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THE EFFECT OF CRITICAL INCIDENTS ON SERVICE CONSUMER LOYALTY: The Harmonic Resonance of Emotional and Technological Intelligence for the Promotion of Excellence and Innovation in the Quality of the Customer-Company Relationship

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Abstract: This study proposes to model and quantify the effect of the process of causal attribution of critical, positive and negative incidents, on the quality of the Customer-Company relationship after its occurrence. Using theories from Relationship Marketing, Critical Incident Technique, and Theories of Causal Attribution and Balance from Fisher Heider's Psychology of Interpersonal Relationships, this study develops and tests the Relational Balance Model (REM), which proposes the foundations for longevity and prosperity. the quality of the Customer-Company relationship in the context of service provision. Structural equation modeling by the Partial Least Squares – PLS method was used in the analysis of the longitudinal sample to test the proposed conceptual model. The results contribute to the implementation of intelligent strategies in the provision of services, which stimulate the search for relational harmony in a natural, intuitive and common sense way on the part of service consumers, based on positive and benevolent behaviors on the part of the whole Organization. Although the Relationship Marketing literature emphasizes the longevity of the Customer-Company relationship, it directs its studies on service failures and on the relationship between loyalty and profitability to the company. Our Relational Balance Model is innovative as it provides valuable information that relates the resonance of consumers' emotional intelligence with excellence and innovation in the performance of service providers' actors, resulting in new perspectives of sustainable loyalty for Customer Relationship Management. -Company, as well as new perspectives on the study of the behavior of service consumers.

Keywords: ECSI-Portugal, Critical Incident, Causal Attribution, Loyalty, PLS-Sem, Relational Equilibrium.

INTRODUCTION

In general, there is a growing consensus in the literature that the long-term success of companies depends on building and maintaining strong relationships with customers (Ozuem, Thomas, and Lancaster 2016). Thus, satisfaction and loyalty have traditionally been two main objectives of managers (Thakur, 2014), since, increasingly, the survival of companies depends on the quality of the relationship with the customer (Moreira et al. 2011). In this line of ideas, Hayes (1996) states that knowledge of customer perceptions and reactions related to the business of a particular organization can exponentially increase the possibility of better business decisions. This is because intangible assets represent more than 80% of the company's total assets, among them is the Client-Company relationship (Vilares and Coelho, 2011).

With regard to service providers, even more special attention is needed, since the most vivid impression of the relationship with the supplier occurs when the customer interacts with it, at the time of providing services (Zeithaml and Bitner, 2003).). In this context, Gronroos (2003) argues that the study of critical incidents offers the Marketing professional rich material that indicates problematic areas and strengths of the organization, as well as what must be done for the company to improve the perceived quality of its services. and, consequently, the satisfaction and loyalty of the consumers of these services.

Doorn and Verhoef (2008) state that the study of the impacts of critical incidents, in the context of the formation of satisfaction and loyalty, has received some attention from academics, but many of these studies remain qualitative in nature. Corroborating this, Walsh, Evanschitzky and Wunderlich (2008) suggest the need to evaluate new variables

that moderate the relationship between satisfaction and loyalty. On the other hand, Marketing researchers have devoted attention to this relationship, essentially from the perspective of analyzing negative critical incidents (for example, Vidal 2012). This leaves a gap in the studies, especially because, as Paulssen and Somerfeld (2008) mention, with the increase in the duration of the Customer-Company relationship, which is the main objective of Relationship Marketing and Companies, the probability of customers increasing experience interactions with positive and negative episodes, both of which may have consequences on levels of satisfaction, loyalty and, in general, on the quality of the relationship. However, most researchers have focused their studies exclusively on failures or negative incidents that occurred during the Customer-Company relationship (for example, Choi and Choi 2014; Jarvelainen 2013; Kaur and Sharma 2015; Ro and Wong 2012; Vidal 2012).

Thus, this investigation intends to carry out a longitudinal study to validate the assumptions that the more positive the previous quality status of the Customer-Company relationship, the more beneficial the process of causal attribution of positive and negative critical incidents will be, having as it is based on the two principles of the theory of causal attribution (Heider 1958), which guide the inherent, natural and intuitive search of the common man to establish relational harmony: for the formation of unity and for the state of balance between the parts. In the present research, the denomination "principle of balance" encompasses these two premises of harmony between the client, objects and actors in the provision of services.

It is also worth mentioning that, in the present study, positive and/or negative critical incidents are referred to as synonymous with daily events in the provision of services. As a consequence, the effect of the impact of these critical incidents on the quality of the relationship is investigated, measured through the status of satisfaction, trust, perceived value and loyalty, since these variables are measured before and after the occurrence of the critical incident, which makes it possible, in addition to quantifying the effects, to also predict customer behavior in building loyalty after the occurrence of positive and negative critical incidents.

THEORETICAL REFERENCE

PROCESS OF CAUSAL ATTRIBUTION OF CRITICAL INCIDENTS IN THE CONTEXT OF SERVICE PROVISION

The present research adopts the model proposed by Vidal (2012) to postulate the hypotheses regarding the impact of the previous quality of the Customer-Company relationship in the process of causal attribution of critical incidents in the provision of services and, consequently, of its effects on consumer loyalty. of these services. The premise to be investigated is the longevity and prosperity of the Relational Balance based on the increase in the quality of the Client-Company relationship over time, in a joint action between the Organization and the Client. So the organization promotes positive critical incidents and plausible solutions for negative critical incidents and the customer tends to evaluate these performances in an increasingly beneficial way, with an effect on relational harmony over time.

This way, we propose that this beneficial and satisfactory reciprocity (Fasal and Hasan et al. 2017; Marques 2012) or relational harmony between the company and its customers is revealed through critical incidents characterized as positive, when they create situations in the provision of services that lead the client to think "they are facing a service of above-normal quality" and,

consequently, that lead the client to think that "the service provider cares about you as a client and not just about the profits obtained in the provision of services". ". Which would be summarized in positive and benevolent behavior (positive critical incidents) on the part of the organization or as a synonym, in the present study, of excellent performance and innovation in the provision of services which, consequently, may culminate in equal behavior on the part of customers, in the what is called loyal behavior.

On the other hand, we also propose that the plausible recovery for the customer in terms of critical negative incidents may alleviate antagonistic situations, which have led the customer to think "they are facing a service of below-expected quality" and, together, that lead to the customer thinking that "the service provider only cares about profits and doesn't care about you as a customer", which would be summarized in negative and opportunistic behaviors (negative critical incidents).

On the part of the service consumer, a benevolent attitude is expected in relation to Relational Balance, which translates into a more positive causality in relation to the company's investment in keeping the customer through the aforementioned, excellence performance and innovation in the provision of services., evaluated from management/ policies to the treatment given during the provision of services through the company's contact persons with the customer, which may result in more beneficial, positive and pleasant evaluations for positive critical incidents and in plausible resolution for incidents negatives promoted by the organization. Subsequently, it is proposed that these positive and beneficial feelings, behaviors and attitudes of the performance of excellence and innovation in the provision of services will materialize in events that will update the increase of loyal behaviors of the customers, supported by the perception of reciprocity on the part of the service provider with based on treatment received over time.

Another detail regarding the differentiation of the present study and the studies that deal only with service failures, as an example the reference model by Vidal (2012), is that the model proposed here also includes the company and stability as a causal source of incidents critics. However, we also include as an agent causing the event the employee who was in contact with the customer at the time of the critical incident.

Thus, the proposal for the interpretation of the service consumer regarding the causal sources of critical incidents will fall under the responsibility of the employee based on the treatment given to the customer at the time of this event and, of the company for its policy/ management of the provision of services. On the other hand, taking into account the relationship longevity proposal, the perception of future recurrence of the critical incident is included as an important analysis in the customer's decision when attributing the causality of critical incidents.

Thus, this study proposes to validate and model the theory that states that satisfied customers tend to attribute their satisfaction to front-line personnel (Bitner, Booms and Mohr 1994; Zeithaml and Bitner 2003) and, jointly, to test the power of frontline staff to the customer (Carlzon 2005; Kotler and Keller 2006). Besides, Sidershmukh, Singh and Sabol (2002) propose a relationship between the behavior of frontline personnel and company policies/management in customer assessment in this critical incident causality process.

That said, we propose in this study that the process of causal attribution of critical incidents based on common sense psychology (Heider 1970) is focused on dyad interpersonal relationships with heteronomic causal attribution, that is, the client will attribute

as the casual source of the critical incident another cause, sometimes the employee, sometimes the company itself and, together, the perception of future stability of the critical incident in the provision of services, and will interpret the affective meaning of the critical incident, whether or not it is positive and pleasant. On the other hand, the affective significance of the critical incident, in this research, is also affected by the previous quality of the Customer-Company relationship and this will beneficially influence the process of causal attribution of critical incidents which, in this study, includes the investigation of the variation of the state of the quality of the Customer-Company relationship caused by the occurrence of the critical incident.

BACKGROUND OF THE CAUSAL ATTRIBUTION PROCESS OF CRITICAL INCIDENTS

PREVIOUS/ACCUMULATED QUALITY OF THE CUSTOMER-COMPANY RELATIONSHIP

In the present investigation, in addition to proposing positive critical incidents as the basis of Relational Balance, it is also proposed the plausible recovery of negative critical incidents, the latter being a way to alleviate the problem, characterizing itself as the engine for the behavior of balance inherent in the individual to the harmonious prevalence of the interpersonal relationship (Heider 1970). On the other hand, we propose that the lack of such recovery may not only lead to more severe assessments of the problem, but may also lead to the end of the Customer-Company relationship (Vidal 2012), either because of the imbalance that the negative critical incident may cause in the relational environment and /or by influencing the customer's emotion, increasing the complexity of the problem (Heider 1970). This statement can be corroborated by the fact that critical incidents, positive and negative, cause changes in the relationship (Bitner et al. 1990), namely, due to their impact on customer satisfaction, trust and loyalty (Bendapuci and Leone 2003; Brockner, Tyler and Cooper-Schauder 1992; Dong et al. 2016; Edvardsson 1992; Sidershmukh et al. 2012; Wong and Sohal 2003; Vilares and Coelho 2011; Zeithaml and Bitner 2003).

