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Customer Responses to Channel Migration Strategies Toward the E-channel ☆

Debra Trampe [a,*] & Umut Konuş [b,1] & Peter C. Verhoef [a,2]

[a] Department of Marketing, University of Groningen, P.O. Box 800, 9700 AV Groningen, The Netherlands
[b] Amsterdam Business School, University of Amsterdam, Plantage Muidergracht 12, 1018 TV Amsterdam, The Netherlands

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Abstract

Many firms stimulate customers to use the E-channel for services, which provokes various consumer responses to such limits on their freedom of choice. In a study on bank customers, we examine the extent of customer reactance in response to various E-channel migration strategies, the potential of incentive programs in mitigating customer reactance, as well as the moderating role of attitudinal loyalty. Finally, we address the mediating role of customer forgiveness. Our study documents that rewarding the use of the firm-preferred E-channel is more effective than punishing the retention of the incumbent channel, and that a punishment-based E-channel migration strategy causes similar reactance levels as forced migration does. Importantly, the mere act of forcing also creates reactance among those customers who have already been using the firm-preferred E-channel. In addition, our results reveal that highly loyal customers exhibit lower reactance than less loyal customers. By including customer forgiveness as a process measure we show that this partially occurs because highly loyal customers tend to be more forgiving toward the firm than less loyal customers.
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Keywords: Multichannel customer management; Reactance; Incentives; Internet; Self-service technologies; Loyalty; Forgiveness

"Migrating customers to a new channel can be a pain—for them, the company and its channel partners"
[Myers, Pickersgill, and van Metre 2004]

Introduction

As companies implement multichannel strategies (Ozdemir 2007; Wilson, Street, and Bruce 2008) and attempt to manage consumers' multichannel behavior, the migration of customers from traditional to new and alternative channels seems ubiquitous (Dholakia et al. 2010; Gupta, Bo-Chiuan, and Walter 2004; Lund et al. 2002; Rangaswamy and Van Bruggen 2005; Shankar and Yadav 2010). Most recent firm efforts attempt to steer customers to the online or E-channel; not only for purchases but also for the information search and after-sales phases of the shopping process (Blattberg, Kim, and Neslin 2008). In the services domain those new and alternative channels are mostly E-services (Rust and Lemon 2002). Datamonitor (2006) notes that European banks have successfully driven their customers to the Internet. McAfee, best known for its Internet security software, provides free customer technical support online, but charges for customer support on the telephone. These moves are all intended to increase the effectiveness of channel operations, yet moving customers to alternative channels also may create undesired effects on customers.

When channel migration strategies are voluntary, customers can choose among multiple, fully available channels (Van Bruggen et al. 2010). However, when customers' channel preferences do not match channel management policies, companies face increased costs and redundant or ineffective channels (Myers, Pickersgill, and van Metre 2004). The resulting right-channeling activities may turn off customers and could hurt customer retention (Neslin and Shankar 2009). Facing such problems, companies have increasingly started to implement different strategies to

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* Corresponding author. Tel.: +31 503632802.
E-mail addresses: d.trampe@rug.nl (D. Trampe), u.konus@uva.nl (U. Konuş), p.c.verhoef@rug.nl (P.C. Verhoef).
[1] Tel.: +31 205255059.
[2] Tel.: +31 503637320.

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steer their customer base to new and alternative channels. So far, research in E-commerce and multi-channel management has mainly considered drivers of E-channel choice (e.g., Balasubramanian, Raghunathan, and Mahajan 2005; Gupta, Bo-Chiuan, and Walter 2004; Kannan 2001; Kim and Ratchford 2012; Kumar and Venkatesan 2010; Neslin et al. 2006), but neglected the effects of E-channel migration strategies on customers.

We distinguish between voluntary and forced customer E-channel migration strategies. Forced E-channel migration refers to the process of moving customers from one channel to the E-channel through coercive actions that enhance the efficiency of the firm's channel operations (Reinders, Dabholkar, and Frambach 2008). A forced migration strategy, which generally eliminates an existing channel, should lead to channel switching, unless the customer moves to another service provider. Although forced channel migration may produce the desired behavior in customers, it may be accompanied by frustration and emotional discomfort among customers (Mazis, Settle, and Leslie 1973; Venkatesan 1966). We label the latter "customer reactance" (Clee and Wicklund 1980), which may create customer dissatisfaction and subsequently disloyalty (Chea and Luo 2006). Firms may implement other migration strategies in hopes to counteract the negative consequences of a forced strategy. For example, firms may offer rewards (e.g., customers receive a financial benefit when they migrate to the channel preferred by the firm), or punishments (e.g., customers have to pay a high(er) fee when they continue the use of the incumbent channel) that steer customers to alternative channels in a backhanded but still forceful manner. Those incentive-based strategies can be regarded as reinforced strategies and they are likely to have a different impact on customers than forced or voluntary E-channel migration strategies.

Interestingly, firm-induced actions to migrate customers to the E-channel may even negatively impact those customers who have already been using the E-channel (Moon and Frei 2000), and this effect should be investigated. In this respect, the distinction between customers who already use the new E-channel and customers for whom using the new channel is a novel experience is relevant.

Firms also typically migrate low-value customers to less costly channels in order to increase the profitability of these customers (Zeithaml, Rust, and Lemon 2001). It is, however, not clear whether this is a wise strategy. In this research, we specifically focus on how customers low and high in attitudinal loyalty might respond differently to various migration strategies, as highly loyal customers may be more forgiving than less loyal customers (Shankar, Smith, and Rangaswamy 2003). So far, research has not addressed whether attitudinal loyalty might induce differences in responses to E-channel between customers. Accordingly, in this study we investigate these differences. In addition, we consider the potential mediating role of customer forgiveness (Tsarenko and Tojib 2011; Xie and Peng 2009).

In this study we take a customer-centric view of multichannel strategies (Dholakia et al. 2010) and investigate customer responses toward E-channel management strategies for the delivery of customer service. We examine customer migration from higher cost, higher service channels to lower cost, lower service channels and focus on the effect of the E-channel migration strategy.[3] We address the following research questions:

1. How do customers respond to different E-channel migration strategies?
2. How can firms mitigate the negative consequences of E-channel migration strategies? Should firms reward or punish customers?
3. What is the impact of E-channel migration on customers who have already been using the channel preferred by the company?
4. Does attitudinal loyalty moderate responses to migration strategies and what is the role of customer forgiveness?

Although E-channel migration has become a common business practice, research generally has neglected its implications (e.g., Neslin et al. 2006). In the current research we contribute to filling in this research gap by examining potential consequences of E-channel migration strategies and potential moderators.

In the following sections, we present our conceptual model and formulate our hypotheses. Next, we present our study. We end with a discussion of the managerial implications of our findings, some limitations, and avenues for further research.

Conceptual Framework

The theory of psychological reactance (Brehm et al. 1966; Clee and Wicklund 1980) assumes that people have a tendency toward preserving and restoring their personal freedoms. It also asserts that when a person's individual freedom is reduced, eliminated, or threatened with elimination, they will experience *reactance*, "a state of motivational arousal that leads them to attempt to restore their threatened or lost freedom" (Eagly and Chaiken 1993). Thus, reactance theory holds that reactance is a (unpleasant) state of arousal that induces attempts to recover or reestablish the lost or threatened behavior.

