

A Dyadic Analysis of Salespersons and Customers in Banking Sector: Humor Usage, Word of Mouth and Expectation of Continuity

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Abstract

In business world, organizations cannot afford to ignore satisfaction level of well-informed customers with increasing demands. Angry and annoyed customers switch to other outlets, involve in negative word of mouth and lower intentions of continuity. This study aims to explore dyads customer-salesperson perceptions with respect to word of mouth and expectation of continuity. This study is an endeavor to gauge impact of humor from both perspective i.e. customers and employees. A survey was conducted to collect data from customers and sales staff of banks through self-administered questionnaire with response rate 82%. Data has been analyzed using correlation coefficient and regression analysis in Statistical package of social sciences (SPSS). Research affirms that customer's perception of humor usage at workplace has significant influence over word of mouth and customer's intentions of continuity. Research also concludes that salesperson's perception of humor is not significantly related to word of mouth and customer's expectation of continuity. There is a common quotation in banking sector "Customer is always Right". With increasing competition, there is big worth of customer's say so management of organizations is suggested to ensure use of humor in proper ethical way. This study also explores new horizons to investigate humor usage from culture, racial and religious perspectives.

Keyword: Word of Mouth, Intentions of continuity, Humor Usage, Customers, Business Development Officers

1. Introduction

In current competitive business world, customers have better awareness, are well informed and more demanding. It is inevitable for service providers to ignore satisfaction level of customers with ever-increasing demands. Service failure results in service mishap that ultimately drives to customer dissatisfaction. Obviously, service providers cannot avoid service failures. Angry and unsatisfied customers move to other service providers and involve in negative word of mouth (WOM) and drop commitment level. It is imperative for service providers to take care of customer satisfaction (Miller, Craighead, & Karwan, 2000).

There is massive alteration in marketing landscape: long gone are the days of spray-and-pray promotions and untargeted airing advertising drives that overlook customer preference and lifetime value. Currently, customers look for relevant, personalized, and real-time interactions with organizations they engage with and quit the brands that do not fulfill their expectations. Expectation of continuity reflects intentions level of employees to perform transactions and maintain relationship in future. Although in presence of weak relationship bond, customers have high level of continuity because they consider high cost of switching and lack of time to assess choices. Researchers have highly criticized this assumption (Oliver, 1999; Román & Iacobucci, 2010). Humor usage may play its role in enhancing customer's expectation of continuity.

There is great emphasizes over the strong customer-salesperson relationship in a business-to-business (B2B) context (Palmatier, Scheer, Evans, & Arnold, 2008). research affirms that relationship marketing activities have significant influence over customer trust. Trust is considered as the cornerstone of the successful marketing strategies (Sirdeshmukh, Singh, & Sabol, 2002). Customers with high level of trust are expected to deliver positive word of mouth and explicit high level of continuity expectation (Hennig-Thurau, Gwinner, & Gremler, 2002; Lussier, Grégoire, & Vachon, 2017). along with strong salesperson-customer relationship, there is consensus among practitioners and academic researchers that creativity level of salesperson has also major contribution in sales performance (Groza, Locander, & Howlett, 2016; Lassk & Shepherd, 2013). humor usage has significant impact over the creativity of salesperson. Humor is defined as the ability to create, express and perceive a message or idea that can produce a smile or laughter. Humor usage at workplace has positive impact over the trust level of customers (Bergeron & Vachon, 2008).

The current study highlights the importance of humor from the salesperson-customers dyads over customer's word of mouth and customer's expectation of continuity in business-to-business context. it is argued that better understanding of humor usage at workplace could provide new insights for salespersons to make better salesperson-customer relationship.

2. Literature Review

Humor

Humor works as a stimulus e.g. a joke told to evoke laughter. Humor is a mental process suggesting perceptions of what is funny. Humor is also categorized as verbal skills or incongruity (Mesmer-Magnus, Glew, & Viswesvaran, 2012). in sales literature, humor is defined as an ability and effort to attract customers, develop their interest and enhance relationship at every stage of transaction (Wagle, 1985). This soft skills is highly linked to the social interactions (Yip & Martin, 2006). Humor can be used to enhance persistence behavior (Cheng & Wang, 2015).