That said, we propose that the client's participation in the two different moments of the research and, specifically, after the occurrence of the negative critical incident, reinforces the hypothesis that their permanence with the same service provider may be related to this plausible recovery and that, consequently, as proposed in the literature, this recovery may have mitigated the effect of this negative critical incident on the service consumer's evaluation (Craighead 2004).

The plausible recovery will give rise to the inverse attribution, which is actually characterized by the principle of balance inherent to individuals and which is expressed with affective significance and a more positive causal source for the critical incident, in order to obtain more positive changes in the state of the Client- Company, so that, in an intuitive, natural and common sense way, the relationship can be maintained (Heider 1970). However, in this research, we propose that this whole process, which is more beneficial in evaluating the performance of the service provider, is influenced by the positive evaluation of the quality of the Customer-Company relationship before the occurrence of the critical incident, and that the more positive this previous quality, the more positive it is. more positive the causal attribution of critical incidents. Therefore, we postulate that:

H1a: The previous quality of the Customer-Company relationship has a direct and positive

effect on the perception of the positive or less positive intensity of the positive and negative critical incident.

H1b: The previous quality of the Customer-Company relationship has a direct and positive effect on the perception of stability of the positive critical incident and, conversely, it has an inverse effect for the negative critical incidents.

H1c: The previous quality of the Customer-Company relationship has a direct and positive effect on the causal attribution of responsibility to the employee for the occurrence of the positive critical incident and has an inverse effect for the negative critical incidents.

H1d: The previous quality of the Customer-Company relationship has a direct and positive effect on the causal attribution of responsibility to the company for the occurrence of the positive critical incident and has an inverse effect on the negative critical incidents.

H1e: The previous quality of the Customer-Company relationship has a direct positive effect on the change in the status of this positive or less positive relationship as a result of the positive and negative critical incident.

CONSEQUENCES OF THE CAUSAL ATTRIBUTION PROCESS

Variation in the quality of the Customer-Company relationship

This way, it is proposed that the basis of the process of causal attribution of critical incidents, carried out by service consumers, will be in the evaluation of the quality of the Customer-Company relationship prior to the occurrence of these critical incidents, and that the effects on loyalty and its antecedents (satisfaction, trust and perceived value) will be influenced by the change in the state of that quality, evaluated after the occurrence of the critical incidents. This statement and the adoption of the longitudinal sample corroborate the fact that affective meaning is an integral part of the process of causal attribution of events, in the case of a systematic process of observation/action (Heider 1970). In the present investigation, this affective meaning is evaluated in two ways: by assessing the previous quality of the Client-Company relationship (meaning of the past relational environment) and by assessing the intensity of the critical incident itself (significance of the event).

This proposal is relevant because affective meaning is the most important feature of the event, orderly influencing the subject who makes the causal attribution, so that, first of all, the service consumer will assess whether or not the event is positive, pleasant. and satisfactory; second, it will attribute a causal source to it and then react on the basis of its decisions (Heider 1970). Thus, in this functional meaning proposed by Heider (1970), the more positive the affective meaning of the past relational environment, the more beneficial the behavior of the service consumer in the face of the causal attribution process and, consequently, in future behaviors and decisions in relation to the harmony of the service. Customer-Company relationship.

This commonsense cognitive hierarchy embodies the process of causal attribution as a systematic relationship in which each previous level stands to the next in the interpretation and decision about the event and in the quality of the relationship (Heider 1970). This corroborates the premise of a holistic and timeless approach to the evaluation of the service consumer in relation to the occurrence of a critical incident in the provision of services, in which the quality of the past Relational Balance will influence the variation of the present and future quality of the relationship. Thus, we propose that:

H2a: The perception of the intensity of the critical incident will have a significant effect

on the change in the quality status of the Customer-Company relationship.

H2b: The perception of stability of the critical incident has a significant effect on the change in the quality status of the Customer-Company relationship.

H2c: The causal attribution of responsibility to the employee for the occurrence of the critical incident has a significant effect on the variation of the quality status of the Customer-Company relationship.

H2d: The causal attribution of responsibility to the company for the occurrence of the critical incident has a significant effect on the variation of the quality status of the Customer-Company relationship.

EFFECT OF THE CAUSAL ATTRIBUTION PROCESS ON LOYALTY STATUS

It is proposed that a more positive change in the quality status of the Customer-Company relationship will have a positive impact on the current status of service consumer loyalty, after the occurrence of critical incidents. That said, as the present research uses a longitudinal sample, it was possible to calculate the updated score of each of the relationship variables. This score represents the current status of post-incident satisfaction, trust, perceived value and loyalty, originated by the difference between the status of the constructs at T2, post-critical incident, and at T1, before the critical incident analyzed. It must be noted that this may be negative if the assessment of the relationship variables, at time T1, is higher than the assessment made at time T2 and, conversely, it may be positive if the assessment at time T2 is higher. This way, the quality of the Customer-Company Relationship represents the whole of the evaluation of the aforementioned relationship variables, in this research measured before and after the occurrence of the positive and negative critical incident, which justifies its relevance in the longevity and prosperity of the success of the environment. relationship of Service Organizations evaluated from the perspective of their customers.

In this sense, the longevity and prosperity of the Customer-Company Relational Balance will originate from the client's interpretation in relation to the causality of events in the daily service provision and the evaluation of these will be, consequently, decisive for the present and future of this Relational Balance. of the Customer-Company Relationship. Thus, the positive feeling of the previous state of the quality of the Customer-Company relationship will influence the attribution of causality, and this may also result in a more positive change in the status of satisfaction, trust, perceived value and loyalty. Consequently, we propose that:

H3a: The change in the quality status of the Customer-Company relationship caused by critical incidents has a positive and significant effect on the current status of customer satisfaction in relation to their service provider.

H3b: The change in the quality status of the Customer-Company relationship caused by critical incidents has a positive and significant effect on the current status of the customer's trust with their service provider.

H3c: The change in the quality status of the Customer-Company relationship caused by critical incidents has a positive and significant effect on the current status of the perceived value of service provision.

H3d: The change in the quality status of the Customer-Company relationship caused by critical incidents has a positive and significant effect on the current status of customer loyalty towards their service provider.

BUILDING POST-CRITICAL INCIDENT LOYALTY

The present research proposes to evaluate the formation of post-critical incident loyalty, as recommended by Agustin and Singh (2005), in which satisfaction, trust and perceived value are the predictors of loyalty. Conjointly, by the scale of measures of the European Index of Customer Satisfaction - ECSI-Portugal, we propose that satisfaction refers to the overall satisfaction of the customer with his service provider, which includes the evaluation of the customer's ability to meet their expectations and be the ideal supplier desired by the customer. This is because, in this study, satisfaction is evaluated cumulatively, characterizing the service consumer's state of being happy or unhappy in the relationship with their service provider over time.

On the other hand, service consumer confidence indicators or variables are based on the evaluation of the service provider's performance/credibility and benevolence. Specifically, these indicators portray trust as a joint function of the customer's propensity to trust their service provider (Mayer et al. 1995) and, consequently, to strengthen the Customer-Company relationship through their psychological state of accepting customer vulnerabilities. service provider and also the ability of this provider to meet its positive expectations (Rousseau et al. 1998). As an example, we treat the plausible solution to critical negative incidents as a way for the customer to maintain relationship harmony through their propensity to trust the relationship with their service provider. The perceived value focuses its evaluation on the quality/price ratio of the services. Finally, we consider loyalty to be a behavioral response of service consumers, over time, in relation to their service provider (Jacoby and Kyner 1973), but it may also include attitudinal dimensions (Dick and Basu 1994). This way, it can indicate repurchases by customers, as well as recommendations with positive word of mouth about the supplier/services, that is, a sustainable loyalty over time.

Thus, as recommended by Agustin and Singh (2005), satisfaction is the key variable of loyalty, with a direct effect on trust and perceived value. And trust has a direct effect on customers' loyal behavior and also on the perceived value of service provision. However, this perceived value will only directly influence customer loyalty. Therefore, we propose that:

H4: Satisfaction has a positive and significant effect on (a) loyalty and this effect is mediated by (b) trust and (c) perceived value.

H5: Trust has a positive and significant effect on (a) loyalty and an indirect effect measured by its direct effect on (b) perceived value.

H6: Perceived value has a direct and significant effect on loyalty.

The proposed hypotheses embody the conceptual models of the present research (Figures 1 and 2).

METHODOLOGY

This study is an integral part of the satisfaction and loyalty study within the scope of the National Customer Satisfaction Index (ECSI-Portugal), which used the survey method to collect data through a structured questionnaire to measure, simultaneously, different constructs related to loyalty and critical incidents in different sectors of service provision, namely Banking, Mobile Telephone Operator and Pay-TV Operator. Customers who had a relationship period of at least six months, without any employment relationship with the company, were considered as the target population. In the survey plan, the selection of the sample was carried out randomly in the population residing in mainland Portugal.

