**Understanding the strain of inter-personal relationships on employees**

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**Biographies**

Julie Robson specializes in the area of financial services marketing. Her work has spanned the insurance, banking, building society and Islamic finance sectors. She has secured grants from the ESRC, Academy of Marketing and HEIF to support this work and has presented the findings to academic and practitioner audiences in the UK and overseas. Her current research is on strategic and aspirational groups within the UK insurance sector and trust repair within the financial services and sector. Julie is on the editorial board of the International Journal of Bank Marketing and the Journal of Financial Services Marketing, she is also Senior Associate of the Centre of the Centre for Risk, Banking and Financial Services, University of Nottingham.

Yasmin Sekhon has published in a number of academic journals including International Journal of Market Research, Consumption, Markets and Culture Journal and the Academy of Science. She has held academic posts at Bournemouth University and University of Arts (London). Yasmin’s area of expertise includes Branding, Marketing Communications, Consumer Behaviour as well as Digital Marketing. She is also on the editorial board of the International Journal of Market Research. Yasmin enjoys researching into luxury brand consumption, materialism as well as cross cultural consumption. She has been invited to give talks at a number of universities both nationally and internationally. Yasmin continues to develop her research on luxury brand consumption from a cross cultural, consumption and identity perspective.

HaominSimon Ning is currently Director at the South American Iron and Steel Company based in China. Before joining this company he was actively involved in research into the UK financial services sector and in particular on insurance brokers. He has presented this work to both academic and practitioner audiences.

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**Abstract**

**Purpose**: Using role theory, this paper focuses on B2B inter-personal relationships and the strain such relationships can have on the individual. How is this strain expressed; and what are the implications for the future of these relationships?

**Design/methodology/approach**: 30 in-depth interviews were conducted with experienced account managers. The relationship under scrutiny was the inter-personal relationship that exists between the account manager of UK insurance brokers and their business customers.

**Findings**: The study found account managers use a range of resources to support their inter-personal relationships. Where there was a mismatch in the perception of relationship closeness this did result in role strain for the account managers. In particular, resentment was expressed over time being taken from their working day and their person life and the impact this had on their work/life balance.

**Practical implications**: identification and an understanding of role strain in inter-personal relationships enables firms to provide support, guidance and training to their employees on how best to manage such relationships. By identifying when and in what ways strain can occur enables firms to identify and take steps to avoid relationship disintegration.

**Originality/value**: This is one of a few papers to provide empirical evidence of the role strain in inter-personal relationship from an individual employee’s perspective. Identification of the personal resources used in inter-personal relationships may prove useful for other researchers working in this under-researched area. In addition, the in-depth interviews highlighted the often overlooked subtleties within relationships and issues that can trigger relationship strain.

**Keywords**: inter-personal relationships, role theory, strain, insurance, personal resources, business friend

**Paper type:** research paper

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**Introduction**

This paper explores the impact of inter-personal B2B relationships from an individual rather than a firm perspective using role theory. Role theory suggests that there is a shared understanding of relationship rules that provide guidance on the behaviour that should be adopted when interacting with different people in different social situations (Goode, 1960). This study focuses on inter-personal relationships where there is a mismatch in the understanding of the type of relationship that exist between the parties involved, i.e. whether the relationship is one that is strictly business, business friends or personal friends (Grayson 2007). What impact does this mismatch have on the perception of individual roles and the behaviour adopted? Is the employee willing to invest resources (for example, in terms of time and emotion) to meet the customer’s expectations of that relationship?

B2B relationships are an important asset for firms. Indeed, academics and practitioners alike have long extolled the virtues of a close relationship. Despite this importance, it is only comparatively recently that academics have recognised that B2B relationships are multi-layered. Relationships can exist at both an inter-organizational (i.e. firm to firm) and inter-personal (i.e. individual to individual) level (Noordewier, John and Nevin, 1990; Tellefsen, 2002). While benefits have been found to flow from both (see for example, Anderson and Jap, 2005; Goffin, Lemke, and Szwejczewski, 2006), few studies have investigated the impact the maintenance of these relationships have on the individual rather than the firm (Mitrega and Zolkiewski 2011). As a result, key questions concerning the strain such relationships place on the individual, the employee, have yet to be fully understood.

