

The Interaction Effect of Relational Norms, Happiness and Relationship Commitment: A Conceptual Framework for Micro Finance Institutions of Bangladesh

Shaikh Rafiqul Islam¹
AHM Yeaseen Chowdhury²

Abstract

Bangladeshi Micro Finance Institution (MFI) sector is a highly competitive sector in the financial industry. As MFI is purely service providing organization, superior relational exchange has been the crucial issue for survival in competitive business environment by retaining the existing customers. Extant literature shows that most of the studies on marketing practices of MFI's in global and Bangladeshi context have been conducted on customer satisfaction whereas relational exchange context was ignored. Hence, the objective of the paper is to address, at conceptual level, the relationship among the relational norms, happiness, and relationship commitment in the Micro Finance Institutions (MFI's) of Bangladesh. The postulated conceptual framework has been drawn upon the existing literature on five databases relevant to the variables that have investigated the influence of relational norms on both happiness and relationship commitment. Hence, happiness also has a direct influence on relationship commitment. Furthermore, mediating effect of happiness in the relationship between relational norms and relationship commitment has also been proposed. The MFI policy makers and other marketing practitioners can enhance the customer relationship commitment by utilizing this conceptual framework.

Keywords: Relational norms, happiness, relationship commitment and MFI's in Bangladesh.

1. Introduction

Relationship Commitment (RC) is one of the most frequently mentioned dependent variables in buyer-seller relationship in relationship marketing (RM) (Shaikh et al., 2015). It is the desire to continue the relationship regardless of low satisfaction or competitive service offerings (Shaikh et al., 2015; Morgan and Hunt, 1994). It entails the exchange partners' interdependency on each other through high level of relationship attachment. RM scholars have argued that the practice of relational norms in exchange process increases relationship commitment. Moreover, service providing organizations can create emotional impact happiness in the consumers. mind by practicing relational norms toward its customers (Uchida and Ogihara, 2012). Furthermore, a happy customer is committed to maintaining long term relationship with the organization (Belanche et al., 2013). However, a number of previous studies have indicated the relationship between relational norms and relationship commitment RC in business to business (Paulssen et al., 2016; Valta, 2013) in the context of the western world but

¹Associate Professor, Department of Marketing, Jagannath University, & Doctoral candidate, University Utara Malaysia, e-mail: srislamuum@gmail.com

²Associate Professor, Department of Business Administration, Bangladesh University of Professionals, e-mail: yeaseenchy@yahoo.com

neglected to consider the effect of relational norms on RC in business to consumer in Micro Finance Institution (MFI) in the eastern world in general and Bangladesh in particular. Moreover, there is a call for adding on specific emotions, such as happiness, as mediating variables in further empirical study in the context of MFI (Islam et al., 2017).

Looking at the Bangladeshi MFI context, the economic and social impact of MFI is evident. Extreme poverty in rural areas has been reduced by 16.8 % during the year 2000 to 2010 where MFI's contribution was over 53 % (Khandker and Samad, 2013). Moreover, it has contributed 3 percentage to the GDP and more than 114,644 employment opportunities have been created over the last couple of decades (Microcredit Regulatory Authority, 2016). Besides that, it is also important to note that MFIs are also facing strong and multi faceted competition in Bangladesh. Moreover, due to this strong competition, clients often dropout (exit/switching). In this connection, scholars have suggested that MFI management needs to shed light on the RC to reduce the dropout rate by repeating its loan program to clients until they graduate from the loan program (Islam and Perumal, 2018).

Besides that, this study gives new evidence of customers' commitment toward the relationship from the perspective of relational exchange in the MFI industry of Bangladesh. Moreover, it suggests some steps to improve relationship with customers. In addition to that, the findings of this study also contribute to the managerial solution from the perspective of relational norms, customer happiness and relationship commitment. The findings may assist the MFI management to understand the significance of relational norms, and happiness issue to committed relationship.

2. Objectives

The broad objective of the study is to identify the influence of relational exchange in Micro Finance Institutions to build relationship commitment by introducing happiness as a mediating variable. There are three specific objectives of this study:

- To examine the effects of relational norms (solidarity, role of integrity, flexibility) on relationship commitment in Bangladeshi MFI.
- To investigate the effects of happiness on relationship commitment in Bangladeshi MFI.
- To examine the mediating effect of happiness in the relationship between the relational norms (solidarity, role of integrity, flexibility) and relationship commitment in Bangladeshi MFI.