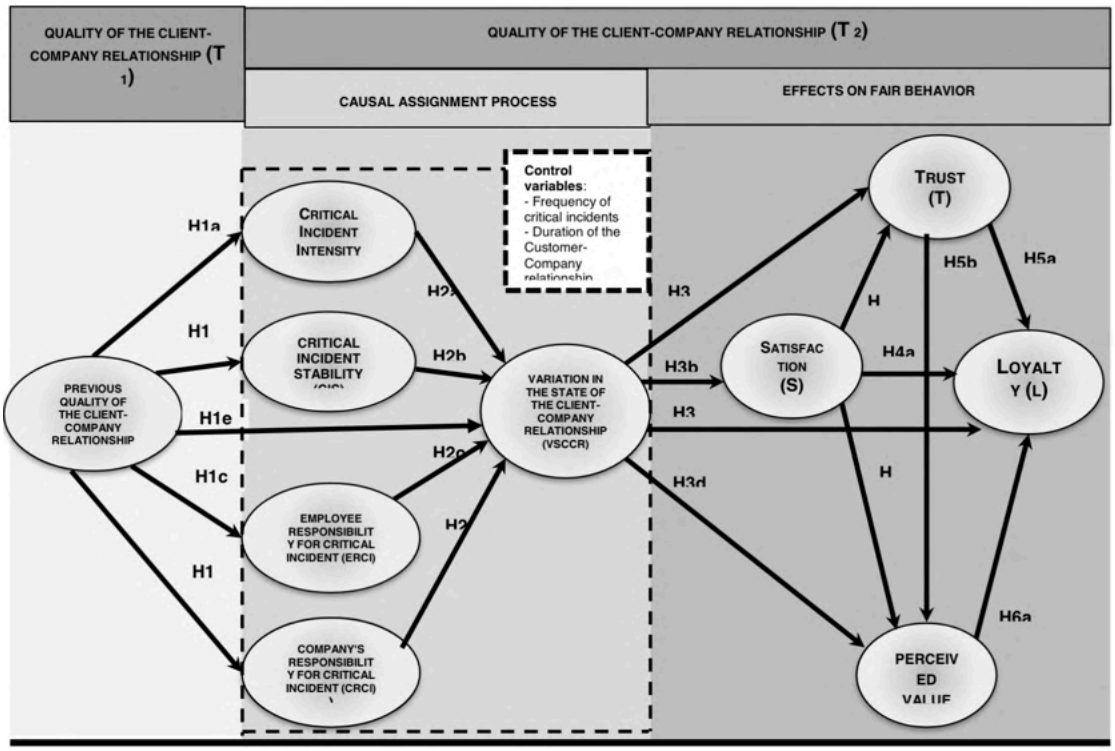

Figure 1. Conceptual explanatory model of relational balance by positive critical incidents (ICPS).

Source: Hypotheses Research.

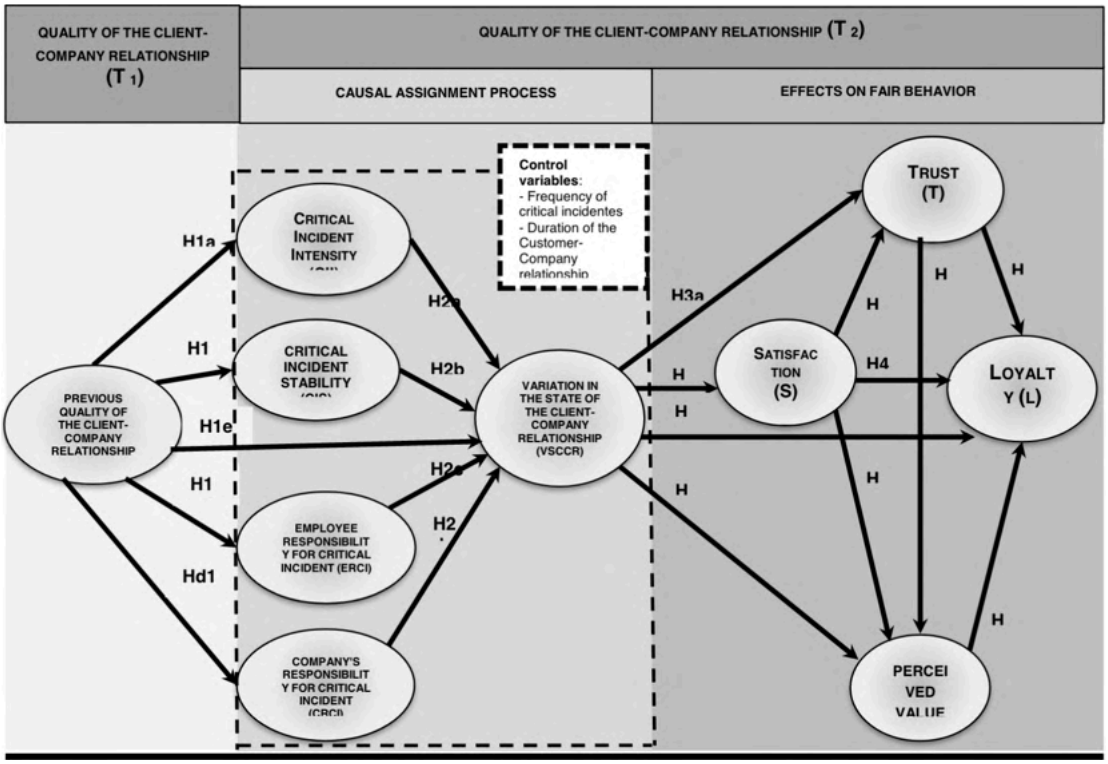

Figure 2. Conceptual explanatory model of relational balance for plausible recovery from negative critical incidents (ICNS).

Source: Hypotheses Research.

The telephone interviews were carried out through a questionnaire structured through specialized Call Center services within the scope of ECSI-Portugal.

In this context, quality control was adopted in the collection of data within the scope of ECSI-Portugal, specifically care employed in the construction of the questionnaire and in the collection of data to neutralize the problem of CMB, according to the guidelines of Podsakoff et al. (2003), since:

i) the anonymity of the respondents was guaranteed and the option of answering I don't know/don't answer was guaranteed, and these precautions encourage honest answers, as there are no right or wrong answers or the respondent's obligation to answer;

ii) the scale measurement items are written in a simple, clear, concise and appropriate way to the context of the respondent's relationship with their service provider, in order to promote a good understanding and interpretation of the scale measurement items by the respondents;

iii) the questionnaire did not present the same order as the proposed conceptual model and the respondents were not aware of the proposed conceptual model for studying the phenomena of the present research, so their answers were not based on the relationships to be studied; and

iv) the use of interviewers in data collection can avoid response bias effects that may occur in the self-assessment process.

On the other hand, to statistically evaluate the CMV, the marker variable technique was used (Lindell and Whitney 2001), with a question being included in the questionnaire in which respondents were asked to evaluate items related to the choice of restaurants and not to the provision of services. services. Therefore, this construct was included in the proposed model for positive and negative critical incidents in order to analyze the correlation of this market variable with the other constructs of the model. After the tests, the results did not indicate a significant correlation between the constructs of the model and the referred market variable, and the results can be verified in Tables 1 and 2 for the tests of the sample of positive critical incidents and in Tables 3 and 4 for the negative critical incident sample tests.

It is important to point out that, taking into account greater rigor, to guarantee the robustness of the results, only the questionnaires that presented at least 70% of the answered questions were considered for analysis.

Specifically, for the present research, the constitution of the sample was created from the analysis of the matrix of the data collected in the ECSI-Portugal project, to identify the clients who participated in more than one interview (panel) and those who participated only in one interview. interview (not panel). At the same time, the identification of respondents who described and did not describe critical incidents was carried out, as well as the quantification of the number of interview vacancies in which each respondent participated.

Thus, it was possible to perceive that most of the respondents participated in two interviews at different times of the study application period. However, this majority described critical incidents in detail in just one interview. Thus, it was still possible to build a longitudinal sample measuring the quality of the Customer-Company relationship before and after the occurrence of the critical incident, that is, at two different moments in time, in order to ensure the objectives proposed in this study, totaling a longitudinal sample with a total of 416 customers, with 245 customers describing positive critical incidents and 171 customers describing negative critical incidents.

Correlations

		VSCCR	S	T	PV	L	CMB
VSCCR	Pearson Correlation	1	,215**	,208**	,132*	,160*	,182**
	Sig. (2-tailed)		,001	,001	,039	,012	,004
	N	245	245	245	245	245	245
S	Pearson Correlation	,215**	1	,634**	,471**	,569**	,000
	Sig. (2-tailed)	,001		,000	,000	,000	1,000
	N	245	245	245	245	245	245
T	Pearson Correlation	,208**	,634**	1	,413**	,492**	,017
	Sig. (2-tailed)	,001	,000		,000	,000	,786
	N	245	245	245	245	245	245
PV	Pearson Correlation	,132*	,471**	,413**	1	,356**	,059
	Sig. (2-tailed)	,039	,000	,000		,000	,360
	N	245	245	245	245	245	245
L	Pearson Correlation	,160*	,569**	,492**	,356**	1	-,013
	Sig. (2-tailed)	,012	,000	,000	,000		,839
	N	245	245	245	245	245	245
REST	Pearson Correlation	,182**	,000	,017	,059	-,013	1
	Sig. (2-tailed)	.004	1.000	.786	.360	.839	
	N	245	245	245	245	245	245

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Table 1. Test correlation between the rest variable and other research constructs.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)
REST -> VSCCR	0,048	0,0491	0,0485	0,0485	0,9899
REST -> S	-0,0354	-0,035	0,0652	0,0652	0,5423
REST -> T	-0,009	-0,0076	0,0526	0,0526	0,1706
REST -> PV	0,0622	0,06	0,0674	0,0674	0,9225
REST -> L	-0,0171	-0,0172	0,0591	0,0591	0,2889

Table 2. Test of the causal relationship between the rest variable and other constructs of the conceptual model.