Eliminating a transaction channel represents a strong barrier to customers' freedom of choice, because they can no longer use that channel. Several studies focus on people's psychological reaction to threats to their freedom of choice and other attempts to influence behavior, adopting perspectives from marketing and consumer behavior (Barnett et al. 2008; Botti et al. 2008; Fitzsimons 2000; Godfrey, Seiders, and Voss 2011; Venkatesan 1966), organizational behavior (Zhang and Fitzsimons 1999) and psychology (Crawford et al. 2002).

Incentive Based Strategies

The main focus in our model pertains to the management of forced channel migration and the role of incentive programs in managing firm-driven E-channel migration strategies. If, for example, a strategy reinforces human behavior through incentives (Bickel and Vuchinich 2000; Cameron and Pierce

[3] We acknowledge that the E-channel does not necessarily provides less value to customers, as it may provide them with more convenience or lower costs (Kannan 2001). However, typically E-channels provide less personal service (the human factor/interface is missing). This is what we imply with lower service here.

2000; Rothschild 1999), it represents a reinforced channel migration approach. Myers, Pickersgill, and van Metre (2004) propose that incentive programs provide efficient tools for guiding customers to selected channels. Reinders, Dabholkar, and Frambach (2008) encourage researchers to explore the effects of introducing fees as a means of making certain channels less attractive for consumers to use. Although several studies consider the impact of incentive programs on customer behavior according to whether they use rewards (Kim, Shi, and Srinivasan 2001; Oliver 1980) and punishments (Bolton and Lemon 1999; Sinha and Mandel 2008), surprisingly, no empirical study has investigated the impact of incentive programs in an E-channel migration context. Accordingly, in the current study we evaluate the impact of incentives on customer reactance in response to a firm-driven E-channel migration strategy.

Current Channel Use: Is the Customer Already Using the New E-channel?

Customers' current channel usage behavior with regard to incumbent and new channel constitutes the next element of our research. Research in practice has shown that nearly 50% of customers who are steered to an online channel are forced users, who express an ongoing negative attitude toward the imposed channel (NSS Research-Synovate 2006). Furthermore, the mere act of forcing customers to a direction in a relationship where there were previously options or voluntary choices may nonetheless induce reactance (Chernev 2003; Mazis, Settle, and Leslie 1973). Therefore, we investigate the impact of current channel use on customer responses to different E-channel migration strategies. Thereby, we explicitly analyze the moderating effect of current channel use on the effect of channel migration strategies on reactance.

Role of Attitudinal Loyalty and Forgiveness

The next element in our framework is the moderating role of attitudinal loyalty. Research reveals that attitudinal loyalty may induce different reactions to firms' actions (Ahluwalia, Unnava, and Burnkrant 2001; Bolton, Kannan, and Bramlett 2000; Mattila 2001). Customer loyalty might create feelings of forgiveness, as highly loyal customers may have stronger feelings of commitment to the firm. We therefore also investigate whether the impact of E-channel migration strategies on customer reactance differs between high and low loyalty customers, where we specifically focus on the role of customers' attitudinal (or perceived) loyalty to the firm. In doing so, we specifically look at the mediating role of customer forgiveness in order to understand the mechanism explaining the moderating role of customers' attitudinal loyalty.

Hypotheses

Incentives: Rewards versus Punishments as a Reinforced Migration Strategy

Incentives can reinforce behavior (Rothschild 1999) through rewards or punishments that may take monetary or nonmonetary forms (Kivetz and Simonson 2002). Rewards distributed to those who cooperate with the firm's wishes include monetary items, such as discounts, gifts, or bonus points, as well as nonmonetary features, such as improved service and prestige (Lund et al. 2002). In contrast, punishments are imposed on those who have not behaved in accordance with the company's strategy and may include monetary damages, such as (higher) fees, or nonmonetary costs, such as reduced services or longer waiting times (Oliver 1980). In this study we focus on monetary rewards and punishments. An important question is how customers generally react to these incentives and whether there are differences between monetary rewards and punishments used to migrate customers to the E-channel. On a general level, incentives still allow customers the freedom to use the channel of their preference. Nonetheless, incentives can exert negative psychological consequences (i.e., reactance; Balliet, Mulder, and van Lange 2011) because customers may perceive them as tools to direct their behavior (Kivetz 2005), which limit customers' autonomy (Ryan and Deci 2000). Indeed, a number of studies show that rewards produce less reactance compared to forced strategies since incentives allow for more freedom of choice (Biner 1988; Elman and Kelebrew 1978; Wendlandt and Schrader 2007). Accordingly, we first hypothesize on the difference in reactance between a purely forced strategy and migration strategies using incentives.

H1. A forced E-channel migration induces higher reactance levels than E-channel migration strategies using (a) rewards and (b) punishments.

The second issue is whether there are differences between migration strategies using punishments and rewards. In an E-channel migration context, rewards and punishments may have a differential effect on reactance. Mulder (2008) notes that punishments may communicate obligatory rules, whereas rewards may communicate voluntary rules. This suggests that channel migration strategies using punishments may be perceived as ways to force customers to use the new channel due to the obligatory nature of punishments, resulting in reactance as discussed above. Research in social psychology also suggests that rewards are strongly related to positive affect, while punishments are strongly related to negative affect (Gable, Reis, and Eliot 2000). Again this suggests that punishments are more likely to create stronger negative affective reactions, such as reactance. Moreover, as a general rule, negative events have greater power than positive events such that negative events impact people to a larger extent (Baumeister et al. 2001). Also, previous research has shown that punishments cannot enhance (Bolton and Lemon 1999) and may even harm (Oliver 1980) customer attitudes. Taken together, this suggests that punishment may have much stronger effects on reactance than rewards. Based on the above reasoning, we put forward our second hypothesis.

H2. E-channel migration strategies using punishments induce higher reactance levels than E-channel migration strategies using rewards.

The Moderating Effect of Current Channel Use

Current channel usage behavior should have a moderating effect on the relationship between an E-channel migration strategy and its expected accompanying reactance. Although they might prefer to continue using the incumbent channel, incumbent channel users, as compared to E-channel users, may more strongly feel the firm's push to change their behavior. As a result, incumbent channel users may experience more reactance in response to a forced E-channel migration strategy than users of the E-channel. Conversely, one may assume that for customers who already use the firm-preferred E-channel, reactance levels resulting from a forced migration should be lower than those of incumbent channel users, because the former already behave in line with the firm's channel preferences and do not need to change their behavior. Also, customers using the E-channel may see more benefits of using the E-channel (i.e. lower costs, more convenience; Kannan 2001) than incumbent channel users. However, this may not necessarily imply that customers using the E-channel will not experience reactance in response to a forced E-channel migration. Interestingly, reactance theory suggests that the mere act of requiring specific behavior that previously had been voluntary may be sufficient to induce reactance (Chernev 2003; Mazis, Settle, and Leslie 1973), despite the perceived benefits of the behavior. Hence, we suggest that both incumbent channel users and E-channel users will experience more reactance when confronted with a forced E-channel migration strategy compared to a voluntary E-channel migration strategy, but that the effect of an E-channel migration strategy will be relatively lower for current E-channel users than for non-E-channel users. We thus hypothesize the following.