3. Literature Review

Previous literatures of MFI in Bangladesh revealed fragile employee - customer relationship: unpleasant, arrogant, cruel and opportunistic behavior of management are also prevalent in delivering services (Islam et al., 2017). Particularly, practicing relational norms in building long term MFI- customer relationship is ignored in the context of Bangladeshi MFI. Moreover, less focus has been given to knowing RC considering the relational exchange context where customer experience of happiness is

at the core of reciprocal behavior. It is also important to note that, mediating effects of happiness between relational norms and RC in Business to Customer have been neglected in both global and Bangladeshi context (Levy and Hino, 2016; Paulssen et al., 2016).

Moreover, different studies in the financial service sector have revealed that effective relationships with clients strengthens the long term commitment. Further, relationship marketing (RM) has been applied in different sectors of business especially in banking, telecommunication, and health care recently. Furthermore, RM strategies significantly affect customer satisfaction and customer loyalty (deeply held commitment) through customer trust. Likewise, MFIs in Bangladesh continue to do well by following trust-based financial arrangement (Yunus, 2015), where no collateral and legal documents are required. This is also ascribed as the application of the relational exchange in MFIs. Hence, MFIs rely on trust and positive incentive rather than legal documents. However, like other service providing institutions, MFIs can also strive to gain customer commitment to the relationship by utilization of relational exchange strategy.

Given the crucial role of relational norms practices in enhancing customers' relationship commitment, it is surprising that, little attempt has been taken yet to identify the influence of relational norms on relationship commitment. As far as the researcher's knowledge is concerned, there has been no attempt by the previous researcher to identify the need of customers' relationship commitment in Bangladeshi MFI sector. Given the importance of relational norms in enhancing relationship commitment and the mediating role of happiness in the relationship between relational norms and RC; the present study focuses on proposing a model in identifying the relationship between relational norms, happiness, and relationship commitment in the context of Bangladeshi MFI. Therefore, this study intends to fill this theoretical gap by introducing happiness as a mediator between relational norms and RC.

4. Conceptual Framework

The present study proposes a research model which suggests that relational norms such as happiness act as antecedents to relationship commitment. In the following sub sections, this study proposes the relationship between the variables and describes their effects.

4.1. Relationship Marketing (RM)

Relational exchange has brought the terminology 'relationship' into the marketing researcher's attention in the last two decades. It entails that each transaction must be viewed from historical and potential perspective (Macneil, 1980). Further, relationship marketing concept has also been defined as identifying, establishing, maintaining, and improving relationships with exchange partners, at a profit to achieve the objectives. RM approach gives emphasis on relationship commitment in building long term relationships for retaining customer (Palmatier et al., 2013). In the same vein, Morgan and Hunt (1994) also argued that relationship commitment is the key success factor for

long term relationship. Similarly, the underlying fact of this RM concept is realized and practiced by financial service industry to win and retain customer in a competitive and turbulent environment.

4.2. Relationship Commitment

Empirical evidence in relationship marketing reveals that relationship commitment is deeply rooted in it. RM literature refers to RC as the exchange partners desire and motivation to maintain valued relationship (Brun et al., 2016). The RC paradigm draws conceptualization to explain customer- organization relationship formation by adopting social psychology, marriage (interpersonal relationship) and organizational science stream. Relationship commitment has been viewed as “a drive which refers to different underlying psychological states that reflect the nature of the individual’s relationship with the target of interest and that have implication for the decision to continue that relationship”. This psychological condition of RC is generally conceptualized as a multi-dimensional paradigm of three distinguishable components such as: affective commitment, continuance commitment, and normative commitment. This three dimensional approach of RC is a suitable platform for examining the emotional (affective), functional (calculative) and social (normative) aspect that reflect relationship commitment to MFI.

4.3. Relational norms

Relational norms play vital role in exchange relationship (Valta, 2013). It is rooted in sociology (Ivens and Blois, 2004) and conceptualized as accepted and expected sentiments and behaviors of exchange partners where one party will feel social compulsion or force to maintain relationship with others. Importantly, it is viewed as a substitute or complement to formal contract. The presence of relational norms in the exchange process reduces the risk of opportunistic behavior and gives a signal of harmony and satisfaction to both interested parties’. Moreover, in the complicated situation of exchange, it can also act as control mechanism to shield the customer response of relational transgression and divert it toward constructive reaction (Paulssen et al., 2016). Further, the combination of both, relational norms and formal contract may safeguard the exchange performance, increase relationship commitment (Abdi and Aulakh, 2012). However, this study applies three relational norms, a subset of Macneil’s (1980) relational norms, which is also adopted by different scholars have particular significance in relational exchanges: solidarity, role of integrity and flexibility (Paulssen et al., 2016; Valta, 2013).