Correlations

		VSCCR	S	T	PV	L	CMB
VSCCR	Pearson Correlation	1	,287**	,208**	,205**	,241**	-,081
	Sig. (2-tailed)		,000	,006	,007	,001	,291
	N	171	171	171	171	171	171
S	Pearson Correlation	,287**	1	,675**	,474**	,738**	-,064
	Sig. (2-tailed)	,000		,000	,000	,000	,406
	N	171	171	171	171	171	171
T	Pearson Correlation	,208**	,675**	1	,433**	,566**	-,002
	Sig. (2-tailed)	,006	,000		,000	,000	,983
	N	171	171	171	171	171	171
PV	Pearson Correlation	,205**	,474**	,433**	1	,445**	,001
	Sig. (2-tailed)	,007	,000	,000		,000	,995
	N	171	171	171	171	171	171
L	Pearson Correlation	,241**	,738**	,566**	,445**	1	-,061
	Sig. (2-tailed)	,001	,000	,000	,000		,430
	N	171	171	171	171	171	171
REST	Pearson Correlation	-,081	-,064	-,002	,001	-,061	1
	Sig. (2-tailed)	,291	,406	,983	,995	,430	
	N	171	171	171	171	171	171

**. Correlation is significant at the 0.01 level (2-tailed).

Table 3. Test correlation between the rest variable and other research constructs.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (|O/STERR|)
REST -> VSCCR	-0,0999	-0,0995	0,0731	0,0731	1,3657
REST -> S	-0,0448	-0,0438	0,0738	0,0738	0,6072
REST -> T	0,0399	0,04	0,0615	0,0615	0,6496
REST -> PV	0,0383	0,0397	0,0677	0,0677	0,5657
REST -> L	-0,0138	-0,0152	0,0463	0,0463	0,2979

Table 4. Test of the causal relationship between the rest variable and other constructs of the conceptual model.

In the last section of the questionnaire, respondents answered a set of questions that allow for the delineation of the sociodemographic profile of this sample. In summary, it can be concluded that the sample was formed by approximately 54% of female individuals and, in the majority, individuals reside in the North region (34%) and in Lisbon (29%). All age groups are represented in this study. However, the largest number of respondents belong to the age group aged 50 or over (31%). Regarding the level of education of the respondents, about 25% have a higher education level. With regard to the current professional situation, the sample consists mostly of employed individuals (63%).

CONTROL VARIABLES

The respondent was purposely asked about the duration of the Customer-Company relationship and the frequency of occurrence of the described critical incident, in order to assess its relevance in the process of causal attribution of critical incidents, namely, in the interpretation of their affective significance, attribution of cause and its impact on changing the quality of the Customer-Company relationship (Lakatos and Marconi 2007).

MODEL ESTIMATION

The structural equations model presented in Figures 1 and 2 were estimated using the Partial Least Square (PLS), through the SmartPLS software with non-parametric processes (Ringle, Wende and Will 2005) in two steps. First, the measurement model was estimated, and then the structural model. It is important to mention that the previous quality variable of the Customer-Company relationship (QR1) is measured by the relationship variables — loyalty, satisfaction, trust and perceived value — measured before the critical incident evaluated in the study. Thus, to avoid multicollinearity problems in the model (Hair et al. 2009), it was decided to compute the sum of the means of satisfaction, trust, perceived value and loyalty status by the difference of their calculated means at the two different measurement moments, before and after the occurrence of the critical incident, and thus compose the set of variables to measure the previous quality construct of the Customer-Company relationship (QR1), as already mentioned. For the measurement model, the indicators were measured through questions with a numerical scale of 10 points, in which the evaluation of 1 to 5 is considered negative and the evaluation of 6 to 10 positive in the questionnaire of the study of satisfaction and loyalty applied to customers. service providers (Banking, Mobile Telephone Operator and Pay-TV) within the scope of ECSI-Portugal.

ANALYSIS AND RESULTS

MEASUREMENT MODEL

Confirmatory factor analysis was used to assess the psychometric property of each set of indicators of the positive and negative critical incident measurement model constructs (Hair et al. 2006). The procedure suggested the elimination of three indicators in the positive critical incidents model (IIC2; Freq1 and Freq2) and two indicators in the negative critical incidents model (IIC1 and Freq2). After the exclusions, the estimation of the measurement models was performed again and it was found that the other indicators showed convergent validity with the value of the Average Variance Extracted (Average Variance Extracted - AVE), with a factor loading value above 0.50 significant ($t > 1.96$). The internal consistency validity indicator was ensured by Cronbach's Alpha (AF) values greater than 0.60 and Internal Consistency values greater than 0.70 (Table 5). The

discriminant validity (Tables 6 and 7) was validated by the criteria of Chin (1998) and Fornell and Larcker (1981), as seen in Table 8.

STRUCTURAL MODEL

For the evaluation of the structural model, the value of Pearson's coefficients (R2) for each construct was analyzed. R2 values close to 2%, 13% and 26% were interpreted within the scope of Social and Behavioral Sciences, respectively, as being a small, medium and large effect (Ringle, Silva and Bido 2014). As for the evaluation of the total adjustment of the structural model, the value of the GoF was verified with the recommended minimum of 0.36. All constructs respect the requirements for the validation of the structural model with values of R^2 and a GoF equal to or greater than that recommended for the positive and negative critical incident models. These results can be verified in Table 9.

VALIDATION OF HYPOTHESES

The evaluation of the estimated parameters of the causal relationships of the structural model, carried out by the SmartPLS software through Bootstraping, performed with a number of 5,000 subsamples (Hair et al. 2013; Sarstedt et al. 2014), was based on validation of higher t values at 1.96 ($\alpha = 0.05$). Finally, following the analysis of the structural model, the results of the estimation of the impact coefficients were interpreted according to the hypotheses of causal relationships established a priori in the structural model. The analysis is performed separately for positive and negative critical incidents based on Figures 3 and 4, which also present the mean values of each construct of the estimated models for these critical incidents.

INTERPRETATIONS AND CONCLUSIONS OF THE EFFECTS OF POSITIVE AND NEGATIVE CRITICAL INCIDENTS ON LOYALTY

Analyzing Figure 3, it appears that in the case of positive critical incidents, the previous quality of the Customer-Company relationship is positive, with an average of 7.3, and has a direct and significant effect on all constructs referring to the causal attribution process. Specifically, it is estimated that the increase by one unit in this average (7.3) of the consumer's evaluation of the services in relation to the previous state of the quality of the Customer-Company relationship will increase by:

- 0.25 units on average (7.6) of the perception of the positive and pleasant intensity of the positive critical incident (significance at 1%);
- 0.35 units on average (8.1) of the perception of stability of the positive critical incident in the provision of services (significance at 1%);
- 0.29 units on average (8.1) of attribution of responsibility to the employee for the occurrence of a positive critical incident (significance at 1%);
- 0.36 units on average (7.7) of the company's attribution of responsibility for the occurrence of a positive critical incident during the provision of services (significance at 1%);
- 0.15 units on average (8.1) of the change in the status of the Customer-Company relationship after the occurrence of a critical positive incident in the provision of services (significance at 5%).

It is then verified that the direct effects predicted in hypotheses H1a to H1e were validated, which reinforces the relevance of Heider's (1970) causal attribution and equilibrium theory for the systematic relationship of the causal attribution process

Positive						Negative					
Indicator	**Factorial Load**	**t**	**AVE**	**CC**	**AC**	**Indicator**	**Factorial Load**	**t**	**AVE**	**CC**	**AC**
Previous Relationship Quality			**0,73**	**0,92**	**0,88**	**Previous Relationship Quality**			**0,79**	**0,94**	**0,91**
QR1SAT	0,93	95,79*				**QR1SAT**	0,95	93,10*			
QR1CON	0,91	69,80*				**QR1CON**	0,91	40,33*			
QR1VR	0,75	17,40*				**QR1VR**	0,80	17,26*			
QR1LEA	0,82	25,88*				**QR1LEA**	0,89	42,64*			
Intensity Of The Critical Incident			**1,00**	**1,00**	**1,00**	**Intensity of the critical incident**			**1,00**	**1,00**	**1,0**
IIC1	1,00	0,00				**IIC1**					
IIC2						**IIC2**	1,00	0,00			
Stability of the critical incident			**0,81**	**0,93**	**0,89**	**Stability Of The Critical Incident**			**0,80**	**0,92**	**0,88**
EIC1	0,83	26,41*				**EIC1**	0,84	10,65*			
EIC2	0,94	88,07*				**EIC2**	0,95	59,48*			
EIC3	0,93	90,79*				**EIC3**	0,90	22.82*			
Employee Responsibility			**0,88**	**0,96**	**0,93**	**Employee Responsibility**			**0,87**	**0,95**	**0,93**
RCIC1	0,94	69,74*				**RCIC1**	0,95	38,36*			
RCIC2	0,95	97,02*				**RCIC2**	0,95	56,85*			
RCIC3	0,92	58,24*				**RCIC3**	0,89	24,24*			
Corporate Responsibility			**0,84**	**0,94**	**0,91**	**Corporate Responsibility**			**0,76**	**0,90**	**0,84**
REIC1	0,90	45,12*				**REIC1**	0,84	9,36*			
REIC2	0,94	67,6*				**REIC2**	0,90	24,56*			
REIC3	0,92	68,79*				**REIC3**	0,87	15,56*			
Variation Of The Relationship Status			**0,81**	**0,95**	**0,92**	**Variation Of The Relationship Status**			**0,74**	**0,92**	**0,88**
VER1	0,84	37,21*				**VER1**	0,78	13,93*			
VER2	0,92	47,03*				**VER2**	0,93	58,29*			
VER3	0,94	97,49*				**VER3**	0,91	38,24*			
VER4	0,90	62.54*				**VER4**	0,80	17,45*			
Satisfaction			**0,68**	**0,87**	**0,77**	**Satisfaction**			**0,69**	**0,87**	**0,77**
SAT1	0,86	41,83*				**SAT1**	0,91	54,67*			
SAT2	0,83	32,16*				**SAT2**	0,86	24,39*			
SAT3	0,78	20,43*				**SAT3**	0,71	9,23*			
Confidence			**0,59**	**0,85**	**0,77**	**Confidence**			**0,53**	**0,82**	**0,70**
CON1	0,86	41,8*				**CON1**	0,69	9,76*			
CON2	0,83	32,16*				**CON2**	0,73	11,10*			
CON3	0,78	20,43*				**CON3**	0,74	14,21*			
CON4	0,75	17,25*				**CON4**	0,73	13,06*			
Perceived Value			**0,74**	**0,85**	**0,65**	**Perceived Value**			**0,77**	**0,87**	**0,70**
VR1	0,81	15,66*				**VR1**	0,83	15,36*			
VR2	0,91	37,93*				**VR2**	0,92	39,39*			
Loyalty			**0,52**	**0,81**	**0,68**	**Loyalty**			**0,61**	**0,86**	**0,79**
LEA1	0,82	23,29*				**LEA1**	0,87	33,71*			
LEA2	0,67	12,72*				**LEA2**	0,69	12,38*			
LEA3	0,56	8,30*				**LEA3**	0,68	10,36*			
LEA4	0,79	19,94*				**LEA4**	0,87	455,08*			