H3a. Reactance levels in response to forced E-channel migration will be higher for incumbent channel users than for E-channel users but this will not be the case for the rewarded and voluntary E-channel migration strategies.

H3b. For E-channel users, reactance levels will be higher in response to a forced E-channel migration than a voluntary E-channel migration strategy.

The Roles of Attitudinal Loyalty and Forgiveness

Customer segments respond differently to multichannel strategies (Keen et al. 2004). As the current research focuses on customer responses to firm actions, we also consider customers' attitudinal loyalty (Dick and Basu 1994; Garbarino and Johnson 1999; Morgan and Hunt 1994; Verhoef 2003). The literature provides suggestions that responses to channel migrations differ for different levels of customers' attitudinal loyalty. Specifically, several findings reported in the literature suggest that reactions to negatively perceived firm actions may be less severe for customers high (versus low) in attitudinal loyalty. For instance, Bolton, Kannan, and Bramlett (2000) find that members of loyalty programs overlook or discount negative evaluations of the company vis-á-vis the competition. Prior research also suggests that higher customer commitment to the company produces less negative customer reactions to potentially negative outcomes of managerial strategies. For example, Ganesan et al. (2010) showed that customers who perceive themselves to be affectively committed to a supplier may be less prone to experience adverse effects of the supplier's minor misbehaviors in business-to-business relationships. However, they also show that in case of severe misbehaviors these adverse effects may be strengthened (see also Kim, Morris, and Swait 2008). Ahluwalia, Unnava, and Burnkrant (2001) find that committed customers are much less susceptible to negative information about a product than are non-committed customers. There is also some direct evidence that (attitudinal) loyalty might moderate responses to channel migration strategies. Mattila (2001) shows that customers' self-perceived loyalty to a firm might reduce customer resistance to firms' marketing activities, such as charging premium prices. Thus, the literature suggests that responses to negative firm actions are harsher for customers with low (vs. high) attitudinal loyalty. This implies that reactance in response to forced and punished channel migration strategies will be higher for customers with low (vs. high) levels of attitudinal loyalty. Hence, we put forward the following hypothesis on the moderating role of attitudinal loyalty.

H4a. Customer reactance levels as a response to both a forced and punished E-channel migration strategy are higher for customers with a low attitudinal loyalty than for customers with a high attitudinal loyalty (interaction effect between attitudinal loyalty and E-channel migration strategies).

The above discussion suggests that forgiveness may be an important mediating variable in how negative firm actions affect reactance for customers high and low in attitudinal loyalty to the firm. So far no study has explicitly considered forgiveness as a mediator in this respect. To explicitly test whether forgiveness is the underlying mechanism for the moderating role of attitudinal loyalty, we include this variable as a mediator. Based on Xie and Peng (2009, p 578), we define customer forgiveness as *customers' willingness to give up retaliation, alienation, and other destructive behaviors, and to respond in constructive ways after an organizational violation of trust and the related recovery*. As noted, loyalty is related to affective commitment. Several studies have found that affectively committed customers tend to have a lower decay rate of overall satisfaction, and to be more forgiving of less satisfactory services (Rust et al. 1999; Zeithaml, Berry, and Parasuraman 1996). Prior research also shows that even though customers may exhibit a negative attitude toward the firm after a negative firm action, the relationship with the firm can be recovered for those customers who are more forgiving toward the firm (Tsarenko and Tojib 2011; Xie and Peng 2009).

Based on the above discussion we expect that customers who are high in attitudinal loyalty exhibit less reactance when confronted with a forced migration strategy compared to customers who are low in attitudinal loyalty. However, we expect that the interaction effect of migration strategy and attitudinal loyalty is mediated by forgiveness, such that

highly (vs. low) loyal customers are more likely to forgive the firm for its actions and as a consequence, customers high in attitudinal loyalty experience less reactance than customers who are lower in attitudinal loyalty. Thus, we put forward the following hypothesis on the mediating role of forgiveness.

H4b. Customer forgiveness mediates the interaction effect of E-channel migration (see H_{4a}) strategies and attitudinal loyalty on reactance.

Empirical Study

Context

We chose the banking industry as our study context. The banking industry has a number of characteristics that make it a suitable context for investigating customer responses to firm efforts to migrate customers to the E-channel. First, in the past decade, the banking industry has been in a transition process where firms introduced new and alternative channels and specifically focused on the E-channel. Second, in doing so, banks strive to steer customers to these new and mostly technology-oriented self-service channels (Patricio, Fisk, and Cunha 2008). Finally, the banking sector offers a realistic and (by customers) well-known setting for our research as most customers are familiar with or users of different banks and different touch-points that banks employ to reach and offer services to their customer base.

Participants and Design

The data were collected in an online research panel with Dutch consumers. The total sample size is 320. Of the 320 respondents, 177 were men and 143 were women, with a mean age of 56 years (SD = 15). The youngest respondent was 16 years old, and the oldest was 89 years old. We randomly assigned participants to one of four E-channel migration strategy conditions (voluntary, forced, punished, and rewarded).

Procedure

The study procedure and relevant variables are depicted in Fig. 1. Following Bitner (1990), we used scenario-based experiments in this study, as well as in two preliminary studies which we conducted prior to this field experiment to investigate the effect of migration strategies in a different setting (energy) and to examine the demand and order effects respectively. As Bitner (1990) outlines, the advantages associated with scenario-based experiments include, among others, the researchers' control over at times difficult to manage variables, and the relative ease with which otherwise extremely difficult or expensive manipulations can be operationalized. In the current study, we used a between-participants design, which makes demand effects less likely (Sawyer 1975).

Participants completed the study online. We told participants that the study concerned banks that they are currently working with and the services that they are using from these banks. First, participants indicated which bank(s) they currently work with. They also indicated the channels through which they usually contact their bank(s). Next, depending on migration condition, participants read one of four E-channel migration scenarios.