There are four styles of humor behavior within a relationship: aggressive, self-defeating, affiliative and self-enhancing. Two former deal with on sarcasm and saying funny things at one's expense. Whereas, two latter are associated with constructive outcome and employed in business transactions. Affiliative humor is a strategy used to put others at ease, results in enhancing interpersonal adhesion and attraction. Self-enhancing is concerned with removal of negativity through humorous perspective-taking, which may be useful in dealing with customer's objections or an unfavorable economic environment (Martin, Puhlik-Doris, Larsen, Gray, & Weir, 2003).

Consequences of humor at workplace are dependent upon its course of usage. Indelicate use of humor results in negative consequences i.e. negative impact over relationship. Usage of humor in right context has many benefits like enhanced credibility, increased well-beings and creative thinking (Csikszentmihalyi, 1996; Lyttle, 2007; Martin et al., 2003; Mesmer-Magnus et al., 2012).

Affiliative Humor

People with affiliative humor, tell stories associated with certain groups, inside and good-natured jokes played in social events to attract others. Individuals, who make use of affiliative humor are liked by people. People do not take affiliative humor as threatening. Affiliative humor makes better social interaction and creates positive working environment. Research confirms that there is strong positive linkage between affiliative humor and interpersonal relations. Research also concurs that affiliative humor reduces tension in relationships (Martin et al., 2003; Olson, Hugelshofer, Kwon, & Reff, 2005).

Self-Enhancing Humor

Self-enhancing humor is concerned with looking something interesting in yourself or your life and then making joke in a good-mannered .research affirms a positive healthy significant relationship between self-enhancing humor and stressful situation(Riggio, 2015).People with self-enhancing humor ability are not conscious about negative consequences of their humor. They present life in a humorous way. Research maintains a positive association of self-enhancing humor with self-esteem and promising feedbacks. Self-enhancing humor basically deals with enlightening individual as compared to affiliative humor(Martin et al., 2003).

Word of Mouth

Word of Mouth can be viewed as verbal informal communication happening in person, by email, telephone, mailing list or any other communication medium(Goyette, Ricard, Bergeron, & Marticotte, 2010). Word of Mouth (WOM) is opinion-based interaction where consumers give recommendations about a specific product or service. Word of Mouth(WOM) is also considered as social interaction where consumers give rating to product by discussion (Godes et al., 2005).Word of Mouth(WOM) is hereby considered as customer-generated information conveying positive information related to salespersons and their products/services that is disseminated and communicated within social networks.

WOM theory asserts that word of mouth information is a vital source of information created by individuals or marketers and then is dispersed by marketers/consumers to other consumers. Word of mouth information helps consumers to understand a product or service before its consumption. Word of

mouth also helps to imagine expectations about product or service before experience (Arndt, 1967; Bansal & Voyer, 2000).

Word of mouth directly influences decision of consumers regarding purchase and loyalty behavior. There has been great emphasize over word of mouth in service-related research literature because customers depend on informal communication in order to reduce perceived risk prior to purchase of product or service. Whenever a customer encounters service failure, he may become engaged in negative word of mouth about service providers. Thus, word of mouth communication becomes a critical factor in service sector(Kau & Wan-Yiun Loh, 2006). Positive or negative word of mouth (WOM) is highly associated with customer's behaviors. Ultimately, it has severe impact over the sales and profits of service providers. Customers, who are treated with appropriate services, tend to involve in positive WOM. Positive word of mouth is output of customer satisfaction in service sector(Kau & Wan-Yiun Loh, 2006).customers who are not satisfied with services ,becomes engaged in negative word of mouth. Customer satisfaction is significant contributor to WOM intentions(Collier & Bienstock, 2006) . Humor usage at workplace is a factor used to enhance customer satisfaction.

Expectation of Continuity

Expectation of continuity is defined as customer's intentions to keep relationship in future, which constitutes the chances of continued transactions with salespersons(Palmatier, Dant, Grewal, & Evans, 2006).

Research has explored role of humoristic individuals to various management settings in the context of innovation and flexibility. Humoristic individuals play their role by diffusing tense situation and create harmonious working environment(Martin et al., 2003).ultimately, humoristic individuals assist in enhancing trust level among customers, which has significant worth in B2B context(Palmatier et al., 2008).research confirms that there is positive influence over the relational outcomes for customers if humor is used wisely (Bergeron & Vachon, 2008).