Control Variables											
Indicator	Factorial Load	t	AVE	CC	AC	**Indicator**	Factorial Load	T	AVE	CC	AC
Relationship Duration			1,0	1,0	1,0	**Relationship Duration**			1,00	1,00	1,00
DR	1,00	0,00				**DR**	1,00	0,00			
Frequency Of The Critical Incident						**Frequency Of The Critical Incident**			1,00	1,00	1,00
FREQ_1						**FREQ_1**	1,00	0,00			
FREQ_2						**FREQ_2**					

Table 5. Initial parameters of ICPS and icns measurement models.

Source: Output *SmartPLS.*

	ICP											
	QR1	**IIC**	**EIC**	**RCIC**	**REIC**	**VER**	**SAT**	**CON**	**VR**	**LEA**	**DR**	**FREQ**
Previous Relationship Quality (QR1)												
QR1_SAT	0,93	0,28	0,34	0,30	0,41	0,40	-0,65	-0,43	-0,35	-0,37	0,00	
QR1_CON	0,91	0,26	0,30	0,32	0,33	0,40	-0,45	-0,64	-0,30	-0,33	-0,01	
QR1_VR	0,75	0,12	0,26	0,10	0,22	0,21	-0,41	-0,40	-0,62	-0,28	0,00	
QR1_LEA	0,82	0,13	0,27	0,19	0,21	0,36	-0,41	-0,38	-0,26	-0,60	-0,07	
Intensity Of The Critical Incident (IIC)												
IIC1	0,25	1,00	0,47	0,47	0,54	0,57	0,18	0,19	0,11	0,17	0,03	
IIC2												
Estabilidade do Incidente Crítico (EIC)												
EIC1	0,25	0,38	0,83	0,33	0,50	0,45	0,12	0,14	0,02	0,12	0,01	
EIC2	0,34	0,43	0,94	0,36	0,56	0,55	0,11	0,17	0,04	0,11	-0,02	
EIC3	0,33	0,46	0,93	0,40	0,60	0,55	0,15	0,17	0,07	0,16	-0,02	
Employee Responsibility (RCIC)												
RCIC1	0,27	0,51	0,40	0,94	0,46	0,51	0,09	0,13	0,09	0,13	-0,03	
RCIC 2	0,27	0,44	0,39	0,95	0,44	0,48	0,11	0,09	0,09	0,11	-0,01	
RCIC 3	0,27	0,38	0,36	0,92	0,41	0,46	0,08	0,08	0,05	0,11	-0,11	
Corporate Responsibility (REIC)												
REIC 1	0,31	0,49	0,56	0,41	0,90	0,47	0,13	0,19	0,11	0,15	-0,09	
REIC2	0,33	0,50	0,61	0,40	0,94	0,62	0,15	0,17	0,12	0,09	-0,06	
REIC 3	0,35	0,50	0,54	0,47	0,92	0,59	0,12	0,16	0,07	0,12	0,00	
Variation Of The Relationship Status (VER)												
VER1	0,34	0,48	0,49	0,41	0,57	0,84	0,18	0,25	0,13	0,11	-0,05	
VER2	0,38	0,50	0,50	0,46	0,54	0,92	0,18	0,19	0,11	0,13	0,00	
VER3	0,39	0,55	0,55	0,46	0,57	0,94	0,19	0,20	0,09	0,13	-0,05	
VER4	0,38	0,51	0,53	0,52	0,52	0,90	0,22	0,16	0,11	0,19	-0,03	
Satisfaction (SAT)												
SAT1	-0,51	0,18	0,11	0,13	0,11	0,18	0,86	0,59	0,46	0,57	-0,05	
SAT2	-0,47	0,15	0,11	0,08	0,17	0,18	0,83	0,51	0,42	0,46	-0,11	
SAT3	-0,45	0,12	0,13	0,03	0,08	0,17	0,78	0,51	0,34	0,43	0,01	
Confidence (CON)												
CON1	-0,49	0,21	0,16	0,07	0,18	0,21	0,59	0,85	0,42	0,53	-0,07	
CON2	-0,39	0,23	0,19	0,11	0,24	0,21	0,48	0,81	0,31	0,43	-0,07	
CON3	-0,36	-0,01	0,08	0,07	0,03	0,05	0,38	0,64	0,30	0,27	-0,01	
CON4	-0,43	0,10	0,10	0,09	0,09	0,18	0,52	0,75	0,33	0,35	0,00	

Perceived Value (VR)												
VR1	-0,26	0,12	0,07	0,09	0,12	0,15	0,33	0,28	0,81	0,26	-0,09	
VR2	-0,43	0,09	0,02	0,06	0,08	0,07	0,50	0,47	0,91	0,38	-0,05	
Loyalty (LEA)												
LEA1	-0,38	0,10	0,09	0,10	0,10	0,17	0,48	0,42	0,38	0,82	-0,06	
LEA2	-0,28	0,15	0,11	0,13	0,08	0,11	0,39	0,33	0,23	0,67	-0,04	
LEA3	-0,12	0,20	0,21	0,12	0,16	0,18	0,24	0,28	0,16	0,56	0,08	
LEA4	-0,45	0,08	0,05	0,03	0,05	0,01	0,54	0,47	0,29	0,79	-0,10	
Relationship Duration (DR)												
DR1	-0,02	0,03	-0,01	-0,05	-0,05	-0,04	-0,07	-0,05	-0,08	-0,06	1,00	
Frequency Of The Critical Incident (FREQ)												
FREQ1												
FREQ2												

Table 6. Parameters of the discriminating validity of ICPS measurement models - chin criteria (1998).

Source: Output *SmartPLS*.

	Geral											
	QR1	**IIC**	**EIC**	**RCIC**	**REIC**	**VER**	**SAT**	**CON**	**VR**	**LEA**	**DR**	**FREQ**
Previous Relationship Quality (QR1)												
QR1_SAT	0,95	0,14	-0,27	-0,07	-0,08	0,34	-0,57	-0,45	-0,29	-0,47	-0,13	-0,01
QR1_CON	0,91	0,11	-0,25	-0,09	-0,06	0,27	-0,46	-0,59	-0,29	-0,40	-0,02	0,04
QR1_VR	0,80	0,00	-0,21	-0,10	-0,09	0,11	-0,39	-0,41	-0,54	-0,41	-0,18	-0,07
QR1_LEA	0,89	0,11	-0,19	-0,08	-0,04	0,25	-0,51	-0,43	-0,33	-0,62	-0,05	0,04
Intensity Of The Critical Incident (IIC)												
IIC1	0,11	1,00	-0,04	0,04	-0,10	0,40	0,27	0,18	0,16	0,20	-0,17	0,08
IIC2												
Stability Of The Critical Incident (EIC)												
EIC1	-0,16	-0,03	0,84	-0,11	0,26	-0,13	0,03	-0,12	-0,02	-0,02	0,00	0,07
EIC2	-0,27	-0,04	0,95	-0,06	0,28	-0,10	0,12	0,02	0,06	0,07	0,09	0,04
EIC3	-0,25	-0,04	0,90	-0,03	0,27	-0,10	0,10	0,06	0,14	0,11	0,10	0,07
Employee Responsibility (RCIC)												
RCIC1	-0,13	0,05	-0,01	0,95	-0,04	0,18	0,12	0,18	0,06	0,11	-0,07	-0,08
RCIC 2	-0,05	0,02	-0,09	0,95	-0,01	0,20	0,12	0,13	0,09	0,09	-0,06	-0,04
RCIC 3	-0,04	0,02	-0,13	0,89	-0,01	0,18	0,11	0,16	0,02	0,03	-0,04	0,02
Corporate Responsibility (REIC)												
REIC 1	-0,03	-0,03	0,20	0,05	0,84	-0,07	-0,08	-0,10	0,07	0,04	0,06	0,11
REIC2	-0,08	-0,06	0,33	-0,13	0,90	-0,05	-0,01	-0,02	0,05	0,09	-0,03	0,15
REIC 3	-0,09	-0,17	0,27	0,00	0,87	-0,14	-0,04	-0,02	0,02	0,01	-0,01	0,08
Variation Of The Relationship Status (VER)												
VER1	0,26	0,29	-0,07	0,14	-0,04	0,78	0,17	0,11	0,22	0,18	-0,12	0,09
VER2	0,17	0,37	-0,09	0,17	-0,10	0,93	0,33	0,29	0,24	0,28	-0,17	0,06
VER3	0,32	0,43	-0,08	0,22	-0,08	0,91	0,25	0,20	0,18	0,18	-0,17	0,05
VER4	0,24	0,26	-0,19	0,15	-0,13	0,80	0,23	0,16	0,11	0,20	-0,15	0,05

