?</li> <li>• What kind of supermarket did you change to? Can you tell me something about, for example, its location, service, and range of goods?</li> <li>• If you patronize several supermarkets, tell me about the proportion and, for example, first-store choice. Can you estimate the amount or the proportion of money spent in the supermarket(s) per visit?</li> </ul>		

**TABLE A-3**  
**Factors in Critical Switching Paths (all interviews included)**

<i>Relationship Length</i>	<i>Pushing Switching Determinant</i>	<i>Swayer Switching Determinant</i>	<i>Pulling Switching Determinant</i>	<i>Emotions</i>	<i>Voice</i>	<i>Length of Process</i>	<i>Total/Partial Decision</i>	<i>Type of Critical Path</i>
[1] 5 years	Price Range of goods Location Freshness	Personnel +	Variation	Distress	+	2-3 months	Total C	Re-path
[2] 4 years	Range of goods	Personnel +	Variation	Anger	++-	2 months	Total C	Re-path
[3] 10 years	Product mix	Personnel -		Shame	++-	2-3 weeks	Total	Ir-path
[4] 2 years	Location Price Range of goods Personnel	Queuing -	Variation Range of goods	Distress	+	2 months	Partial	Re-path
[5] 2 years	Range of goods Design Complaint	Personnel - Location +		Shame	++-	2 months	Total	Ir-path
[6] 3 years	Failure of system Price	Personnel -	Location	Distress			Partial	Re-path
[7] 6 years	Design Range of goods Personnel	Personnel +		Distress	+ -	2 months	Total	Ir-path
[8] 2 years	Product mix Cocustomers	Personnel + Complaints + Habit +		Anger	++	4 months	Total	Ir-path
[9] 1 year	Location Price Personnel		Range of goods	Stress		3 months	Partial	Re-path
[10] 30 years	Policy (Terms of payment)			Distress	++-		Total	Ir-path
[11] 2 years	Range of goods	Personnel +	Location			2 months	Partial	Re-path

**TABLE A-3 Continued**

<i>Relationship Length</i>	<i>Pushing Switching Determinant</i>	<i>Swayer Switching Determinant</i>	<i>Pulling Switching Determinant</i>	<i>Emotions</i>	<i>Voice</i>	<i>Length of Process</i>	<i>Total/Partial Decision</i>	<i>Type of Critical Path</i>
[12] 10 years	<i>Product mix</i> Price Variation	Location +	<i>Habit</i> Location Personnel				Partial	Re-path
[13] 1 year	<i>Location</i> Policy		<i>Variation</i>	Distress		2 months	Partial	Re-path
[14] 1 year	<i>Product mix</i> Service		<i>Variation</i>	Distress		3 months	Partial	Re-path
[15] 4 years	<i>Variation</i>	Price – Disorder –	<i>Variation</i>	Shame		4 months	Partial	Re-path
[16] 2 years	<i>Location</i>	Range of goods + Queuing –	<i>Personal service</i>	Stress		8 months	Partial	Re-path
[17] 2 years	<i>Range of goods</i>	Variation –	<i>Location</i> Range of goods	Distress		2 months	Partial	Re-path
[18] 2 years	<i>Variation</i> Assortment Policy	Design –	<i>Location</i>	Dissatisfaction		1 month	Partial	Re-path
[19] 1 year	<i>Location</i>	Price +	<i>Location</i>			3 months	Partial	Re-path
[20] 4 years	<i>Design</i>	Queuing –	<i>Range of goods</i>	Distress	+	4-5 months	Partial	Re-path
[21] 2 years	<i>Price</i>	Range of goods +	<i>Pleasure</i>	Dissatisfaction		4 months	Partial	Re-path
[22] 6 months	<i>Cocustom</i>	Personnel –	<i>Location</i>	Shame		1 month	Partial	Re-path
[23] 1 year	<i>Failure of service</i> Design	Atmosphere –		Shame			Total	Ir-path
[24] 1 year	<i>Range of goods</i>	Policy –	<i>Variation</i> Price	Shame		1 month	Partial	Re-path
[25] 6 months	<i>Price</i> Variation	Range of goods –		Distress		6 months	Total	Ir-path
[26] 5 years	<i>Range of goods</i>	Atmosphere – Location +		Shame		3-4 months	Total	Ir-path
[27] 1 year	<i>Range of goods</i>	Location –	<i>Policy</i>	Distress		2 months	Partial	Re-path
[28] 6 years	<i>Price</i> Service	Personnel –	<i>Range of goods</i>	Distress		3 months	Partial	Re-path
[29] 4 years	<i>Price</i> Location Policy		<i>Range of goods</i>	Shame		2 months	Partial	Re-path
[30] 10 years	<i>Price</i> Cocustomers Merchandise Freshness	Habit +	<i>Location</i>	Dissatisfaction	+–	3 months	Total C	Re-path
[31] 2 years	<i>Variation</i>	Habit + Location +		Distress	+	1 month	Total	Ir-path
[32] 6 months	<i>Variation</i> Price	Habit +	<i>Location</i>			2 weeks	Partial	Re-path
[33] 4 months	<i>Location</i> Price	Variation –					Total	Ir-path
[34] 5 years	<i>Variation</i> Range of goods	Atmosphere –	<i>Location</i>	Distress		2 months	Partial	Re-path

NOTE: Ir-path = irrevocable switching decision; Re-path = revocable switching decision; Total C = a conditional switching decision is when the customer has switched all food purchases to another supermarket but may very exceptionally return; in the voice column: + = a sporadic satisfactory outcome of the complaint, ++ = repetitive satisfactory outcome, – = perceived dissatisfaction regarding a sporadic complaint, -- = complete dissatisfaction with supermarket response, no marks indicate that there was no complaining. Customers are numbered for the purpose of a clear analysis. The numbers in brackets are the number of the referent (customer).



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