Humor at Workplace, Word of Mouth and Expectation of Continuity

Research affirms that humor generates comfort ability, reduces external threats, and enhances relationship bond among team members. Humor makes interaction less tense, obviously leading socialization process in a better way. These all reasons contribute to the strong bond of association and relationship building. This flexible agent make individuals connected in the time of test, when they need each other to achieve their goal and maintain quality standard of customer service (Francis, 1994; Romero & Cruthirds, 2006). Customer's satisfaction with product or services results in satisfaction of customer with the salesperson, which predicts future dealings with salesperson. Satisfaction with product or service itself has significant effect over future interaction with salesperson (Cronin, Brady, & Hult, 2000).

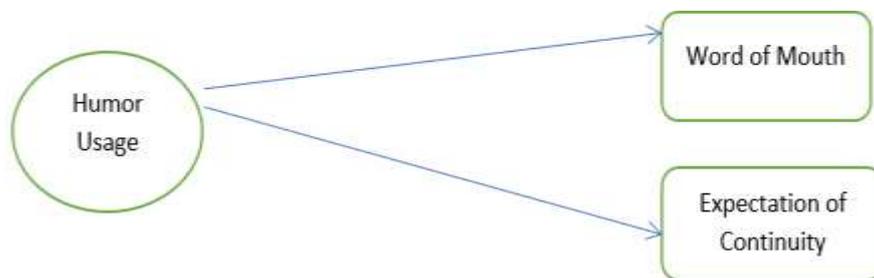
Customer and salesperson antecedents are significant from both sides. These antecedents requires active involvement of both stakeholders and are equally important from both viewpoints e.g. communication involves frequency, amount and quality of information shared is required from both salesperson and customer. Communication help customer and salesperson in resolving conflict, disputes and bring into line goals and enlighten new value creating opportunities. Communication helps in building a strong relationship between customer-salesperson (Mohr, Fisher, & Nevin, 1996). Relationship duration refers to the length of time that the relationship between customer and salesperson has built. Interaction frequency

refers to the number of interactions in a unit time between customer and salesperson. Relationship duration and interaction frequency make available more behavioral information more available to salesperson and customer which at the end increases mutual trust level and mutual understanding (Palmatier et al., 2006). Conflict involves overall level of disagreement between customer and salesperson, also known as perceived conflict or manifest conflict. With the increase of conflict, customer is less likely to have strong confidence over the long-term behavioral aspect of salesperson, building and maintain relationship as well. Conflict has negative influence over the trust level and commitment towards salesperson (Anderson & Weitz, 1992).

Research Gap

Extant literature relevant to marketing field suggests a fundamental shift in research where academic and practitioners are conscious about building and maintain mutually supportive relationship with customers rather than focusing on antecedents and outcomes of one time transactional dealings. This study aims to investigate customer-salesperson interactions in true dyadic perspective. Doing so bring into limelight the perspective of both sides of parties concerned with relationship (Morgan & Hunt, 1994; Palmatier et al., 2006). There is meager research on the topic of humor in organizational context (Lehmann-Willenbrock & Allen, 2014). Extant literature review suggests conducting a study which exhibits analysis about perception of both salesperson-customers with respect to word of mouth and customer's expectation of continuity. A comparative study of salespersons and customer's perception about humor usage at workplace explores new strategy for marketing organizations (Lussier et al., 2017).

Theoretical Framework



Humor usage at workplace has been gauged from two perspectives i.e. customer and salesperson. Customer's perception of humor usage and salesperson's perception of humor usage are independent variables whereas word of mouth (WOM) and customer's expectation of continuity (EOC) are dependent variables.

Research Questions

This study is an endeavor to explore the answers of below questions;

Whether customer's perception of humor has any impact over word of mouth and expectation of continuity or does not?

Whether salesperson's perception of humor influences word of mouth and expectation of continuity or does not?

Who has greater effect over word of mouth and expectation of continuity- customer's perception or salesperson's perception of humor usage?

Research Hypothesis

There are four alternative hypotheses;

H1: Customer's perception of Humor Usage has significant positive impact over Word of Mouth (WOM).