Satisfaction (SAT)												
SAT1	-0,53	0,30	0,12	0,06	0,00	0,26	0,91	0,62	0,46	0,71	0,10	0,01
SAT2	-0,47	0,23	0,11	0,12	-0,03	0,22	0,86	0,56	0,44	0,61	0,04	-0,03
SAT3	-0,37	0,14	0,02	0,15	-0,11	0,25	0,71	0,50	0,30	0,55	-0,04	0,00
Confidence (CON)												
CON1	-0,39	0,16	0,10	0,16	-0,13	0,19	0,47	0,69	0,33	0,44	0,04	0,05
CON2	-0,42	0,16	-0,02	0,12	-0,04	0,05	0,51	0,73	0,24	0,43	-0,01	-0,06
CON3	-0,35	0,14	0,06	0,08	-0,04	0,12	0,49	0,74	0,37	0,41	-0,11	-0,09
CON4	-0,38	0,06	-0,14	0,12	0,05	0,28	0,50	0,73	0,36	0,40	-0,08	0,05
Perceived Value (VR)												
VR1	-0,37	0,10	0,10	0,03	0,06	0,13	0,36	0,31	0,83	0,33	0,05	0,00
VR2	-0,32	0,17	0,05	0,08	0,03	0,24	0,48	0,46	0,92	0,45	0,03	0,04
Loyalty (LEA)												
LEA1	-0,45	0,24	0,08	0,06	0,03	0,20	0,66	0,50	0,37	0,87	0,00	0,01
LEA2	-0,40	0,11	0,07	0,10	0,06	0,20	0,47	0,39	0,33	0,69	0,00	-0,07
LEA3	-0,36	0,11	0,03	0,02	0,08	0,12	0,49	0,34	0,29	0,68	0,01	0,03
LEA4	-0,45	0,15	0,03	0,10	0,01	0,24	0,69	0,54	0,43	0,87	-0,01	-0,02
Relationship Duration (DR)												
DR1	-0,10	-0,17	0,08	-0,07	0,01	-0,18	0,05	-0,06	0,04	0,00	1,00	0,08
Frequency Of The Critical Incident (FREQ)												
FREQ1	0,01	0,08	0,07	-0,05	0,13	0,07	-0,01	-0,01	0,03	-0,01	0,08	1,00
FREQ2												

Table 7. Parameters of the discriminating validity of ICNS measurement models - chin criteria (1998).

Source: Output *SmartPL*.

	Positive Critical Incidents											
	QR1	**IIC**	**EIC**	**RCIC**	**REIC**	**VER**	**CON**	**LEA**	**SAT**	**VR**	**DR**	**FREQ**
Previous Relationship Quality (QR1)	0,86											
Intensity Of The Critical Incident (IIC)	0,25	1,00										
Stability Of The Critical Incident (EIC)	0,35	0,47	0,90									
Employee Responsibility (RCIC)	0,29	0,47	0,40	0,94								
Corporate Responsibility (REIC)	0,36	0,54	0,62	0,47	0,92							
Variation Of The Relationship Status (VER)	0,41	0,57	0,58	0,52	0,61	0,90						
Satisfaction (SAT)	-0,58	0,18	0,14	0,10	0,15	0,21	0,83					
Confidence (CON)	-0,55	0,19	0,18	0,11	0,19	0,22	0,65	0,77				
Perceived Value (VR)	-0,41	0,11	0,05	0,08	0,11	0,12	0,50	0,45	0,86			
Loyalty (LEA)	-0,45	0,17	0,15	0,12	0,13	0,16	0,59	0,53	0,39	0,72		
Relationship Duration (DR)	-0,02	0,03	-0,01	-0,05	-0,05	-0,04	-0,07	-0,05	-0,08	-0,06	1	
Frequency Of The Critical Incident (FREQ)												

	Negative Critical Incident											
	QR1	IIC	EIC	RCIC	REIC	VER	CON	LEA	SAT	VR	DR	FREQ
Previous Relationship Quality (QR1)	0,89											
Intensity Of The Critical Incident (IIC)	0,11	1,00										
Stability Of The Critical Incident (EIC)	-0,26	-0,04	0,90									
Employee Responsibility (RCIC)	-0,09	0,04	-0,07	0,97								
Corporate Responsibility (REIC)	-0,08	-0,10	0,30	-0,03	0,87							
Variation Of The Relationship Status (VER)	0,29	0,40	-0,12	0,20	-0,10	0,86						
Satisfaction (SAT)	-0,55	0,27	0,10	0,13	-0,05	0,29	0,83					
Confidence (CON)	-0,53	0,18	0,00	0,17	-0,05	0,23	0,68	0,73				
Perceived Value (VR)	-0,39	0,16	0,08	0,07	0,05	0,22	0,49	0,45	0,88			
Loyalty (LEA)	-0,53	0,20	0,07	0,09	0,05	0,25	0,75	0,58	0,46	0,78		
Relationship Duration DR)	-0,10	-0,17	0,08	-0,07	0,01	-0,18	0,05	-0,06	0,04	0,00	1	
Frequency Of The Critical Incident (FREQ)	0,01	0,08	0,07	-0,05	0,13	0,07	-0,01	-0,01	0,03	-0,01	0,08	1

Table 8. Parameters of the discriminating validity of measurement models - criteria by fornell and larcker (1981).

Source: Output *SmartPLS* and Excel 2012.

	Positive Critical Incidents			Negative Critical Incident		
CONSTRUCT	**R2**	**AVE***	**GoF**	**R2**	**AVE**	**GoF**
Previous Relationship Quality	0,00	0,73		0,00	0,79	
Intensity Of the Critical Incident	0,06	1,00		0,05	1,00	
Stability Of the Critical Incident	0,12	0,81		0,07	0,80	
Employee Responsibility	0,08	0,88		0,02	0,87	
Corporate Responsibility	0,13	0,84		0,02	0,76	
Variation Of the State Of The Customer-Company Relationship	0,54	0,81		0,28	0,74	
Satisfaction	0,05	0,68		0,08	0,69	
Trust	0,43	0,59		0,46	0,53	
Perceived Value	0,27	0,74		0,27	0,77	
Loyalty	0,39	0,52		0,58	0,61	
Average	0,23	0,76	0,40	0,20	0,75	0,39

Table 9. General quality of adjustment of structural models.

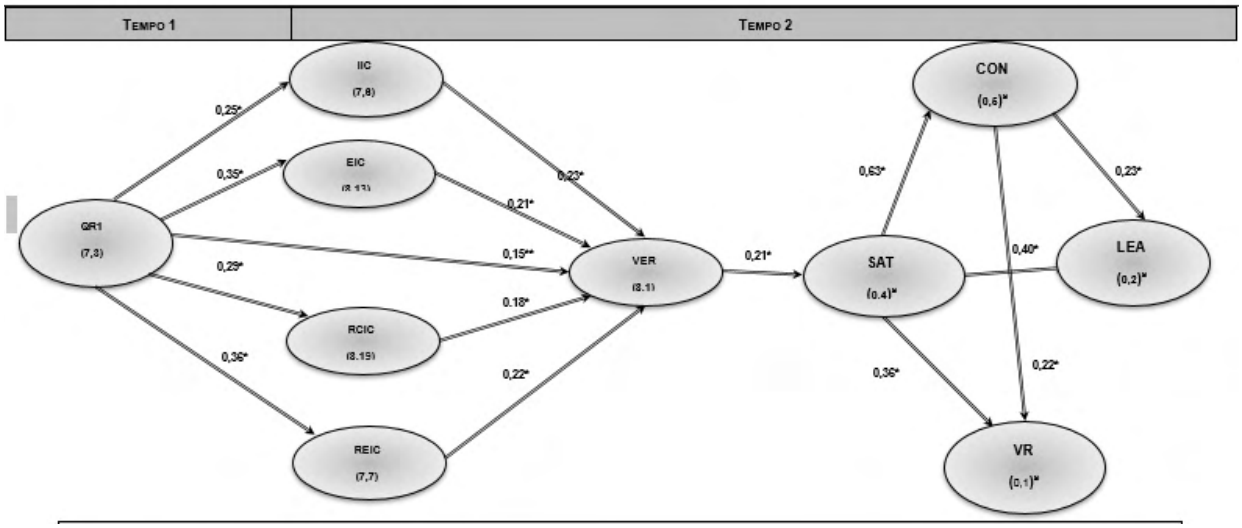

Figure 3. Significant effects and average values of the general model of positive critical incidents.

Note:

Time 1- Assessment of the quality of the Customer-Company relationship prior to the occurrence of the critical incident

relationship status quo variable before the incident occurred: QR1 – Relationship Quality

Time 2 - Assessment of the quality of the Customer-Company relationship after the occurrence of the critical incident

variables related to relational incidents: IIC – Critical Incident Intensity; EIC – Critical Incident Stability; RCIC – Employee Liability for the Critical Incident; REIC - Company Liability for Critical Incident; VER - Relationship Status Variation.

Post-Critical Incident Relationship Variables: SAT – Satisfaction, CON – Trust, VR – Perceived Value and LEA – Loyalty

Significance level: * 1% significance; ** significance at 5%

Average values: (in bold) referring to the average assessment score at T1 and T2.

Note: [a] average value referring to the current score of each variable computed by the difference between the evaluation after and before the Critical Incident.