The presented text said that their bank has a customer service line (a telephone call center) which customers can use when they have questions about or problems with the financial products or services that they use from their bank. This customer service line is available 24 h, 7 days a week, it is free of charge and clients can have personal contact with the bank employee. Up to now, participants were told, it had been the only channel of their bank for customer questions and inquiries when they need personal assistance with their financial products and services. Respondents were asked to assume that they had used the telephone customer service in the past. Then, participants were told that they received a letter from their bank, which appeared on the next screen. In all four conditions, the letter informed clients that soon, their bank would introduce an Online Computerized Chat Service (OCCS)

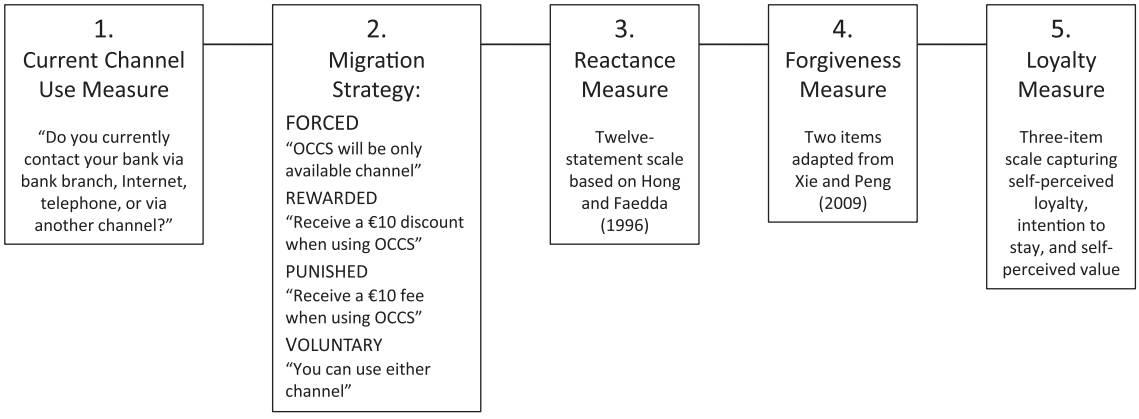

Fig. 1. Study procedure and variables.

with which clients can contact their bank's customer service representatives. The OCCS was described as "an online chat service where bank representatives would be available for providing you with information or online chatting to answer your questions that you type online." In the voluntary migration condition, the letter stated that even though the OCCS would be newly introduced, customers could still use the bank's telephone call center in order to contact the bank's customer service. In the forced migration condition however, the letter indicated that shortly, the call center would not be available for customer calls and that customers wanting to reach customer service should now do so via the OCCS. In the reward condition, participants were told that if they registered for the OCCS, they would receive a discount of 10 Euros on the annual cost of their checking account. Finally, in the punishment condition, the letter explained that if participants wished to continue using the call center rather than the OCCS, they would be charged 10 Euros for administrative costs. In both incentive conditions (reward and punishment) participants are aware that the conventional (old) channel is still available and they could still use it if they wish to do so. The scenarios can be found in Appendix B.

We clearly instructed participants to read the scenario as if it came from the bank they had indicated they most often work with. After reading the letter, participants completed measures of reactance, forgiveness, and attitudinal loyalty. Finally, participants responded to an open-ended question that invited them to express any thoughts, feelings or questions about the study. We intentionally included the attitudinal loyalty questions at the end of the questionnaire in order to avoid a potential order bias where asking about attitudinal loyalty might make salient this construct in participants' minds and might affect their subsequent responses. We included the open-ended question as a way to capture potential demand bias and/or participants guessing the true purpose of the study. Because of time and space constraints in the panel survey, we were limited to one item. After reading through participants' responses, two participants were excluded from the analyses because they wrote extremely negative comments about the banking sector (N = 1) or the study (N = 1). Thus, the final sample consisted of 318 customers (175 men and 143 women). Including these two participants in the analyses produced highly similar results and significance levels. No participant correctly named the true purpose of the study.

Measures

Reactance

Participants completed a reactance measure (Cronbach's $\alpha = .96$) that represents an extended version of Hong and Faedda's (1996) scale (see Appendix A). Sample items include, "The letter from my bank made me feel annoyed," "I feel like acting against my bank," and "The letter from my bank gave me a negative feeling." Participants rated their agreement with 12 statements on a seven-point scale (1 = strongly disagree, 7 = strongly agree). We use the extended version of the Hong and Faedda (1996) scale in a unidimensional form by computing an index score from the 12 items. In numerous studies researchers have consistently used a total reactance score regardless of the empirical factor structure that has emerged (Dillard and Shen 2005; Hellman and McMillin 1997; Hong and Giannakopoulos 1993; Hong and Langovski 1994; Hong et al. 2001). Moreover, in the literature researchers have been unable to find a stable, reliable, and replicable multidimensional factor structure for the Hong and Faedda (1996) reactance scale (see also Jonason and Knowles 2006). Therefore, we averaged the scores of the 12 item reactance scale in order to construct a one-dimensional reactance index measure.

Current Channel Use

Participants indicated how they currently contact the bank(s) they most frequently work with. Participants checked one or more of the following channels: bank branch, online, telephone, and other. This question provides information about customers' current channel use and allows us to differentiate between E-channel users and incumbent channel users.

Attitudinal Loyalty

Three items were designed to capture attitudinal loyalty. Participants were asked about their perceived loyalty to their bank, intention to remain with their bank, and to what extent customers feel they are a valuable customer of their bank. Based on these items, we calculated a customer loyalty index (Cronbach's $\alpha = .60$). Then, following Anderson and Mansi (2009) and Malthouse and Blattberg (2005), we used this index to obtain three groups of customers: those in the upper 25% quartile, those in the middle 50%, and those in the lower 25% quartile, based on their index scores. Consequently, 69 customers (21.7%) fell into the low attitudinal loyalty category, whereas 196 customers (61.6%) fell into the medium attitudinal loyalty category, and 53 customers (16.7%) constitute the high attitudinal loyalty group.

Forgiveness

We measured forgiveness with two items ($r = .29$, $p < .001$) adapted from Xie and Peng (2009). The two items were, "If this company would act in a way that I disapprove of, I would be inclined to forgive it," and "If this company would act in a way that I disapprove of, I would be inclined to retaliate." When included in the analyses separately, the two individual items produced a pattern of results similar to the composite measure. Considering the correlation between the two items and given that multiple-item scales are generally preferred to single-item measures (Eagly and Chaiken 1993), we calculated a forgiveness index based on these two items.

Finally, we collected demographic data on gender, age, urbanization level, occupation, and education level of the participants. We did not have a priori hypotheses or expectations on the effect of various demographic variables on the impact of different E-channel migration strategies on customer attitudes. Moreover, demographics do not always relate strongly to behavior and attitudes: Soopramanien and Robertson (2007) reveal that demographic factors and the factors embodied in them, though significant, may be less important to explain attitudes and beliefs. However, we used demographic variables as

control variables and check if they have any effect on the discussed relationships.

Results[4]

Reactance and Migration Strategy

H_1 and H_2 concern the effect of various E-channel migration strategies on customer reactance levels. A one way-ANOVA showed that the migration strategy (voluntary, forced, reward, or punishment) affected the reactance measure (F (3, 314) = 46.72; $p < .001$). For pairwise comparisons between different migration strategies we used contrast analyses which allow us to test the statistical significance of predicted specific differences between experimental conditions. Our contrast analyses reveal that forced migration ($M = 5.60$, $SD = 1.28$) produced significantly more reactance than rewarded migration ($M = 3.78$, $SD = 1.44$; $F(1, 314) = 61.24$; $p < .001$), but similar levels of reactance as punished migration ($M = 5.21$, $SD = 1.46$; F (1, 314) = 3.15; NS). These results support H_{1a} on rewards but do not support H_{1b} on punishments. The forced migration strategy also produced more reactance than the voluntary strategy ($M = 3.30$, $SD = 1.53$; F (1, 314) = 98.72; $p < .001$). Furthermore, the voluntary strategy produced significantly less reactance than the punished strategy (F (1, 314) = 73.96; $p < .001$) and rewarded strategy (F (1, 314) = 4.20; $p < .05$). Finally, and consistent with H_2, punishment led to higher reactance levels than a rewarded strategy (F (1, 314) = 41.04; $p < .001$).

