

Telling Tales: Storytelling as a Methodological Approach in Research

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Abstract: This paper describes the application of storytelling as a methodology in a consumer relationship context. A theoretical overview of Story as a unique narrative form is presented. The inquiry was conducted in the consumer banking sector using a blended narrative approach of storytelling and life history narratives. Research design was exploratory in nature and pursuant of an interpretivist perspective. The methodology applied Gabriel's (2000) story classification taxonomy which categories stories based on epic, comic, tragic and romantic dimensions and follows the Beginning, Middle and End configuration (BME). Procedures used in this study are presented to serve as a guide for researchers interested in undertaking storytelling in the field of consumer and business research. We conclude that storytelling is a valuable methodology for exploring consumer relationships as it allows researchers to trace the evolution and development of the interaction by analysing the story typologies associated with each relationship phase. Finally, the paper reflects on the usefulness of this methodology in understanding and articulating consumer experiences.

Key Words: Story, Storytelling, Narrative, BME Framework, Narrative Interviewing, Relationships

1 Introduction

Understanding the internalised process of consumers can be difficult and traditional research methods may not be effective in accessing consumer cognitions as they relate to complex behaviours. Story as a methodology is one approach well suited to explore consumer issues that reside beneath the surface. Stories are a universal language and allow researchers to investigate elements of the human psyche, discover the meaning of human existence and appraise our own individual purpose within it (Brooker 2004). Using storytelling also allows the researcher to investigate the constructed meanings of consumers in the present but as they relate to the past (Bennett and Detzner 1997 p 121) offering unique insights into the behaviours and perceptions of consumers over time. Consequentially, storytelling was applied as a methodology to investigate the following research question; why do consumers choose to remain in long term relationship with which they are dissatisfied or no longer committed to? Applying a storied approach allowed the research to explore the contemplative space within which attitudinal dissolution of a relationship may occur and probe the motivations and rationalisations leading to the decision not to exit.

This paper is structured as follows: Section 2 details the literature on story as a narrative methodology. Section 3 explores an applied approach to analysing stories. Section 4 details an overview of the research case. Section 5 describes the methodological approach. Section 6 details the findings and analysis. Section 7 discusses our conclusions and finally, section 8 offers a commentary on the applicability of storytelling as a research method.

2 Story as Narrative

The phrase 'Once Upon a Time' opens the mind and the imagination to infinite possibilities. Stories have always permeated every fabric of human society (Moore 2012). Warner (2014) refers to this as the *Ocean of Story* which has encircled us since the beginning of time. They are a universal language loaded with symbolism and significance which allow us to unravel the mysteries of the world in which we live. At their most basic, they seek to discover the meaning of human existence and consider our own individual purpose within it (Brooker 2004 p 6-8). Practically, they provide a framework through which we can investigate experience (Webster and Mertova 2007) and gain access to the complexity of human affairs and human activity. As "people think narratively rather than argumentatively or paradigmatically" (Weick 1995,p.127), stories are sense making devices told in the present with a view to the future (Bennett and Detzner 1997). At an elemental level we have a need for stories, to organise and transmit our experiences to others and to help form meaningful connections (Dyson and Genishi 1994). Woodside (2010, p 532-533) argues that as information is indexed, stored and retrieved through stories, the process of telling a story is episodic, cathartic and pleasurable for the both the teller and the listener. Stories, how we tell them and how we transmit them, are therefore pivotal to understanding behaviour (Escalas & Stern 2003, Holt 2004).

It is widely accepted that stories adhere to a number of universal plots, common across all genres and cultures (Tobias 1993). From a Jungian perspective the assumption is that we all share common deeper levels of unconsciousness into which archetypes are embedded and within which the meanings and blueprints of stories reside. From Aristotle's *Poetics* to Frye's *Archetypes of Literature* (1951), a number of master plots have been consistently identified enabling researchers to classify stories. These poetic modes are often derived from grand narrative typologies found in Fairy Tales, Greek or Celtic mythology (See Tatar 2004, Gabriel 2000, Kavanagh, O'Leary and Majella 2004). More recently, da Silva and Tehrani (2016) have revealed that many classical stories may be over 5,000 years old in origin. They argue that these master stories have been passed vertically through ancestry and horizontally across societies by way of commerce and conquest. The result has been a rich narrative cultural inheritance universally shared across civilisations. It is an incontrovertible truth that we have been conditioned through literature, oral transference and visual media to understand and value the worth of a story (Kent 2015).