The research presented in this paper considers the inter-personal relationship between the account managers of UK insurance brokers and their business customers, i.e. in a B2B service context. The aim is to contribute to the existing theory on B2B relationships by providing further insights into the complex nature of business relationships in a service context and in particular to contribute to our understanding of the impact inter-personal relationships have on the individual, the representative of the firm. The following two research questions will be addressed: What personal resources and behaviours do individuals use to maintain inter-personal relationships? When and in what ways do inter-personal relationships become a strain on the individual?

The answers to these questions are important to managers for several reasons. From the firms’ perspective, an understanding of the personal resources used to maintain such relationships will enable firms to provide support, guidance and training to their employees on how best to utilize such resources. By identifying when and in what ways an inter-personal relationships can result in role strain will enable firms to identify and take steps to avoid the potential tipping points when relationships may no longer be supported by the representative and the potential for relationship disintegration at the firm level may occur.

This paper has the following structure. First it will draw on three strands of literature: the benefits and burdens of inter-organization and inter-personal relationships; role theory and specifically role strain in the context of B2B inter-personal relationships; and the resources and behaviours associated with inter-personal relationships. Together, these three areas provide the theoretical rationale for this study. The choice of the insurance sector as a suitable context for this study is then presented and a research methodology proposed. Findings from interviews with 30 interviewees are then analysed and the strains of inter-personal relationships as perceived by individuals identified. A discussion on the findings and implications for research and managers concludes this paper.

**Theoretical background**

*Business to business relationships*

Relationships are at the core of business marketing and research into the benefits of inter-organisational relationships has been numerous and well documented. A close relationship has been linked to overall corporate excellence (Peters and Waterman, 1982), increased business via customer referrals (Buttle, 2004) , reduced costs, improved quality and enhanced new product development (Goffin, Lemke, and Szwejczewski, 2006). Researchers have also however identified evidence of a dark side to business relationships (Johnsen and Lacoste, 2016). Inter-organizational relationships have been found to: restrict choice and discourage innovation (Macdonald, 1995); lead to the neglect of the wider marketplace, the exclusion of a partner’s competitor and an unwanted partner being dragged into the network by a good partner (Håkansson and Snohota, 1995; Vilgon and Hertz, 2003; Pressey and Tzokas, 2004; Anderson and Jap, 2005). Biong *et al* (1997) also point to the concerns of the customer firms themselves: a close relationship may not be ideal due to fear of dependency; lack of perceived value and lack of credibility; and indeed, Bettencourt et al (2014) question whether customers want interpersonally meaningful relationships.

In contrast to the studies on inter-organizational level relationships, comparatively few studies have examined the benefits and drawbacks of inter-personal relationships. Amongst those that have, the benefits of problem solving (Metcalf, Frear and Krishnan, 1992), increased trust and commitment (Wilson and Mummalaneni, 1986), help in resolving conflict. (Geiger and Turley, 2005; Boote and Pressey, 1999) and value co-creation (Hohenschwert and Geiger, 2015) have been identified as the advantages of inter-personal relationships. On the dark side, Lindgreen, (2000) and Reynolds and Beatty (1999) identified the problem of customer loss to another company when the representative moves. Others have looked at the role close inter-personal relationships play in the termination of a business relationship. For example, Halinen and Salmi (2001) identified relationship dissolution when a buyer is humiliated and Keaveney (1995) found the ending of a relationship to occur following the impolite behaviour of a supplier. In addition, Ford *et al* (1998) refers to the dysfunction behaviour that can occur in close relationships, when a firm representative identifies more closely with the interests of a customer than those of his employer. As a result, others have suggested organisational strategies that can be put in place to minimise the development of personal ties between individuals which include staff rotation, working in teams and providing multiple staff contacts (Bendapudi and Leone, 2002).

In summary, the limited amount of research that has been conducted on inter-personal relationships has focused on the positives and negatives from an organizational perspective and not from the perspective of the individual, the employee. What impact does the development and maintenance of inter-personal relationships have on the individual, the employee? This research seeks to contribute to this neglected area by looking at inter-personal relationship from the individuals’ perspective using role theory.