H2: Customer's perception of Humor Usage has significant positive impact over Expectation of Continuity (EOC).

H3: Salesperson's perception of Humor Usage has significant positive impact over Word of Mouth (WOM).

H4: Salesperson's perception of Humor Usage has significant positive impact over Expectation of Continuity (EOC).

3. RESEARCH METHODOLOGY

Research Design

Important aspect of this study is the dyadic nature of the data. The salesperson's perception has been checked on data collected from sales officer of bank. The Customer's perception has been investigated on the data collected from customers of same bank. Correlation coefficient and Regression analysis has been employed in Statistical package for social sciences (SPSS) for data analysis purpose. Reliability of measurement scales has been checked through Cronbach's alpha.

Measurement Scale

Perception of Humor Usage

Perception of humor usage at workplace has been measured through the 04-items scale developed by Bergeron and Vachon (2008) and Martin et al. (2003). Cronbach's alpha of customer's perception of humor is .616. Cronbach's alpha of salesperson's perception of humor is .815.

Word of Mouth

Palmatier et al. (2006) has defined customer's word of mouth as probability of a customer to recommend the salesperson to another prospective customer. Word of mouth has been measured with help of three item-scale developed by Hennig-Thurau et al. (2002). Cronbach's Alpha value of word of mouth is .635 for data collected from customers. Cronbach's Alpha value of word of mouth is .876 for data collected from salespersons.

Expectation of Continuity

Palmatier et al. (2006) has elaborated expectation of continuity as continuous purchases from salesperson in future. Customer's expectation of continuity has been measured using 4-items scale developed by Román and Iacobucci (2010). Cronbach's Alpha value of expectation of continuity is .828 for data collected from customers. Cronbach's Alpha value of expectation of continuity is .837 for data collected from salespersons.

Population and Sample

Population of this study is employees, working in retail branches of commercial banks and all those individuals' customers who use financial services of banks in Malaysia.

Sampling Techniques

Convenience sampling technique has been applied to collect data. This study has focused over the behavioral aspects of employees and customers of CIMB Bank in Malaysia. Customers of these CIMB Bank have been targeted to know their perception about humor usage at workplace. Already developed measurement scales have been employed to collect data. A questionnaire has been formed using facility of Google Forms Online. While collecting data, it was made sure to target customers and sales staff of same branch. Response rate in this study is 82%. Pilot testing has been performed to analyze reliability and validity aspects of measurement scales.

4. Data Analysis and Findings

Table 1: Correlations

	Customer's Perception of Humor	Expectation of Continuity	Word of Mouth
Customer's Perception of Humor	1	.500**	.628**
		.000	.000
Expectation of Continuity		1	.671**
			.000
Word of Mouth			1

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

Table 1 shows correlation analysis of customer's perception of humor, word of mouth, and expectation of continuity. It is evident from table 1 that there is strong positive impact of customer's perception of humor usage at workplace over customer's positive word of mouth i.e. $\alpha = .628, Sig = .000$. customer's perception of humor has also positive association with customer's expectation of continuity i.e. $\alpha = .500, Sig = .000$.

Table 2: Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	6.579	.692		9.512	.000
1 Customer's Perception of Humor	.648	.070	.703	9.271	.000
R Square	.494				
F Value	85.955				

a. Dependent Variable: Word of Mouth

Refer to table 2-Regression Analysis; there is significant positive impact of customer's perception of humor over word of mouth. One unit of customer's perception of humor gives rise of .494 to word of mouth. From table 2, it is clear $\beta = .648, F = 85.955$ & $p = .000$. Thus, hypotheses H1 is accepted.

Table 3: Coefficients^a

Model	B	Std. Error	Beta	t	Sig.
(Constant)	2.345	.691		3.395	.001
1 Customer's Perception of Humor	.957	.062	.853	15.335	.000
R Square	0.728				
F Value	235.167				

a. Dependent Variable: Expectation of Continuity

Table 3 presents regression analysis results of customer's perception of humor with expectation of continuity. Table 3 shows that there is significant positive impact of customer's perception of humor over expectation of continuity i.e. $\beta = .957, F = 235.167$ & $P = .000$. because of one unit of customer's perception of humor, there is strong positive rise in the value of expectation of humor i.e. $R Square = .728$. Hypotheses H2 is accepted.