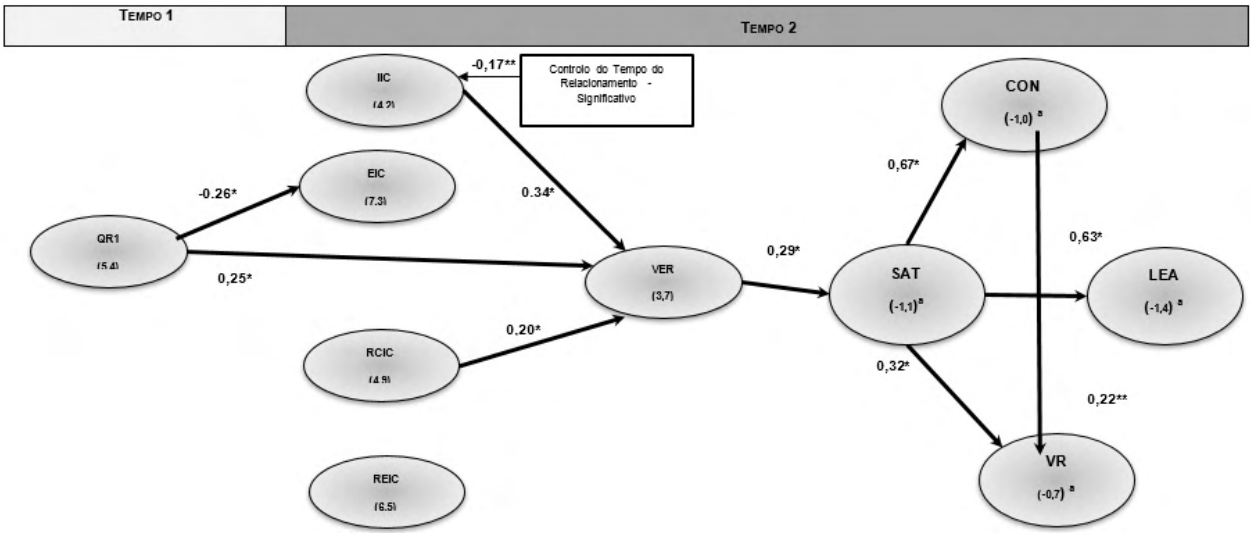

Figure 4. Significant effects and average values of the general model of critical negative incidents.

Note:

Time 1- Assessment of the quality of the Customer-Company relationship prior to the occurrence of the Critical Incident

Relationship status quo variable before the occurrence of the Incident: QR1 – Relationship Quality

Time 2 - Assessment of the quality of the Customer-Company relationship after the occurrence of the Critical Incident

Variables related to Relational Incidents: IIC – Critical Incident Intensity; EIC – Critical Incident Stability; RCIC – Employee Liability for the Critical Incident; REIC - Company Liability for Critical Incident; VER - Relationship Status Variation.

Post-Critical Incident Relationship Variables: SAT – Satisfaction, CON – Trust, VR – Perceived Value and LEA – Loyalty

Significance level: * 1% significance; ** significance at 5%

Constructs Mean Value (): Mean values: (in bold) referring to the average assessment score at T1 and T2.

Note: [a] average value referring to the current score of each variable computed by the difference between the evaluation after and before the Critical Incident .

of positive critical incidents. Based on the cognitive awareness of the relational environment through the analysis of experiences already lived to substantiate the service consumer's decisions about the future of the relationship environment.

This result may show the symmetry between the efforts of service providers to maintain the quality of the relationship with the customer over time, through critical incidents that demonstrate benevolent behavior and the provision of services with quality above expectations, which, at the same time, these efforts also promoted a more positive and reciprocal response from consumers of these services at a later time (Marques 2012). In detail, customers will be able to interpret this performance of excellence and innovation of services as a stable, internal and controllable behavior on the part of the employee and the management of the services by the company (Serrano 2009), serving as a driver for the longevity and prosperity of the Relational Balance in future decisions, through a holistic and timeless vision of the positive status of the quality of the Customer-Company relationship.

In fact, hypotheses H2a to H2d were also validated, because the more positive the incident causal attribution process, which reflects the positive and benevolent behavior of the company, the greater the impact of the positive critical incident on the change in the state of the Customer- Company after this positive critical incident. Specifically, it is estimated that:

- The increase by one unit of the average (7.6) of the perception of the intensity of the positive critical incident will increase by 0.23 units the average (8.1) of the change in the quality status of the Customer-Company relationship (significance at 1%).
- The increase by one unit of the average (8.1) of the perception of stability of the positive critical incident will increase by 0.21 units the average (8.1) of the change in the quality status of the Customer-Company relationship (significance at 1%).
- The increase by one unit of the average (8.1) of the attribution of responsibility to the employee for the occurrence of the positive critical incident will increase by 0.18 units the average (8.1) of the variation in the quality status of the Customer-Company relationship (significance at 1%).
- The increase by one unit of the average (7.7) of the company's attribution of responsibility for the occurrence of the positive critical incident will increase by 0.22 units in the average (8.1) of the change in the quality status of the Customer-Company relationship.

At the same time, as postulated in the present study, this more beneficial causal attribution process will have more positive consequences on the future behavior of the service consumer (Heider 1970). What can characterize the longevity of the positive status of the quality of the relationship through the prosperity of Relational Balance. Specifically, it is estimated that:

- The increase of one unit in the average (8.1) of the variation in the quality status of the Customer-Company relationship resulting from the impact of the positive critical incident will imply an increase of 0.21 units in the current status score (0.4) of satisfaction (significance at 1%).

It is noteworthy that only hypothesis H3a was validated. In contrast, hypotheses H3b through H3d were not validated. It can be said that the variables of trust, perceived value and loyalty are not directly influenced by the most beneficial causal attribution process of positive critical incidents. On the other hand, it attests to the indirect effect, since hypotheses H4a to H4c were all validated. Thus, by forecasting a

one-unit increase in the current status score (0.4) of satisfaction, post-positive critical incident, it will increase by:

- 0.40 units the current status (0.2) of loyalty (significance at 1%);
- 0.63 units the current status (0.5) of trust (significance at 1%);
- 0.36 units the current status (0.1) of the perceived value (significance at 1%).

Concerning trust, hypotheses H6a and H6b were also validated and it is predicted that the increase of one unit in the current status score (0.5) of trust, post-positive critical incident, will increase by:

- 0.23 units the current status (0.2) of loyalty (significance at 1%);
- 0.22 units the current status (0.1) of the perceived value (significance at 1%).

In short, it can be said that these results contribute to the literature and that companies must consider, in their service delivery strategies, that positive critical incidents can be positive drivers of the evaluation of excellence performance together with the innovation of the services over time (Vilares and Coelho 2011). This is because, by analyzing the evaluation of the satisfaction status (0.4), trust (0.5), perceived value (0.1) and loyalty (0.2) scores, the simple occurrence of the positive critical incident was not enough to increase the harmony between longevity and prosperity of the relational environment. Thus, the explanatory approach is important for customer relationship management because it highlights the relevance of studying the systematic prediction of the most beneficial behaviors on the part of customers to elucidate the effectiveness of new non-linear investments, as illustrated in the Harmony of the Marketing model. of Relational Balance, taking into account the whole of the space-time of the relational environment in the effect of the quality of the relationship between Customers and the Company, based on actions that really promote mutual benefits for both parties. In another perspective, the result presented brings an alert to companies to make these investments not only in the view of the now (in a timely manner), but in the entire relational environment, since in a descriptive way this approach may result in null returns or close to zero, as observed in the results presented.

Regarding the results of the estimates of the model of negative critical incidents, first, it can be concluded that the inverse causal attribution proposed by Vidal (2012) is validated. Specifically, in the model of the sample of negative critical incidents (Figure 4), the average of the previous quality of the Customer-Company relationship is 5.4, which characterizes a neutral assessment. Thus, by the results of the model (Figure 4), it is estimated that the increase in the evaluation of the consumers of the services in one unit of the average (5.4) of the previous state of the quality of the Customer-Company relationship will imply:

- Decrease of - 0.26 units on average (7.3) in the perception of stability of the negative critical incident in the provision of services (significance at 1%);
- Increases of 0.25 units in the average (3.7) of the average change in the status of the Customer-Company relationship.

Thus, by the descriptive analysis of the average (7.3) of the perception of the future stability of the negative critical incident with the considered plausible resolution, it can be concluded that service consumers agreed with the possible recurrence of the negative critical incident in the provision of services. However, from the results estimated in the model, it is predicted that this perception of future stability will decrease based on the increase in the previous quality of the Customer-Company relationship. This positive and significant effect is similar to the result of

the cross-sectional study by Vidal (2012), in which the increase in social economy, social satisfaction and affective commitment decrease the perception of future stability of the negative critical incident, which occurred in a B2B relationship. Thus, based on the results of the present research, the more positive the quality of the previous relationship, the more the plausible solution to the client will provide more notion of instability to the negative event. On the other hand, we propose that a plausible solution and Relational Equilibrium lead to more benevolent behavior by the service consumer. This conclusion is in line with studies that revealed that a satisfactory recovery will make the customer evaluate the company's performance more positively (Craighead 2004; Maxham and Richard 2002), and that the perception of distributive justice has a significant effect on affect. of the client, particularly in disaster recovery contexts (Choi and Choi 2014).

As a result, the less severe perceptions of the service consumer regarding the plausible recovery from the negative critical incident will have a more positive impact on the change in the quality status of the Customer-Company relationship. In fact, it is estimated that:

- The increase by one unit of the average (4.2) of the perception of the intensity of the negative critical incident will increase by 0.34 units the average (3.7) of the change in the state of the quality of the Customer-Company relationship after the incident critical negative (significance at 1%);
- The increase by one unit of the average (4.9) of the attribution of responsibility to the employee for the occurrence of the negative critical incident will increase by 0.20 units the average (3.7) of the change in the quality status of the Customer-Company after relationship this negative critical incident (significance at 1%).

Thus, it seems that, as advocated by Mizerski (1979), service consumers, in order to give order and meaning to the environment, will try to alleviate the conflict of feeling in relation to the negative critical incident, here represented by the interpretation of its intensity (negative/unpleasant).), by rationalizing the company's performance in the past and present, which will lead to a more positive assessment of the plausible solution for future harmony in the interpersonal relationship (Heider 1970).