*Role theory and role strain*

Drawing on the sociology and social psychology literature, role theory contends that social interaction is based on a shared understanding of relationship rules (Goode, 1960). These rules provide guidance on the behaviour that should be adopted when interacting with different people and in different social situations (Heide and Wathne, 2006; Michaels, Day, and Joachimsthaler, 1987).

Within any social interaction, an individual’s performance in a given role will consist of critical behaviours accompanied by optional behaviours for that role (Biddle, 1979). The behaviour that is considered acceptable in any given role can therefore vary and be considered fuzzy (Montgomery, 2000). As a direct consequence of this fuzziness, an individual’s role performance is not judged by others in terms of success or failure, but in terms of meeting, or falling short of, expectations to a greater or lesser degree (Grayson, 2007). Role conflict can however occur where an individual has two or more conflicting roles to perform in one social interaction and where meeting the core expectations of one role will mean falling short of the core expectations of another (Heide and Wathne, 2006; Price and Arnould, 1999; Rothbard, 2001). Role strain, also known as role pressure, can occur when there is a conflict in the demand of roles, for example, when an individual does not agree with evaluation of others concerning his or her performance in his or her role, or from accepting roles that are beyond an individual’s capacity (Goode, 1960). In particular, role strain may occur as a result of time constraints and where the individual is forced to honour some roles at the expense of others (Sieber, 1974)

Role theory provides the theoretical context for this research and is used as a framework in which to explore the buyer-seller inter-personal relationship between an account manager and his or her SME customer. The focus will be on asymmetrical relationships, where the customer has a different expectation of the relationship from the account manager and where the potential for role conflict and role strain is most likely to occur.

*Inter-personal relationships*

B2B relationships operate on two levels, the inter-organizational and inter-personal level. In its most simple form, inter-organizational relationships are more contractual and based on economics, whereas at the inter-personal level, it is the ‘human touch’, for example the salesperson, that shapes and maintains the relationship (Agnihotri, Krush and Singh, 2012, p211). However, when customers discuss their own inter-organizational relationships they have been found to do so based on a number of individual relationship connections that exist across the firms (Bolton et al, 2003) rather than seeing inter-organisation and inter-personal relationships as separate entities. Individuals, and the relationships they build and maintain, are therefore undoubtedly critical to B2B relationships, when they fail the results can be catastrophic (Weitz, Castleberry, and Tanner, 2009).

Within a business context, a clear and agreed definition of what constitutes an inter-personal relationship does not exist. Indeed, in their review of the literature relating to inter-personal relationships, Newman, Lings and Gudergan (2011) identified seven different terms used interchangeably to describe inter-personal individual and firm-to-firm B2B relationships including social bonds (Wilson, 1995: Perry, Cavaye and Coote, 2002; Carter, 2008); actor bonds (Hakansson and Snehota, 1995); personal commitment (Tellefsen and Thomas, 2005); inter-personal trust (Doney and Cannon, 1997; Tellefsen and Thomas, 2005); closeness (Conway and Swift, 2000, Nicholson, Compeau and Sethi, 2001) and friendship (Haytko, 2004). They concluded that “although these concepts are used synonymously, there is very little consensus regarding their conceptual underpinnings and meanings” (Newman, Lings and Gudergan, 2011:48).

This confusion of terms and definitions may in part exist as inter-personal relationships are not one entity but exist as a series, or continuum, of relationships depending on their closeness (Coulter and Ligas, 2004; Haytko, 2004; and Swan et al 2001). At one end of the continuum is a formal, strictly business, interaction which is unlikely to involve significant levels of feeling or emotion and at the other end there is a more personal and close, friendship like, relationship (McCall, 1970). More recently Munksgaard, Patterson and Johnsen (2015) explore the role of self and collective interest in relationship development. Grayson (2007) categorizes these as: strictly business, business friends; and personal friends. Using this taxonomy, our focus is on the closer relationship: business friends and personal friends.