Reactance and Current Channel Use

Recall that before reading the scenarios, participants indicated how they usually contact their bank(s). In order to examine the effect of current channel use on reactance levels, we selected the customers who only indicated that they usually contact their bank(s) via Internet and those who indicated that they usually do so via telephone. A 2 (current channel use: Internet vs. telephone) × 4 (migration strategy: forced, voluntary, punished, and rewarded) ANOVA produced a main effect of migration strategy (F (3, 176) = 19.65; $p < .001$). In addition, the interaction between migration strategy and current channel use was significant (F (3, 176) = 2.70; $p < .05$). Table 1 and Fig. 2 display the interaction and cell sizes.

In order to test H_{3a}, we looked at the simple main effects of current channel use to examine potential differences in reactance levels in response to the various migration strategies for incumbent channel users and E-channel users. These analyses reveal that current channel use moderates the impact of migration strategy in both the forced condition and the punishment condition. The interaction is revealed in the fact that when comparing the telephone channel to the Internet channel, the reactance pattern in the forced and punished migration conditions is different from the pattern in the rewarded and voluntary conditions. Specifically, and in line with H_{3a}, within a forced migration strategy, reactance levels were higher for customers who usually use the telephone to contact their bank ($M = 5.91$, $SD = .87$) than for customers who usually contact their bank via Internet ($M = 5.02$, $SD = 1.57$; $F(1, 176) = 3.56$; $p = .06$). Interestingly, within the punished strategy, the pattern was similar: reactance levels were higher for customers who usually use the telephone to contact their bank ($M = 5.58$, $SD = 1.39$) than for customers who usually contact their bank via Internet ($M = 4.66$, $SD = 1.55$; $F(1, 176) = 5.59$; $p < .05$).

Table 1
Reactance as a function of current channel use and migration strategy.

	Migration strategy			
	Forced migration	Punishment	Reward	Voluntary migration
Current channel use				
Internet	5.02 (1.60) n = 29	4.66 (1.55) n = 28	3.81 (1.42) n = 24	3.70 (1.47) n = 23
Telephone	5.91 (.87) n = 14	5.58 (1.39) n = 28	3.97 (1.61) n = 17	3.12 (1.41) n = 21

N = number of participants in each condition with regard to current channel use. Ns are not equal since there are customers using both channels, or customers have not been using either of the two channels in the sample. In our analysis of current channel use we did not include those customers since our analysis is focusing on the differences between the Internet users and the telephone users.

These findings are in line with H_{3a}, as reactance levels in response to forced E-channel migration are higher for incumbent channel users than for E-channel users. A similar pattern also appears in the punishment condition, but not in the reward and voluntary conditions. Both the forced and punished migration strategies are likely to be perceived by customers as the most forceful and least friendly migration strategies. Given this assumption, it seems natural that the differential effects of current channel use on reported reactance follow a similar pattern in the forced and punished conditions.

For H_{3b}, we examine customers who already use the Internet to contact their bank. Here, an interesting pattern appears. Even though they already use the Internet to contact their bank, when they are confronted with a situation where the online channel will soon be the only available channel (i.e., the forced strategy), they report more reactance ($M = 5.02$, $SD = 1.57$) than when they can freely choose whether they will use the online or the telephone channel in the future (i.e., the voluntary strategy; $M = 3.70$, $SD = 1.47$; F (3, 176) = 5.15; $p = .001$) or when their bank will be rewarding them for their Internet use (i.e., the rewarded strategy; $M = 3.81$, $SD = 1.42$; F (3, 176) = 5.15; $p < .01$). For users of the incumbent channel, reactance patterns in response to the various migration strategies parallel those reported by users of the online channel. These results support H_{3b}, as the reactance levels of E-channel users are larger in response to forced compared to voluntary E-channel migration.

[4] We also executed two lab studies with similar scenarios testing $H_{1a,b}$, and H_2 with two student samples in the energy sector and the banking sector. These results are very similar to the findings reported in this study. This provides additional confidence in the observed results in the present study. The results from the two lab studies can be obtained from the authors and are reported in a working paper (Konuş, Trampe, and Verhoef 2013).

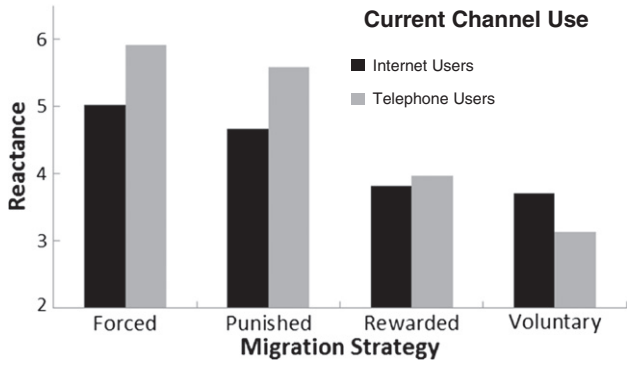

Fig. 2. Interaction between current channel use and migration strategy on reactance.

Reactance and Attitudinal Loyalty

To determine whether reactance in response to E-channel migration strategies is moderated by attitudinal loyalty (H_{4a}), we entered the attitudinal loyalty variable (consisting of three groups: the lower 25% quartile, the middle 50% quartile, and the upper 25% quartile, as described above), the migration strategy variable, and their interaction into an ANOVA, with the reactance measure as the dependent variable. This 3 (attitudinal loyalty: low vs. medium vs. high) × 4 (migration strategy: forced, voluntary, punished, and rewarded) ANOVA produced a main effect of migration strategy (F (3, 306) = 39.87; $p < .001$). There was also a significant main effect of attitudinal loyalty (F (2, 306) = 3.10; $p < .05$) on reactance. In addition, the interaction between migration strategy and attitudinal loyalty was significant (F (6, 306) = 2.55; $p < .05$). Table 2 displays the means, standard deviations, and number of participants per condition. More specifically, our analyses reveal that attitudinal loyalty moderates the impact of migration strategy for the punished strategy (F (2, 306) = 6.60; $p < .01$) and the rewarded strategy (F (6, 306) = 2.90; $p = .057$). Specifically, within the punished strategy, reactance levels were higher for customers low in attitudinal loyalty ($M = 6.08$, $SD = 1.29$) than for customers in the medium attitudinal loyalty group ($M = 4.82$, $SD = 1.36$, $p < .001$), and marginally higher than for customers high in attitudinal loyalty ($M = 5.26$, $SD = 1.51$, $p = .066$). Within the rewarded strategy, the pattern was similar: customers low in attitudinal loyalty reported more reactance ($M = 4.42$, $SD = 1.36$) than both medium attitudinal loyalty customers ($M = 3.64$, $SD = 1.34$, $p < .05$) and customers high in attitudinal loyalty ($M = 3.20$, $SD = 1.79$, $p < .05$). Thus, our results only support H_{4a} in incentive based E-channel migration strategies (Fig. 3).