4.3.1. Solidarity

Solidarity is important for the protection of relationship. It is apparent in exchange behaviour who shared their identity and are willing to maintain relationship. High value is given on a mutual feeling of ‘we-ness’ that ensures the parties that any untoward issues that arise during the relationship will be treated as joint concerns. Moreover, that perception of the presence of solidarity ultimately satisfies the need of exchange partner to maintain long term relationship (Macneil, 1980).

4.3.2. Role of integrity

Role of integrity norms refers to role play of the parties engaged in exchange relationships to uphold promises and expectations. It also entails the parties involved having firm conviction that whom they are dealing with expects to behave properly in all situations. Moreover, the parties are involved in role play not only to control individual transaction but also to safeguard multiple issues indirectly related to any other transaction. Further, the role of integrity indicates the establishment of empathy toward the customer and the growth of the relationship between buyer-seller which result in greater customer satisfaction and loyalty.

4.3.3. Flexibility

Flexibility denotes the expectation of different partners in exchange about the willingness of adaptation of different exchange partners in the presence of implied or explicit agreement under changing environmental conditions. It facilitates many relationships to adapt in initial agreement under a new environmental condition and unexpected contingency. It also focuses on adaptation which should only be permissible in existing relational exchange. Similarly, modification can be made in good faith if a specific practice demonstrates harmful for the parties in changed situation. Again, flexibility is fundamental in exchange partners' relationship in order to build long term orientation which ultimately enhances customer satisfaction in exchange relationship.

However, several studies of numerous scholars have examined whether the link between relational norms and relationship commitment is justified (Ishak, 2016; Valta, 2013), though the majority of these studies have been conducted on business to business relationship and in western world context (Noordewier et al., 1990). Yeh (2016) investigated the effect of relational norms on relational value and value addition in strategic supply chain management. The finding indicates that relational norms directly and positively influence the dimensions of relationship quality: satisfaction, trust and commitment in industrial relationship. Similarly, Ishak (2016) conducted study on relational norms and franchisor-franchisee relationship in Malaysian context. The results show that relational norms variables namely: solidarity, flexibility, information exchange etc. positively contribute to relationship quality dimension: satisfaction, trust, commitment. With the same expectation the present study proposes that:

Research Proposition 1: Solidarity positively affects the relationship commitment in MFI.

Research Proposition 2: Role of integrity positively affects the relationship commitment in MFI.

Research Proposition 3: Flexibility positively affects the relationship commitment in MFI.

Hence, from the above testable research proposition, one may establish the importance of solidarity, integrity and flexibility in governing relationship commitment. These norms express motivation to preserve the exchange relationship between the customer and MFI. These also refer to the exchange partner's willingness to even forego contracted policy and adapt their relationship in contingencies and changed environmental condition to ensure long term relationship.

4.4. Happiness

Emotion is one of the psychological states of readiness arising from cognitive evaluation of events or thought which motivate customer to choose a particular product or service (Levy and Hino, 2016). One of the discrete forms of emotion is happiness which appears as one of the most used emotive word in consumption emotion. It is enumerated as a particular emotion elicited after fulfillment of the consumer's expectation. Happiness can be conceptualized as the accumulation of many small pleasures or happy moments. Researchers have also argued that the comparison between standard and actual conditions elicit happiness in consumer. Further, scholars pointed out that happiness acts as a driver of customer commitment during the consumption experience (Belanche et al., 2013).

Previous research has suggested that happiness is positively linked to customer commitment (Belanche et al., 2013; Hellén and Sääksjärvi, 2011). Belanche et al. (2013) have argued that the feeling of happiness reinforces consumers to be more committed in a relationship. The authors more specifically state that happier consumers decide to commit more easily because they are more confident about the evaluative judgment of previous interaction with exchange partner. Hellén and Sääksjärvi, (2011) have also suggested that happiness is positively related to customer commitment (affective, normative, and continuance commitment) for hedonic services. Based on the above discussion the following proposition can be postulated:

Research Proposition 4: Happiness positively affects the relationship commitment in MFI.