*Role theory and inter-personal relationships*

Role theory is a useful context in which to study B2B inter-personal relationships. Indeed, it has previously been linked conceptually to inter-personal relationships by Heide and Wathne (2006) who identified a friend who uses a logic of appropriateness and follows established rules; and the business person who uses a logic of consequences and whose decisions are guided by utility-maximizing considerations. Heide and Wathne (2006) suggest that friends and business roles co-exist and an individual can switch between the two. In an empirical study undertaken by Grayson (2007) research using role theory suggests that combining friendship and business in the same relationship can be beneficial, but can also create conflict. A source of this conflict is the incompatible relational expectations. True friends are expected to be unmotivated by benefits that can be used beyond the relationship (e.g., money, status), whereas business partners are, by definition, at least partly motivated by these more instrumental concerns (Grayson, 2007). In addition, Holmlund-Rytkönen and Strandvik (2005) drew on role theory to examine stress in B2B relationships and found that all the relationships they studied were burdened with stress to a varying extent, but that there were also substantial differences in the degree and content of stress.

Role theory suggests that where roles are clear then individuals will understand the behaviour they should adopt and hence role conflict is less likely (Goode, 1960). There is however the potential for role strain where the roles are unclear or when the relationship is perceived differently. For example, where a relationship is perceived by the buyer as business friends and by the seller as strictly business role strain can occur. Some salespeople are known to be uncomfortable when a client tries to bring friendship into the relationship, but continue in that relationship because the customer is a good one (Haytko 2004). The aim of this research is to explore what impact differing expectations has on the individual and their behaviour.

*Behaviours and resources used in inter-personal relationships*

Within the business marketing literature substantial resources are known to be required in order for B2B relationships to succeed (Dwyer *et al* 1987; and Simpson and Mayo, 1997; Mitrega and Zolkiewski, 2011). As a relationship develops, from awareness to exploration and expansion and on to commitment, the resources required to develop and maintain that relationship increases (Dwyer *et al* 1987). Resources are perceived to be most highly in demand in the commitment stage of a relationship (Mowday, Porter and Steers, 1982) or in other words as the closeness of the relationship increases, so does the level of resource required (Conway and Swift, 2000). Dwyer *et al* (1987) identified three inputs that are required in the commitment stage of a buyer-seller relationship that have subsequently been recognized by other writers (see for example, Goodman and Dion, 2001; Theron, Terblanche and Boshoff, 2008), the inputs are: economic; communication and/or emotional resources. Parallels can be drawn with personal relationships. Indeed, personal friendships are associated with significant investments of resources and specific behaviours. Price and Arnould (1999) identified four critical properties of friendship which have also been supported by others, namely: intimate self-disclosure, i.e. a willingness to be open about oneself (Swan et al, 2001; Price and Arnould, 1999; Haytko, 2004; Wright 1984 ); voluntary social interaction, i.e. a willingness to seek out each other (Price and Arnould, 1999; Newcomb, Brady, and Hartup 1979); communal orientation, i.e. the benefits one partner offers are not expected to incur a feeling of obligation on the other (Haytko 2004; and an expectation for an exclusively intrinsic orientation, i.e. a desire to maintain the relationship because it is enjoyable in itself (Tesch and Martin 1983; Rawlins, 1992). This study seeks to identify the personal resources and behaviours that are used by individuals to maintain close inter-personal relationships. Are these resources those that are typically associated with the commitment stage of a B2B relationship or are they more akin to personal friends? In addition, the study will consider when and in what ways do inter-personal relationships become a strain on the individual? A close inter-personal relationship is defined as a personal friend (Price and Arnould, 1999; Grayson, 2007) and role theory is used to define strain when conflict in role expectations or constraints preventing an individual meeting those role expectations occurs (Goode, 1960).

**Methodology**

The relationship under scrutiny was the inter-personal relationship that exists between the account managers of UK insurance brokers and their business customers. Wong et al (2008) characterised insurance as being complex and dynamic, requiring customization to the client’s needs and difficult to evaluate before purchase. As a result, buyers require contact with the seller throughout the life of the policy (i.e. at inception, mid-term adjustments, renewal and, should they be incurred, claims). This context was therefore selected due to the central role that an account manager plays in arranging the insurance and servicing the account, a scenario that would allow for close relationships to develop.

Due to the complex nature of the inter-personal relationship between account managers and insurance brokers an interpretive research approach was deemed most suitable. As this research study focused on the broker’s perceptions of the relationship with the SME insurance buyer, understanding the subtleties as well as the complexities of the relationship was a fundamental aim of the research, hence interviews were chosen. Also, as Fetterman (1989) suggests, qualitative interviews can vary from having a broad focus to a narrower focus, hence this allowed the researchers to discuss the background of the insurance sector within which the relationship takes place and then focus more specifically on the actual relationship in more detail.