Forgiveness and Attitudinal Loyalty

In order to examine the moderating role of attitudinal loyalty on the effect of E-channel migration strategies on forgiveness, we performed a 3 (attitudinal loyalty: low vs. medium vs. high) × 4 (migration strategy: forced, voluntary, punished, and rewarded) ANOVA. This analysis produced a main effect of migration strategy (F (3, 306) = 2.57; $p = .055$). There was also a significant main effect of attitudinal loyalty (F (2, 306) = 18.39; $p < .001$), indicating that forgiveness increases with attitudinal loyalty. In addition, the interaction between migration strategy and attitudinal loyalty was significant (F (6, 306) = 2.63; $p < .05$). Table 2 and Fig. 4 display the means and standard deviations per condition. Subsequent analyses reveal that attitudinal loyalty moderates the impact of migration strategy in the forced strategy (F (2, 306) = 3.24; $p < .05$), the voluntary strategy (F (2, 306) = 2.88; $p = .058$), and the punished strategy (F (2, 306) = 23.48; $p < .001$). The pattern of means shows that for these three strategies, levels of forgiveness increase as attitudinal loyalty increases. Generally speaking, we find that customers high in attitudinal loyalty report more forgiveness toward the firm than customers lower in attitudinal loyalty. Hence, H_{4b} is partially supported.

Table 2
Reactance and forgiveness as a function of customer loyalty and migration strategy.

	Migration strategy			
	Forced migration	Punishment	Reward	Voluntary migration
Customer loyalty	Reactance scores			
Low	5.38 (1.41) n = 13	6.08 (1.29) n = 23	4.42 (1.36) n = 18	3.17 (1.45) n = 15
Medium	5.77 (1.15) n = 49	4.82 (1.36) n = 53	3.64 (1.34) n = 146	3.46 (1.44) n = 48
High	5.28 (1.55) n = 16	5.26 (1.52) n = 17	3.20 (1.79) n = 10	2.73 (2) n = 11
Customer loyalty	Forgiveness scores			
Low	3.42 (1.26) n = 13	2.46 (1.20) n = 23	3.69 (1.27) n = 18	3.90 (1.07) n = 15
Medium	3.89 (1.11) n = 49	4.08 (1.13) n = 53	4.34 (1.01) n = 46	4.16 (1.18) n = 48
High	4.50 (1.46) n = 16	4.79 (1.09) n = 17	4.33 (1.22) n = 10	4.95 (1.19) n = 11

Mediation of Forgiveness

We expected forgiveness to mediate the effect of channel migration strategy and attitudinal loyalty on reactance. In order

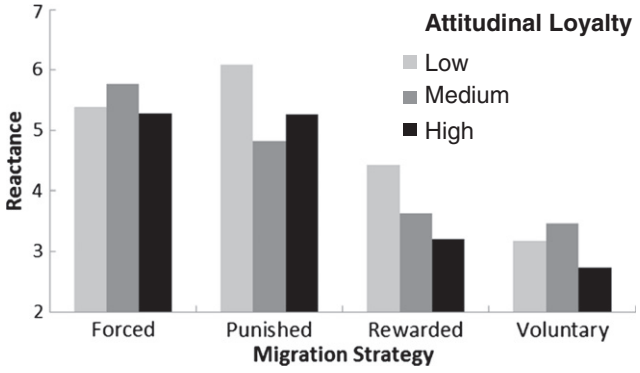

Fig. 3. Interaction between attitudinal loyalty, forgiveness and migration strategy on reactance.

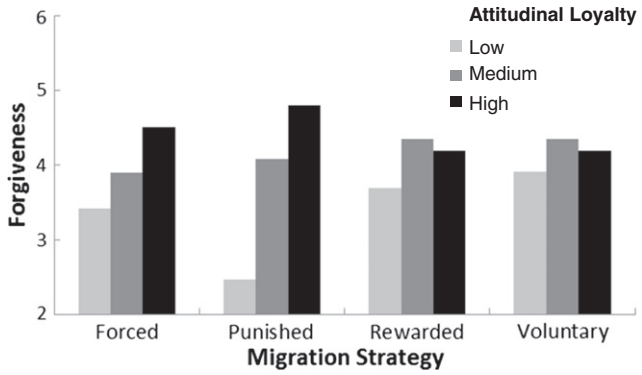

Fig. 4. Interaction between attitudinal loyalty, forgiveness and migration strategy on customer forgiveness.

to test this hypothesis, we followed suggestions by Baron and Kenny (1981). First, we used forgiveness as a dependent variable and included our migration strategies as dummies, using voluntary migration as the base level. We included interactions between these three dummies and attitudinal loyalty using the continuous loyalty measure. Second, we estimated the same model but then using reactance as a dependent variable. As a third step, we added forgiveness as an additional explanatory variable to the second model. The analysis results are displayed in Table 3. We note that we also estimated mediation models, where we also included the main effect of attitudinal loyalty as a predictor. However, due to the many interactions, this model was strongly affected by multicollinearity with VIF scores of 20 and higher. In the first model (column 2) our results reveal significant negative main effects of the three migration dummies, implying that customers are less forgiving when they are migrated to the E-channel. We also show significant positive interaction effects with attitudinal loyalty, which suggest that the negative effects of migration on forgiveness are smaller when customers are more attitudinally loyal. For reactance (column 3), we find positive main effects of forced migration strategies, meaning that reactance is higher for customers that are to some extent forced to use the E-channel than for customers for whom channel migration is voluntary. Negative interaction effects are found between both a rewarded strategy and attitudinal loyalty and between a punished strategy and attitudinal loyalty. This suggests that the positive effect of using rewarded and punished migration strategies is lower for attitudinally loyal customers. If we add forgiveness as a predictor to this model (Model 3, column 4), the main effects of the three forced migration dummies are still significant. However, the effect of the interaction effect between a punished strategy and attitudinal loyalty becomes insignificant, while the interaction between a rewarded strategy and attitudinal loyalty becomes significant at only .10 (p-value = .09). These latter results provide evidence for a mediating role of forgiveness, although this mediating role is only strongly shown for the interaction between a punished strategy and attitudinal loyalty. Based on these analyses, we conclude that we find some evidence that forgiveness mediates the interaction effect of migration strategy and attitudinal loyalty on reactance. Hence, we thus find partial support for H_{4b}.

Finally, as an additional analysis, we examined whether demographic variables (gender, age, urbanization, occupation, and education level) have an impact on the discussed relationships as covariates. Our results reveal no such effects of demographic variables.

Table 3
Mediation analysis forgiveness.

	Model 1: DV forgiveness	Model 2: DV reactance	Model 3: DV reactance
Constant	4.22 [a]	3.30 [a]	4.98 [a]
Dummy reward	−1.35 [b]	2.07 [a]	1.53 [b]
Dummy punishment	−3.27 [a]	3.52 [a]	2.22 [a]
Dummy forced	−1.67 [a]	2.63 [a]	1.96 [a]
Dummy reward * Attitudinal loyalty	.30 [b]	.−.36 [b]	.−.24 [c]
Dummy punishment * Attitudinal loyalty	.61 [a]	−.34 [a]	−.10
Dummy forced * Attitudinal loyalty	.29 [a]	−.07	.04
Forgiveness	NA	NA	−.40 [a]
R^2 (F-value)	.18 (11.03) [a]	.34 (26.97) [a]	.41 (31.10) [a]

Notes:
[a] p-value < .01.
[b] p-value < .05.
[c] p-value < .10.