Table 4: Correlations

	Salesperson's Perception of Humor	Customer's Expectation of Continuity	Customer's Word of Mouth
Salesperson's Perception of Humor	1	-.607**	-.691**
	Pearson Correlation	.000	.000
	Sig. (2-tailed)		
Customer's Expectation of Continuity		1	.947**
	Pearson Correlation		.000
	Sig. (2-tailed)		
Customer's Word of Mouth			1
	Pearson Correlation		
	Sig. (2-tailed)		

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

Table 4-correlation analysis reveals that there is negative association of salesperson's perception of humor with customer's expectation of continuity and customer's word of mouth. Salesperson's perception of humor has significant negative relationship with expectation of continuity and word of mouth.

Table 5: Coefficients^a

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	30.778	1.928		15.965	.000
	Salesperson's Perception of Humor	-1.278	.132	-.691	-9.662	.000
	R Square	.478				
	F	93.353				

a. Dependent Variable: Customer's Word of Mouth

Table 5-Regression analysis exhibits that there is significant negative association between salesperson's perception of humor and customer's expectation of continuity i.e. $\beta = -1.278$, $F = 93.353$ & $p = .000$. hence, alternative hypotheses is accepted.

Table 6: Coefficients^a

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	27.722	1.366		20.301	.000
	Salesperson's Perception of Humor	-.722	.094	-.607	-7.710	.000
	R Square	.368				
	F	59.441				

a. Dependent Variable: Customer's Expectation of Continuity

Refer to table 6; salesperson's perception of humor has significant negative impact over customer's expectations of continuity i.e. $\beta = -.722$, $F = 59.441$ & $Sig = .000$. with increase of humor, customers tend to show lower expectation of continuity. Therefore, Hypotheses H4 is rejected.

Data analysis of research concludes with acceptance of first two hypotheses H1 and H2 whereas later two alternative hypotheses H3 and H4 are accepted. There is more variation in expectation of continuity and word of mouth, for unit change in customer's perception of humor usage at workplace than that of salesperson's persons.

5. CONCLUSIONS

Result of this research also reveals that there is behavioral difference among sales employees of bank and customers. Research confirms that behavioral selection is dependent upon the motivation level and skills level of employees. Motivational strategies and capacity building of employees play its role in enhancement of behavioral diversity. Beyond skills and motivation, behavior and confidence of employees is influenced by different predecessors with different significances. Confidence level of employees arises when they realize linkage of their certain action with marketing strategy of organization e.g. bank's customer orientation. Behavior of employees has also strong relationship with role clarity. Sales employees will perform better, when they are confident about effect of their humor usage at workplace.

Objective of this research is not to turn employees of organizations into stand-up comedians. This study is an endeavor to help employees understand humor usage in workplace. Affiliative and self-enhancing humor style is most common form of humor used in organizations. Aggressive humor is dejected because of its negative outcomes. Individual differences like race, religion, gender, and ethnicity are beyond scope of current study. Future endeavor can be taken to explore use of humor in more diversified way.

Human resource department can develop humor training module to enhance capacity building of employees such as selection of human style, how to recognize ethic, race, gender differences and matching of humor style to particular outcome. The usage of humor in workplace can be employed as an idea of organizational change where management looks for creative and open culture. Lastly, humor has no substitute in its value. It brings pleasure where situation gets boring and tense. With little care and preparation, any employee can make use of humor in organizational settings.

6. Limitations and Implications of Study

No research study is beyond limitations. Although it is very hard to collect matched data from customers and employees but the sample size of 120 sales employees and customers is quite restricted. This study has been conducted over the customers and employees of CIMB Bank, so there is generalization issue. Consideration of many controlling factors e.g. sales experience may have influence over the result of these variables. In order to get additional insights, it is suggested to conduct same study in different industries. This research study has only analyzed influencing role of self-enhancing and affiliative humor. It is better to study all four types of humor-self-enhancing, affiliative, self-defeating, and aggressive humor in order to discover diacritic in humor usage at workplace. Data was collected using cross-sectional design. It is suggested to examine perception of salesperson-customer dyads using longitudinal design as relationship between customers and salesperson is time bound.

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