A total of 30 in-depth interviews were undertaken to enable the nature and meaning of the broker-client inter-personal relationship to be investigated in detail (Seidman 2006). This number exceeds the recommendations of Guest *et al* (2006) who suggest that 12 interviews may be sufficient to enable development of meaningful themes and useful interpretations; and with Creswell (2009) who argued that a range of five to twenty five interviews are required for a phenomenological study.

Purposive sampling was used to identify relevant participants for this study. Initially, brokers were identified through the Chartered Insurance Institutes (CII) local networking events, with additional contacts being provided by snowballing.

All interviewees worked in a national or local insurance brokerage, holding senior account manager positions, e.g. Account Executive or Senior Account Executive. Pre-interview telephone checks ensured that all interviewees were actively involved, on a day to day basis, in building and maintaining relationships with their business customers and were therefore able to speak first-hand about their own experiences. In addition, all interviewees had worked within this sector for 7 or more years, they handled commercial insurance and ‘owned’ their own business customer accounts.

The age of the participants ranged from 30 years to 50 years, the majority being in their 40s with 20 male participants and 10 female. The geographical location was broad with London as a key focal point; however interviews also took place in the West Midlands, South and South West and Wales. This spread meant that there was a good national coverage with regards to data collected.

Interviewees were drawn from the seller (broker) side of the B2B dyad and not the customer (insurance buyer). This decision was taken for two reasons. First, due to the sensitivity of the subject matter (i.e., role conflict and stress), initial discussion with broker contacts identified that they were reluctant to identify their customers and risk revealing their own perceptions of this relationship. Second, as there is a dearth of research on individual’s perceptions of the inter-personal relationship, interviews from one side of the dyad would provide further insight into this neglected area.

Interviews lasted for a minimum of one hour resulting in 6 to 10 sides of transcript each and a total of over 250 pages of transcripts to analyse. The interview length enabled the researchers to probe in detail the nature and type of relationships formed. All three authors analysed the transcripts and were able to discuss, compare key themes identified to understand fully the relationship complexities. In particular comparing and synthesising this data allowed for the key nuances to be identified and discussed (Morse, 1994).

**Findings and discussions**

*Inter-personal relationship formation*

As insurance is a complex service (Wong et al 2008), inter-personal relationships were expected to be considered to be important. Participants echoed this viewpoint seeing the need to build relationships as common place within the sector:

*Yes, it is important. I would say it is important for every broker to ensure that their staff build-up good relationships with their clients.* *(Interviewee 4)*

*It is the whole package you have taken on when you signed up for the job, isn’t it? If you look at other people, other companies, more or less the sales guys all do the same. (Interviewee 3)*

It is known that customers with large accounts have a greater tendency to form relationships with the seller. For example, Blois (1996) found that a customer’s view of the desirability of entering a relationship will be affected by perceptions of the likely size of the transaction costs involved. This preference was also found from the seller’s perspective, where more emphasis was placed on the large clients, with more valuable accounts:

*It depends on what business we have. For SMEs, we might want to begin with face-to-face, they might not want to see us every time we go around. That is where the newsletters, customer satisfaction surveys, corporate entertainment comes into play. But back to big business, some clients want to talk to us; we often have meetings in their offices, or bring them on-site, just to make sure that the relationship is there. It is a mixture of both really. (Interviewee 4)*

However, not all customers necessarily wanted a close relationship:

*For some customers, no matter what you do, you simply cannot get to a better relationship with them. They always keep arm’s length with you. …They are too busy and we are only one of their many business partners. (Interviewee 2)*

*Client don’t want to pick up the phone just to say hello, because everybody is working for a living and time is money, they don’t want to be bothered by us on that kind of basis. (Interviewee 8)*

As Price and Arnould (1999) suggest, relationships cannot be formed with all customers, as some simply do not want to engage. Reasons cited here are that the customer has many business relationships and therefore perceives the relationship in a business context, or as Swan *et al* (2001) and Price and Arnould (1999) describe, the relationship is perceived as a business acquaintance or strictly business. Interviewee 8 suggests that customers compartmentalise their relationships and due to time pressures at work they are reluctant to socialise and form friendships. Time is a resource that is clearly scarce and so impacts the dynamics and development of the relationship (Bolton et al, 2003).