General Discussion

In this paper we contribute to the E-commerce (e.g. Kannan 2001) and multi-channel literature (e.g., Neslin et al. 2006) by studying customer responses to E-channel migration strategies. So far, this topic has received little attention in multi-channel customer management and E-commerce (Neslin and Shankar 2009). Only one study considered customer reactions to a forced movement to a self-service channel (Reinders, Dabholkar, and Frambach 2008). More broadly, our research also contributes to the marketing and service literature on *enforcing* customers to act in a way that a firm would prefer (i.e., using a preferred service channel, enforcing shopping in another shop because the current shop is closed; e.g., Barnett White et al. 2008; Botti et al. 2008; Fitzsimons and Lehmann 2004).

Our study shows the following important main findings on the consequences of E-channel migration strategies:

- Forcing customers to use an E-channel for customer service induces stronger customer reactance levels compared to customers that can voluntary migrate to the E-channel or are rewarded to use the E-channel;

- A channel migration strategy that uses monetary punishment associated with the use of the incumbent channel in order to migrate customers to the E-channel induces similar levels of reactance as forcing customers to use the E-channel;
- Rewarding customers to migrate to the E-channel creates much less reactance than punishing customers for using the old channel to migrate them to the E-channel;
- Even customers who already use the firm-preferred E-channel experience reactance when they are forced to use the E-channel or are punished for using the incumbent channel;
- The positive effect of migration strategies on reactance is much lower for customers already using the new channel;
- Reactance in response to incentive-based E-channel migration strategies is lower for customers high in attitudinal loyalty compared to customers low in attitudinal loyalty;
- Customer forgiveness mediates specific interaction effects between migration strategies and attitudinal loyalty on reactance.

The current research thus confirms suggestions in the literature that forcing customers to behave in a specific way causes strong negative feelings due to an experienced loss in customer freedom to use the channel they prefer (Reinders, Dabholkar, and Frambach 2008). Although not considered explicitly in our conceptual model, reactance leads to customer dissatisfaction (Fitzsimons 2000). For multi-channel customer management this is an important finding, as eliminating a channel and forcing customers to use a new channel may be beneficial for firms due to lower channel costs, but, as the current research shows, it may have detrimental effects as well, as it creates strong negative emotions among customers leading to dissatisfaction and possibly disloyalty. Moreover, these negative emotions may easily translate to negative firm consequences resulting from adverse customer engagement behaviors through for example social media (Van Doorn et al. 2010).

Importantly, we observed that reactance levels in response to punishments were generally equal to reactance levels customers experienced after being forced to use the E-channel. This finding suggests that punishments may be perceived by customers as a very strong loss in their freedom. This is intriguing, because although customers suffer monetary punishments when they kept using the incumbent channel, technically, customers still have freedom to choose among the available channels. This finding contributes to the literature on customer behavior enforcement. Furthermore, it may suggest that customers dislike the mere act of a company forcing them into a specific (channel) behavior, even if they already perform the firm-preferred behavior. It also suggests that firms should be very careful with punishment strategies in inducing customers to behave in a specific way.

An important contribution of our study concerns the moderating role of attitudinal loyalty. Although some studies have suggested that attitudinal loyalty may reduce the effects of negative firm behavior (e.g., Shankar, Smith, and Rangaswamy 2003), no studies have yet considered how responses to enforcing customer behavior may differ between customers low and high in attitudinal loyalty. In line with prior research on commitment (e.g., Ganesan et al. 2010), we find a moderating role of attitudinal loyalty. Importantly, we show that customer forgiveness could function as a mediating variable in the effect of attitudinal loyalty and migration strategy on reactance. So far, some studies have considered the role of forgiveness as a mere outcome variable (Tsarenko and Tojib 2011; Xie and Peng 2009), but no studies have shown that forgiveness may indeed function as a mediator. Hereby, we note that we only find this mediating role for the punishment–attitudinal loyalty interaction. Future research should follow up on this initial finding, and investigate this mediating role in more depth.

Interestingly, our results on the moderating role of attitudinal loyalty contrast the findings of Wangenheim and Bayon (2007), whose research suggests that high-value customers (e.g., those with a high status in the loyalty program) are more critical about negative firm behavior. Several explanations may hold. First, forced channel migration may not be perceived by customers as a "transgression." Only when customers high in loyalty perceive the negative firm behavior to be really critical or severe, will they respond negatively (Kim, Morris, and Swait 2008). Second, differences in industries may play a role. Wangenheim and Bayon (2007) studied the airline industry in which high-value customers are clearly aware of their status due to reward-programs (i.e., Silver, Gold and Platinum members). In contrast, the current study was executed in the banking industry, where customers may be less aware of their value to the firm. These two explanations suggest two additional moderator variables that could be included in future research: criticality or seriousness of the negative firm behavior and the extent to which customers are aware of their status.

Managerial Implications

Our research provides several important implications for firms aiming to migrate customers to the E-channel. First, managers should recognize that a forced E-channel migration strategy likely will have negative consequences on customer attitudes. Hence, firms must consider how to mitigate such negative consequences. This not only holds for customers using the old channel, but also for customers using the E-channel already. Rewards provide the most effective strategy to mitigate negative consequences of an explicit E-channel migration strategy. Punishments should not be used. Carrots are more effective than sticks! Second, firms should be careful with forcing customers low in attitudinal loyalty to use the E-channel. Low-loyalty customers might also voice these negative feelings via for example social media, which may potentially harm firm reputation. Migrating customers high in attitudinal loyalty to the E-channel seems less problematic. Creating some feelings of forgiveness among these customer groups (i.e. giving them a small present as a sign of gratitude) before implementing an E-channel migration strategy, might fully alleviate a potential problem.