Based on the above investigable research proposition it can be postulated that there is a link between happiness and relationship commitment. In fact, the causality between happiness and relationship commitment shows that different positive experiences evoke happiness and happy consumers report higher level of commitment.

4.5. Mediating effect of Happiness

Happiness is a major outcome of relationship marketing and process culminating in service re-patronage and subsequent commitment to the relationship (Belanche et al., 2013; Hellén and Sääksjärvi, 2011). This explains the reasons that show that happiness can mediate between the antecedents and outcomes in relational exchange context. The study by Su et al., (2016) have suggested that positive emotion (such as: Happiness) has significant mediating relationship between fairness and behavioural intention. On the other hand, DeWitt et al., (2008) have argued that emotion (both positive and negative) partially mediates the relation between fairness perception and attitudinal and behavioural commitment. Authors have also called forth others to investigate the mediating effect of happiness (as discrete emotion) in different service settings. Moreover, review of previous literature also found positive relationship between fairness and happiness.

Moreover, extant literature also found the positive relationship between solidarity, role of integrity, flexibility and happiness (positive emotion) in business and social context

(Ivans and Blois, 2004). Further, the positive relationship between happiness and relationship commitment is also evident (Belanche et al., 2013). Hence, this study has been designed to investigate whether the mediating effect of happiness in the relationship of relational norms and relationship commitment in the MFI sector in Bangladesh is justified. Therefore, the study postulates the following research proposition:

Research Proposition 5: Happiness mediates the relationship between solidarity and relationship commitment in MFI.

Research Proposition 6: Happiness mediates the relationship between the role of integrity and relationship commitment in MFI

Research Proposition 7: Happiness mediates the relationship between flexibility and relationship commitment in MFI.

Overall, from the above review of literature and testable research proposition, the positive relationship between solidarity, integrity and flexibility and relationship commitment has established. Moreover, the positive relationship between happiness and relationship commitment is also justified. Consequently, it can be argued that good performance of relational norms by MFI management can elicits happiness in customer of MFI which ultimately engaged them in long term relationship.

5. Methodology

In the present study, focus has been given on positivists' paradigm. Positivists believe that in social science research, the researcher can assume social reality independently and social life can be characterized by quantitative terms to examine the causality of various constructs by using correlation and experimentations (Creswell, 2013). This paradigm hypothesized a model which assumes that solidarity, integrity, flexibility and happiness affect relationship commitment in MFI context. This exploratory study has been conducted based on the previous literatures of relational norms, relationship commitment, and happiness. The relevant literature has been reviewed to draw a relationship between relational norms and relationship commitment, where happiness plays mediating role in this relationship. Studies on five databases relevant to the variables were examined. The databases were Emerald, JStor, Taylor and Francis online, Ebscohost and Springer Link. During the search of relevant variables in each database, the total numbers of 2,346 papers were documented along with more than hundred articles that were considered to be relevant with this conceptual paper. Next, the relevant articles were retrieved and reviewed. This conceptual paper is based on the review of literature on the topic of relational norms, solidarity, role of integrity, flexibility, happiness and relationship commitment. In addition, the relationship has been assessed in the context of MFIs of Bangladesh on the basis of three dimensions of relational norms such as: solidarity, role of integrity and flexibility. Secondary data related to the scenario of Bangladeshi MFI were used to ascertain the insight of the present situations existing in the MFI industry of Bangladesh. Finally, a conceptual model has been proposed on the basis of existing literature. The future direction of the research has also been incorporated properly in this study.

6. Theoretical Underpinnings

Service provider - customer relationship can be explained by applying different underpinning theories. Likewise, to understand service provider-customer relationship in the context of MFI of Bangladesh, this research framework is conceptually grounded on the relational exchange theory (RET). Moreover, there is a still lack of research attempt of execution of relationship marketing in this endeavor. However, relational exchange theory (RET) (Macneil, 1980), develop a unique governance mechanism in buyer-seller behavior in exchange relationship (Macneil, 1980; Morgan & Hunt, 1994). It recognizes the fact that the social aspects of business relationship and its dealings are in many instances governed by informal agreement and implicit code of conduct (Johnson & Sohi, 2016). Moreover, RET develop the arguments that contracts are intrinsically incomplete, which implies the significance of relational governance as a unique governance mechanism that can enhance buyer-seller relationship commitment to the exchange relationship by utilizing relational norms and happiness (positive emotion).