Initially, relationships were built with the client through exclusive contact as each account manager was assigned a bank of clients and through corporate social activities:

*Effectively each broker is assigned a bank of clients, that is the primary focus and that is how we deal with client relationships. So rather than simply work coming in and being put out on a daily or weekly basis to people, it actually goes to the same people. Hence, what we are hoping through that is that familiarity with clients is being developed….. the same individual is dealing with a client. That is the kind of core how we manage our client relationships (Interviewee 8)*

*We do a lot around corporate entertainment, and events, with our clients and prospects. So it is really a mix of all kinds of activities, we bundle up the relationship campaign. (*Interviewee *12)*

*I guess there is a personal element when some of our big clients are invited out to our corporate entertainment events, a golf day whatever it might be, you start to get that sort of personal relationship as well* (Interviewee *4)*

Participants did not view this relationship development activity, or the resources required on their behalf, as a strain. In this context, it was accepted as part of their overall role. Time spent at corporate entertainment events was perceived as an inter-organizational activity, although it was clearly recognised that personal relationships do flow from such events.

*The resources and strains of inter-personal relationships*

The participants revealed that developing and maintaining relationships was impacted by role expectations. As the discussion below reveals, expectations from the perspective of the account manager and their customers varied. A number of factors impacted the dynamics of the relationship from the use of resources, to the level of contact as well as who initiated the contact. A mismatch of relationship role expectations impacted the dynamics of the relational interactions, for example the customer repeatedly contacting the account manager or unexpectedly making contact negatively influenced the relationship (as identified by Price and Arnould, 1999), and this is discussed further below.

Taking each of the resources individually, economic resources were found in the form of the financial costs of purchasing items that provide a tangible representation that a relationship exists, ‘to let them know that I care about them’. Tangible evidence of this was represented by cards, flowers and gifts for key events e.g. birthdays, moving house, birth of a child etc. In some, but not all, cases the cost of the items could be reclaimed from the individual’s employer. Although this cost was not perceived to be high, over time the total cost was seen as an expense for some interviewees.

*I remember all my customers’ birthday, I send them cards, and gifts sometimes. That is to let them know that I care about them… that DOES cost money*. (Interviewee 1)

As the above participant comments, it ‘DOES cost money’. Although the financial cost of inter-personal relationships was identified, this was not considered to be a particularly strong strain in terms of the role itself. It may cause a superficial level of strain but not one that would impact the long term commitment to the relationship. In line with Grayson’s (2007) suggestion of the three different types of relationships this could be classified as evidence of business friends and not one that necessarily strains the relationship.

Communication was found to be present in almost all the examples of inter-personal relationships in terms of staying in touch via cards or presents, telephoning the customer, or visiting the customer in person (for non-business reasons). Communication initiated by the account manager was viewed as a necessary part of the inter-personal relationship, to show they care or are thinking about the client and to ensure that the relationship continues:

*A lady (customer), who lives in the same area as me, rang me up one day saying: ‘I am in xxx hospital’. She expects me to visit her. And I am sure that if I don’t, she would be so upset, that is not good for my relationship with her.* (Interviewee 5)

Communication did however cause strain when it was initiated by the customer; this was due to the lack of control on the timing or purpose of the contact (see interviewee 20 below). In such instances the relationship is becoming more akin to a personal friendship as friends are those who spontaneously seek the company of one another (Newcomb, Brady, and Hartup,1979) and where interaction is voluntary or unconstrained (Wright, 1984). The blurring of relationship boundaries impacts the relationship dynamics leading to greater strain on the roles and relationship and as discussed in the literature this impacts the relationship continuum, moving the relationship from formal to close and friendship like (Coulter & Ligas, 2004; Haytko, 2004 and Swan et al 2001).

The emotional resources used to maintain inter-personal relationships range from caring to advice to full emotional support at stressful times in the customer’s life. It can be seen that customers tend to blur the boundary between what can be expected from a business partner and a personal friend, neighbour or member of their own family. Indeed interviewee 20 describes themselves as ‘an extension of the family or business’.