Research Limitations and Further Research

The current research comes with a number of limitations. The reported experiment focuses on one specific context (the banking industry). However, as noted earlier, we also studied our research questions in two unreported experiments set in the energy market, and obtained very similar results. Still, the outcomes of our research might be context dependent, so further research may extend the study of channel migration to other markets and channels. The results also might differ depending on whether customers find the Internet channel easier to use or encounter problems. Therefore, we encourage researchers to use behavioral customer responses to firms' channel migration strategies. Also, we did not study the actual forced migration of customers to a new channel. A very recent paper (Konuş, Neslin, and Verhoef 2014) reports behavioral findings in line with our reactance findings. Nonetheless, future research might aim to study actual channel eliminations implemented by a firm forcing customers to use another channel and investigate both its attitudinal and behavioral consequences. Also, it is important to emphasize that in the current paper, we conceptualized and measured customer loyalty from an attitudinal perspective (to what extent do customers wish to continue their relationship with the bank), rather than from a behavioral perspective (how much money do customers spend on the bank). Accordingly, one may think of situations where feelings of loyalty from the customer's side may differ from indications of customer loyalty from the firm's perspective. Future research might address this issue. In addition, a word of caution is in order with regard to our treatment of attitudinal loyalty: our conceptualization of attitudinal loyalty into a low, medium and high loyalty group in some cases produced relatively small cell sizes. Also, because customers low and high in attitudinal loyalty may differ in their expectations (Reinartz and Kumar 2002), loyalty level may have moderated the perception of the migration strategies. A pre-test and/or manipulation check would have shed more light on this issue. Finally, the current research focused on forced channel migration in a situation where customers are migrated from a higher-cost, higher service level channel to a lower-cost, lower service level channel. Future research may investigate whether our predictions and results also hold in the opposite direction. Relatedly, we considered migration from a telephone call center to an Online Computerized Chat Service. One may argue that in this case, the E-channel still allows for a certain amount of personal contact. It would be interesting to investigate how reactance levels vary as a response to migration from a bank branch (high personal contact) to for example the bank's mobile apps (low personal contact). Finally, it would be interesting to investigate whether the level of monetary punishment would moderate the relationship between the implementation of a channel migration strategy that uses monetary punishment and customer reactance. Perhaps a migration strategy using punishments may produce higher reactance levels than a forced migration strategy after a certain threshold of monetary damage.

Beyond these extensions, this research suggests some fruitful research directions. It would be interesting to examine the issue of costs involved in E-channel migration strategies, as eventually, firms face the trade-off between the costs of serving multiple channels and the costs of angry customers. More research could investigate the different responses of high- versus low-loyalty customer segments toward forced channel migration strategies. Especially, some novel moderating variables, such as criticality of the forced behavior, could be studied. Additional studies also could extend our knowledge on reactance, such as whether feelings of reactance persist over time and have enduring effects on customer–firm relationships. Yet another interesting question for future research would be to examine the boundaries of customer forgiveness. Would customers high in attitudinal loyalty forgive a new enforcement or is there a limit to their forgiveness? And how can firms restore forgiveness after perceived negative firm behavior? We thus encourage more research on the role of forgiveness in customer–firm relationships. Researchers could also study mitigating strategies more in-depth. Specifically, they could consider whether non-monetary incentives induce different reactions from customers than monetary incentives. Finally, in this paper we focused on customer attitudinal reactions to E-channel migration strategies. E-channels and specifically E-services may provide benefits to customers (Kannan 2001), despite the fact that they are lower-cost channels. Prior research had considered this by studying E-service satisfaction (e.g., Massad, Heckman and Crownston 2006). Future research might focus more on how after a forced E-channel migration initial discomfort can be transformed into customer satisfaction.

Appendix A

Scale Items Psychological Reactance Scale (Hong and Faedda 1996) ranging from 1 (strongly disagree) to 7 (strongly agree).

Bank Setting (Online Computerized Chat)

1. The letter from (X) Bank gave me a negative feeling.
2. I feel that my freedom to choose a channel to get in touch with customer services is threatened.
3. The letter from (X) Bank makes me feel rebellious.
4. I feel like acting against the wishes of (X) Bank
5. I feel that I am forced to use the Online Computerized Chat to reach the customer services of (X) Bank in the future.
6. I believe I can choose between multiple channels to reach the customer services of (X) Bank.
7. The letter from (X) Bank made me feel annoyed.
8. I feel that the letter from (X) Bank forces me into a specific behavior.
9. I feel that that I have sufficient freedom in choosing a channel to reach (X) Bank.
10. The letter from (X) Bank made me feel angry.
11. The letter from (X) Bank made me feel irritated.

12. I feel that I am free to choose between using my current channel and the Online Computerized Chat to reach the customer services department of (X) Bank.

Appendix B. Scenarios for E-channel Migration Strategies

1 Forced Strategy

X Bank Introduces Online Computerized Chat Service in order to help you for your problems and questions.
Dear Customer, The customer services department of X bank is 7/24 available for you.
Starting from 01 September our telephone help-desk call center and customer service departments in our branches will no longer be available. Starting from 01 September you can only reach our customer service through our Online Computerized Chat Service.
Online Computerized Chat Service is a new service which enables you to type your question or problem through the website of X Bank. Then our system recognizes and detects your question/problem and automatically generates a relevant answer for your question. This computer assisted chat service can help you with all your questions/problems about the financial products or services that you currently use or planning to use from X Bank in the future. Online Computerized Chat Service is developed to provide a faster, better and more efficient service to our customers. To start using the Online Computerized Chat Service, please go to our website and register as a user of online customer services. Right after your registration you can immediately start using Online Computerized Chat Service of X Bank.
We would like to remind you that after 01 September our telephone help-desk call center and customer service departments in our branches will no longer be available and closed down. After 01 September you can only reach our customer services by using Online Computerized Chat Service,
You can find more information about Online Computerized Chat Service on our website.
Yours Sincerely

2 Voluntary Strategy

X Bank Introduces Online Computerized Chat Service in order to help you for your problems and questions.
Dear Customer, The customer services department of X bank is 7/24 available for you.
Starting from 01 September you can reach our customer services department also by using our new service Online Computerized Chat Service besides our telephone help-desk call center and customer service departments in our branches.
Online Computerized Chat Service is a new service… (product information as in scenario 1 above)
If you still wish to each our customer services through telephone call-center or through our customer service representatives in our branches, then our telephone call-centers and customer service representatives in our branches will be at your service as they were before.
You can find more information about Online Computerized Chat Service on our website.
Your Sincerely

3 Punishment Strategy

X Bank Introduces Online Computerized Chat Service in order to help you for your problems and questions.
Dear Customer, The customer services department of X bank is 7/24 available for you.
Starting from 01 September you can reach our customer services department also by using our new service Online Computerized Chat Service besides our telephone help-desk call center and customer service departments in our branches. If you still wish to reach our customer services through telephone call-center or through our customer service representatives in our branches, then our telephone call-centers and customer service representatives in our branches will be at your service as they were before.
However then you should consider paying a one-time **10 € fee of administration costs** to continue using telephone/or our branches for customer services. This amount will be deducted from your bank account as aan annual usage fee.
Online Computerized Chat Service is a new service… (product information as in scenario 1 above)
You can find more information about Online Computerized Chat Service on our website.
Your Sincerely

4 Reward Strategy

X Bank Introduces Online Computerized Chat Service in order to help you for your problems and questions.
Dear Customer, The customer services department of X bank is 7/24 available for you.
Starting from 01 September you can reach our customer services department also by using our new service Online Computerized Chat Service besides our telephone help-desk call center and customer service departments in our branches. If you still wish to reach our customer services through telephone call-center or through our customer service representatives in our branches, then our telephone call-centers and customer service representatives in our branches will be at your service as they were before.
If you choose to use our Online Computerized Chat Service you will get a one-time **10 € discount** on the annual usage costs/fees of your bank account at X Bank.
Online Computerized Chat Service is a new service… (product information as in scenario 1 above)
You can find more information about Online Computerized Chat Service on our website.
Your Sincerely

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