7. Proposed Research Model

Based on the above mentioned literature and discussion the following conceptual framework (Figure 1) is proposed. This model is proposed on the basis of relational exchange theory (RET) with expectation that, if service providers practice relational norms in all their activities, they elicit happiness in customers' mind that ultimately incline them to be committed with the service provider to a relationship (Morgan & Hunt, 1994; Macneil, 1980). The proposed conceptual framework has been given in Figure- 1.

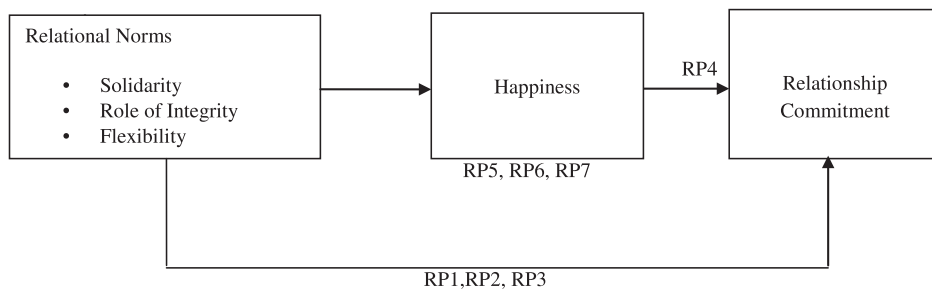


Figure-1 : Conceptual Framework

Moreover, according to Baron and Kenny (1986), mediating variable can be incorporated if: independent variables (Relational norms) are related to the dependent variable (Relationship Commitment); independent variables (Relational Norms) are related to the mediating variable (Happiness); and mediating variable (Happiness) is related to the dependent variable (Relationship Commitment). The earlier literature conform that relational norms have significant impact on both happiness and relationship commitment. Therefore, considering happiness as a mediating variable is

logical to conceptualize the relationship between relational norms and relationship commitment. But a thorough empirical analysis is essential to verify this concept because this relationship has not been generally proved earlier.

8. Discussion

Consistent with the latest developments in the understanding and utilization of RET, it can be argued that practices of relational norms in the service providing organization are eliciting happiness in the customers' mind which as a result inclines them in relationship commitment. Extant studies have established that relational norms have positive influence on relationship commitment and happiness. Again, happiness has positive influence on relationship commitment. Hence, relationship commitment can be ensured by maintaining relational norms which elicit happiness in consumer mind. In the context of Bangladeshi MFI, this relationship may be important because MFIs are facing many challenges related to relational norms and relationship commitment. More specifically, the Bangladeshi MFIs have been suffering from fragile employee - customer relationship. It is happening due to improper practices of relational exchange. Moreover, those investigable research propositions the study has developed from the conceptual frameworks of various studies provide insights to MFI management. They will know how to focus especially on enhancing solidarity, role of integrity and flexibility to increase customer relationship commitment. This insight also helps MFI management to give proper justification of expenditure on the fulfilment of relational norms in an attempt to improve relationship commitment. Further, this conceptual model suggests that all players in this industry should safeguard the long-term relationship with customers through building relationship commitment. This can be achieved by understanding how to make customers happy about the services of MFIs that lead them to be committed to the relationship. Again, it should also be noted that, this study is expected to generate a more intellectually motivating and informed debate that contributes to RM research.

9. Future Research Direction

After reviewing the literature, this study has proposed the above research model. However, further study may be conducted to improve the variances documented in this study considering other relational exchange variables in different service provider – customer relationship contexts

10. Conclusion

The proposed conceptual framework gives indication that practicing relational norms is one of the important ways to build relationship commitment to survive in the competitive MFI industry. Moreover, the relationships among relational norms, happiness, and RC, are not well established. The concept 'happiness' is relatively new as a disaggregate approach of emotion to generalize and strengthen the relationship between relational norms and relationship commitment through existing literature that deserves a thorough investigation. Therefore, this study proposes a conceptual model, enhancing customers relationship commitment through relational norms practices which ultimately elicits happiness in customers of Bangladeshi MFIs. Further, this

proposed framework also offers multiple avenues and opportunities for future RM research endeavors for academicians and practitioners.

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