*Because we know our clients. You know if a baby is born, they get flowers. If they move, they get cards. If somebody died, they get a card. You know you can phone up the client, say about the operation care they had (and ask) “how are you feeling?” and you care about them. You’re interested in them, and they stay with us. …One of our clients, their daughter got married last month, the card was sent. We have a client who was very seriously ill; we have gone to visit them. You do it, because they want to share with you, we are an extension of their family and business.* (Interviewee 20)

Emotional support is expected in terms of visiting the customer in hospital (as shown in the excerpt from interviewee 5 above) as well as consoling a customer following the loss of his pet dog:

*The gentleman (customer) always felt that I am a guy who always listens with empathy. He rang me up when his dog died. My first reaction was that, the dog was not covered under his (business insurance) policy. But that was not his intention to call me. He just felt upset and need somebody to listen. Unfortunately I was extremely busy on that day, so I said, can I call you back later? Guess what? He got angry with me for that response. I had a really difficult time with him after that. …The customer eventually stopped their business with us when they are offered a better price elsewhere…..That is simply too much, I am not paid to do ALL that (interviewee 9)*

In this examples, the mismatch of expectations can be clearly seen as the interviewee, on first hearing about the customer’s loss of his dog immediately assumed (wrongly) that this was a loss relating to their business relationship and the customer’s insurance product. A delay in empathising with the customer leads to conflict and tension within the relationship. Expectations on both sides differ and eventually result in the customer terminating the relationship when his needs are not met. Key words are used when describing the mismatch of expectations from ‘angry’, ‘difficult’ to ‘not paid to do ALL that’, it is clear that this triggers a strain for the individual and their relationship. An attempt to harmonise these expectations is very difficult as clients and customers have differing levels of tolerance and as Newman, Lings and Gudergan, (2011) stated there is little consensus as to what constitutes a ‘typical’ inter-personal relationship.

Time was the most frequently mentioned personal resource and also a key source of role strain within an inter-personal relationship. Time is required to maintain close relationships. However, the participants resented time being taken away from their own person life and the impact it had on their work/life balance. Below the participant is happy to be perceived by her customer as a personal friend, but felt overwhelmed by the number of customers drawing on her time and the impact this in turn was having on her work/life balance.

*Even for shopping ideas she (the customer) would ring me up for advice. I feel happy that she treats me like a personal friend. But, on the other hand, I have got quite a few customers like her. I cannot spend all my off-work time with them. Every one of us needs a work-life balance, don’t we? (*Interviewee 15)

The participant struggles to balance the demands on her working time and manage to prioritise the demands of business and business friends. It is clear that the balance is not always consistent and varies for each individual however; there are certain factors that push the participant’s relationship along the continuum without necessarily their blessing.

As the above discussions have revealed there is a fine line between behaviours demonstrating strictly business, business friend and personal friend roles and relationships. Certain behaviours, namely those less resource intensive, sending cards, calling on special occasions were regarded as acceptable and something that initiates a friendly and social interaction. However this became strained when the level of control by the account manager diminished and the customer’s contact increased from expecting visits in hospital or jointly mourning the death of a pet. Arguably ‘voluntary social interaction’ as discussed by Price and Arnould (1990) and Newcomb, Brady and Hartup (1979) helps to cement relationships, however when the ‘communal orientation’ is lost (Haytko, 2004) and the roles and relationships are perceived differently by the customer and the business contact, then this results in unnecessary pressure and role strain.

**Conclusion**

This study has explored a number of unresolved questions in the B2B literature concerning role strain within inter-personal relationships. The findings make several contributions to the theoretical literature. First, the study identified that individuals use a variety of personal resources to maintain their business relationships. These include economic, communication, emotional and time resources. In addition it is important to consider that the ‘tipping point’ as to when the relationship becomes a strain compared to when it is regarded as positive can vary, but this research shows that when the customer instigates a greater level of contact it places greater strain on the relationship.