Regarding the positive relationship between the employee's responsibility and the change in the state of the Client-Company relationship in the occurrence of the negative critical incident, taking into account Heider's (1970) common sense psychology view, it can perhaps be explained on the basis of in their concepts, so that the client perceives that this (employee) has power, tries, wants and is able to present a plausible solution in relation to the negative event. In this perspective, the solution can be interpreted as a benevolent and positive critical incident on the part of the employee, which characterizes the positive and satisfactory reciprocity in the Customer-Company relationship proposed here in the Relational Balance Marketing approach. This result indicates the great importance of the company to pay attention/support to the psyche and the professional behavior of its collaborator, for the same to make rationalizations during the contact with the client and to avoid negative feelings/behaviors/attitudes towards the client, keeping in mind the awareness of the context of service provision and not of personal relationship.

Additionally, the control of the duration of the Customer-Company relationship also brings new relevant information about this process of more beneficial causal attribution of service consumers who described negative critical incidents, which reveals the need for

more caution on the part of companies with the negative events over time.

Indeed, from Figure 4 it can be seen that:

- The increase in the longevity of the Customer-Company relationship will lead to a decrease in the average (4.2) of the perception of the intensity of the negative critical incident by -0.17 units (5% significance).

This result may reinforce that the best solution for the service provider must always be to avoid failures and do it right the first time (Levesque and MacDougall 2000). This is because, taking into account the relevance of feeling in the causal attribution process (Heider 1970), in fact, increasing the duration of the Customer-Company relationship increases the probability of positive experiences in the relationship, but also of negative ones (Paulssen and Somerfeld 2008). and, as a result, the plausible solution of these negative experiences may be evaluated in an increasingly negative and unpleasant way by the client depending on the length of the relationship, which in turn may decrease the prosperity of the benefits of the relationship, such as loyal behaviors.

On the other hand, based on the plausible solution for the negative critical incident, it can be said that the prediction of longevity and prosperity of the Relational Equilibrium is validated, since a less negative variation in the state of the Customer-Company relationship is estimated (average of 3.7) after a negative critical incident that will result in:

- 0.29 unit increase in current status (-1.1) in satisfaction (significance at 1%).

As a result of this more positive effect, it is predicted that a one-unit increase in current satisfaction status could increase by:

- 0.63 units the current status (-1.4) of loyalty (significance at 1%);
- 0.67 units the current status (-1.0) of trust (significance at 1%);
- 0.32 units the current status (-0.7) of the perceived value (significance at 1%).

As for trust, it will not influence loyalty. However, it is estimated that the increase in trust by one unit will increase by:

- 0.22 units the current status (-0.7) of the perceived value (significance at 1%).

These results highlight the relevance of using the longitudinal sample in the present research to model the process of causal attribution of positive and negative critical incidents and their respective linear and non-linear effects on the quality of the Customer-Company relationship after their occurrence, taking into account that in the above analysis of the average evaluation of satisfaction, trust, perceived value and loyalty, these variables present negative scores and their evaluation was actually less positive after the occurrence of the negative critical incident.

Regarding the formation of loyalty, it is relevant to mention that the results of the present study differ from the model by Agustin and Singh (2005). Specifically, in the present study, loyalty is only influenced by satisfaction in a negative and positive post-critical incident moment, and only as a consequence of the positive critical incident does trust also influence loyalty. The perceived value did not show to be significant for the formation of loyalty in any of the models estimated for the critical incidents. These differences can be explained by the conclusions of Rundle-Thiele and Bennett (2001), who claim that there are differences between sectors in the formation of loyalty.

In fact, a performance of excellence and innovation in the services through positive critical incidents, with the execution of the services above the normal expected and with an increased delivery of benevolent behavior on the part of the Organization, including plausible solutions to the problems in line with the customer, may enhance the vision of

benefits for the maintenance of the Relational Balance, maintaining the longevity and prosperity of the quality of the Customer-Company relationship. In these perspectives, there are gains between this explanatory analysis of the behavior of service consumers, with a forecast of continuous and sustainable improvements in satisfaction and loyalty and, contrary to the result of the analysis of the punctual average evaluations, as shown in Table 11.

MANAGERIAL IMPLICATIONS

The new approach to Relationship Marketing, proposed here in a pioneering way as a holistic strategy for Services or Customer Contact Marketing or Relationship Management, in which until now it has been governed by commercial transactions, proposes as a basis the relationships interpersonal relationships, with prospects of success through the search for harmony between individuals, aiming at the longevity and prosperity of the relationship based on technological, financial and emotional benefits for both parties. On the other hand, it includes potential clients indicated by the Organization's current clients, who will be influenced by these same benefits of feelings, behaviors and attitudes experienced by clients during the provision of services.

This way, the results of this research provide a strategic guide on how the service provider company can anticipate the needs of its customers and provide more effective and innovative solutions, creating sustainable loyalty between the parties.

In this sense, innovating/anticipating from the perspective of explanatory consumer behavior becomes the basis of differentiation in the provision of services, for the creation of intelligent strategies in all situations arising from the occurrence of critical incidents, excellent performance in services, taking into account it counts on the part of companies to overcome their own feelings, behaviors and attitudes towards the customer and the services already provided, since the historical basis of the relationship will dictate the decisions in the face of new events. These strategies will be able to extrapolate the daily service provision and promote the continuous improvement of the positive perception of the company's image and the perceived quality of its services, including the extension of the company's emotional, technological and administrative intelligence, with a holistic effect of the benefits. of the Client-Company relationship to their family/friends, economy and society in general. On the other hand, the Company may invest in its reputation based on National Customer Satisfaction Indexes across the country, as an example ECSI-Portugal, of which the reflection of the quality of the Customer-Company relationship may also resonate in international indicators, as an example in the of European studies.

In this line of ideas, satisfaction is the base variable of the new approach proposed here for the Interpersonal Balance in the Client-Company relationship, proposed in this research, to increase trust, perceived value and loyalty of service consumers through strategic investments in Marketing for performances of excellence and innovation, in conjunction with the advancement of technological/artificial and emotional intelligence strategies. This way, performance is linked to the entire Organization to update beneficial decisions on the part of the service consumer, which guarantee the longevity and prosperity of the relationship by increasing the state of happiness with the relationship, predisposition to trust the competence and benevolence of the service provider. services, perceived value of the benefits of the relationship that, consequently, will culminate in the client's propensity to invest, directly

and/or indirectly, in the harmony of practical benefits that generate more technological, financial and emotional values.

All these proposals embody the new paradigm proposed here and called Relational Balance Marketing (Figure 5), whose primacy is a loyalty sustained by all service actors.

LIMITATIONS

Like any study, the present investigation has some limitations that must be taken into account. Given these limitations, the following lines of future research are proposed:

- Try to reapply the study with a larger longitudinal sample in size and at different points in time. The question arises, for example, whether there will be a difference in the effects found here measured over a longer period of time.
- Investigate the perception of the intensity of the plausible solution and quantify its beneficial effect in the process of causal attribution of negative critical incidents and quantify, again, the effects of the positive magnitude of the plausible recovery of negative critical incidents in the disclaimer of employees.
- Include the measurement of the client's own emotions and responsibility in the process of causal attribution of critical incidents, since the evaluation of internal factors is included in the process of causal attribution (Heider 1970).

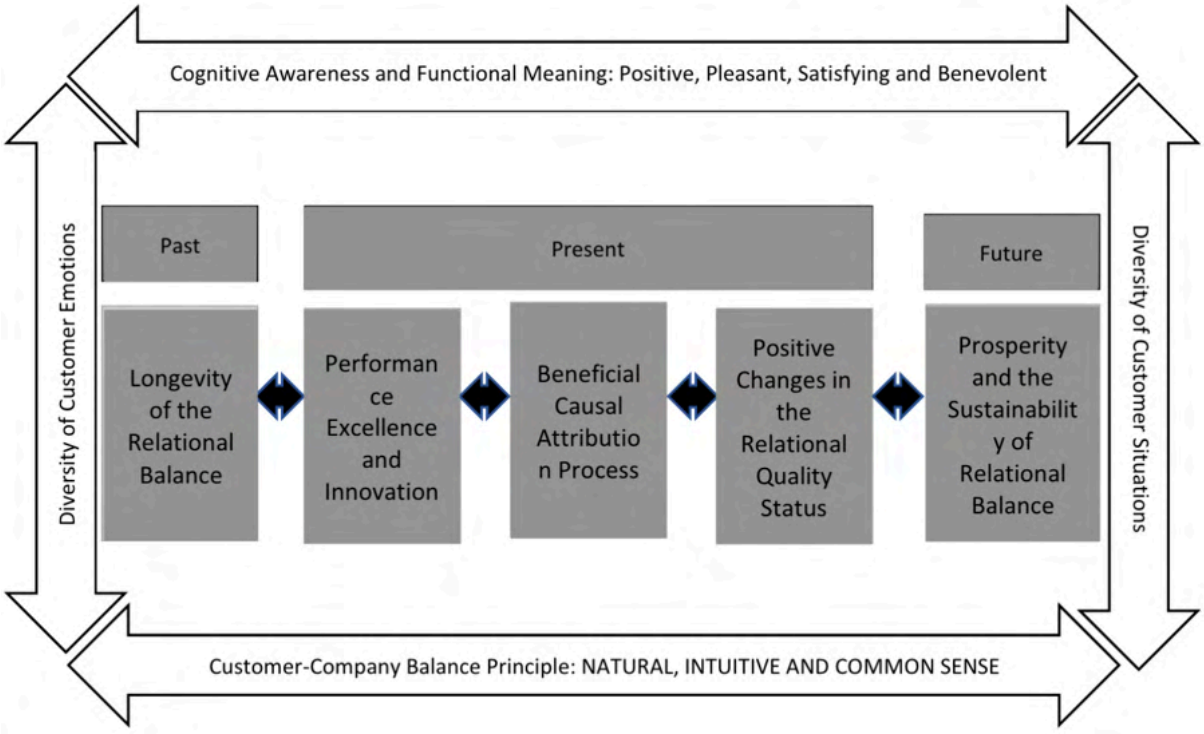

Figure 5. Relational balance marketing: holistic management system for service provision.

Source: Own Elaboration.

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