Second, support is found for some of the participants of this study to find inter-personal relationships a strain – particularly with respect to the time aspect. Individuals reported feelings of conflict in balancing work with their personal life as time spent on inter-personal relationships was often in their own private time. This was seen as an unnecessary strain. In addition, participants reported a conflict in balancing the pressures of their work and the demands of inter-personal relationships during the working day. Even when the time required for inter-personal relationships was during office hours; it was not always perceived as a priority for the account manager and again could result in role strain. This insight suggests that time spent maintaining inter-personal relationships, although accepted as a necessary and important part of working in the insurance sector, may not be perceived to be on an equal footing to other work, i.e. it is not strictly business and not a legitimate use of office hours. There does therefore exist a need to clarify the role of inter-personal relationships in the minds of employees. Arguably there is a dark and light side of inter-personal relationships, and the move from one to another is slight and somewhat fragile.

One possible reason for individuals to perceive the relationship as a strain is perhaps because the relationship is not two-way, i.e. mutual. Where the relationship, or the cost of maintaining the inter-personal relationship, was perceived to have become a strain there was no mention of reciprocity which is an important element of inter-personal relationships (Duck, 1991). In such circumstances, where there is a mismatch of perceptions and expectations in terms of the employee’s work responsibilities, then there is the potential for the relationship to be perceived as burdensome. In this context, role strain is very likely to be experienced by the account manager as the business relationship has deviated from what they would consider to be the expected and normal relationship pattern (Holmlund-Rytkönen and Strandvik, 2005)

Third, levels of sincerity were found to be different across relationships. Customers expect genuineness and authenticity with the relationship, yet staff still link it back to the time and resource they have invested, rather than making it more personal to them. This difference in perception, between account manager and business customer has an impact on our view of the continuum of business relationships (Swan et al 2001; Coulter and Ligas, 2004) as the positioning of the inter-personal relationship on the continuum could differ from the buyer and the seller’s perspective. This raises this question of how such relationships should be classified, developed and managed.

Finally strain in a relationship can also be seen to have a negative impact at the firm level. A tipping point exists where the customer’s expectation of the inter-personal relationship is excessively high. Where those expectations are not met, relationship dissolution can occur at a firm level. From the broker’s perspective, a balance needs to be maintained between the total costs (i.e. the resources of the firm plus the personal resources of the individual) and the total benefits (to the company).

**Implications for Managers**

The findings of this research can potentially provide valuable insights to managers. First, firms need to manage inter-personal relationships, taking into account the personal resources that can become burdensome to an individual. Past researchers have already proposed ways in which to reduce personal ties at an inter-personal level. These include staff rotation, working in teams and providing multiple staff contacts (Bendapudi and Leone, 2002). Although these solutions were proposed to reduce the dysfunctional behaviour of the firm representative, they could also serve to mitigate role strain within inter-personal relationships by sharing the responsibility of relationship development and maintenance with others in the firm.

Second, the ambiguity of the status of time spent managing inter-personal relationships needs to be clarified. If inter-personal relationships are to be valued and encouraged, then firms need to understand the time that employees are spending on such relationships and manage this within the overall workload. Staff need also to be clear on what is expected from them in terms of their role in inter-personal relationships. Jackson and Tax (1995) suggest that role ambiguity of this nature can be resolved by reinforcing key values and providing role models.

Third, the demands of customers have been found to go beyond the expectations of a business relationship. Emotional resources, in terms of caring, advising and general support were expected from customers. If these expectations are to be met, then training and development may be required to ensure that employees have the basic skills to provide this support, or are able to console and withdraw without causing disappointment and/or offence.

**Future research**

Further research is required to expand our understanding more widely of the strains of inter-personal relationships. Although this paper has focused on the negative side of inter-personal relationship, not all relationships were perceived in this way. Further work is needed to identify why some employees experience role strain in their inter-personal relationships while others do not. Is the reason solely due to the resources required to maintain that relationship, or do other factors such as the individual’s personality and culture also play a role? In addition, a tipping point when role expectations are not maintained is likely to be terminated by the customer has been proposed. Further research needs to be done to investigate when this tipping point occurs and how it might be avoided.

Further studies on the management of expectation in relationship development and management are also required. It would be interesting to develop a longitudinal study looking into the different life stages of business customers and how these impact the nature, dynamics and intensity of a relationship. Do expectations differ according to age, length of relationship? How and why are expectations of relationships developed and how should these be managed to ensure that the expectation gap is effectively managed.

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