'Narrative' has received much attention in consumer research and is now a well-established and well-theorised methodological approach. In contrast, 'Storytelling' as a methodology remains somewhat less explored. As storytelling is part of the narrative genre, overlap of concepts and approaches are not uncommon. Some authors like to draw a distinct divide between stories and narratives. In this instance the preference is for stories to be retained as separate units of analysis, distinct from other narrative forms in which they may reside (for example interview text). Others prefer to see the interdependence and interconnectivity of both (Gabriel 2000, Hinchman and Hinchman 1997). Consequentially, confusion between what is a 'narrative' and a 'story' is inevitable as both are essentially one in the same. In some instances the analysis of a story is referred to as Structure Analysis, where a story is analysed in its own right but labelled Narrative as a Whole (see: Lieblich, Tival-Mashiac and Zilber 1998). Such categorisations do not afford stories special status, as suggested by Polkinghorne (1995), but rather include them as one of many narrative types.

The variety of narrative and hence story research can be partly attributed to its roots in the fields of literary criticism, rhetorical theory and poetics (Barry and Elmes 1997 p 3). In simple terms, a story is what someone tells and a narrative is a researcher's account of what someone tells (Redwood 1999). Fundamentally narrative provides researchers with a framework through which they can explore and investigate the ways individuals experience the world around them. Webster and Mertova (2007) eloquently suggest that "narrative is not a reconstruction of life – it is a rendition of how life is perceived" (p. 3). Stories as narratives, told by individuals about their life experiences, utilise universal 'plots' assimilated from the world around them. Individuals then embed these plots into their own retelling of life events and happenings. It can be argued that because of this, stories are not creations of the individual alone but are constructed based on an understanding of the elements that guide a good narrative tale. They are therefore historically, contextually and temporally bound to the world around them (Maynes, Pierce and Laslett 2008). The art of storytelling itself includes the acts of embellishment (Gabriel 2000) and exaggeration, meaning that stories are not static forms, rather they are culturally and societally elastic, ever changing, ever adaptable (Tatar 2004).

Generally speaking, two broad categories of narrative exist within the literature. Firstly, *narrative analysis* results in the production of a story, for instance a researchers recount of a narrated event. The second, *analysis of narratives* produces 'paradigmatic' or typical categories which are based on narratives or stories (Bruner 1985). This method is concerned with structure and phenomenon. It retains complete stories as units of analysis to produce taxonomies and categories (Polkinghorne 1995) and is based on the assumption that narrative knowledge is organised in stories and therefore expressed through stories (Hatch and Wisniewski 1995). Collected storied narratives are subsequently analysed to expose embedded themes, plots, and characters. These are then compared to develop meaning (Clandinin and Connelly: 2000, Levy 1981, Van Laer, de ruyter, Visconti and Wetzels 2014).

Jerome Bruner (2002, p 4) put it well when he concluded that the primary difference between the narrative and the story is in understanding what 'makes something a story rather than, say, an argument or a recipe'. The field is unquestionably complex and the reality is that narratives can be stories, they can culminate in a story, or can simply describe an event, happening or opinion (Polkinghorne 1995, Polkinghorne 1988, Hatch and Wisniewski 1995, Blumenfeld-Jones 1995). Indeed qualitative researchers often uses the term narrative to denote to any form of text (Clandinin and Connelly 2000) and may loosely define what they consider to be a narrative. This study is concerned with stories as unique narrative forms (Polkinghorne 1995), viewing them as

more than mere anecdote (Skjørshammer 2002) but essential to the human condition and hence to understanding.

3 Using Story: Stages of Story Analysis

One of the principal concerns at the outset of the research was the appropriateness of storytelling as a method. This concern was compounded by two factors; 1. The uncertainty that the data collection technique would encourage and enable the production of sufficiently compelling stories and 2. Whether the nature of the research would yield tales of experiences rich enough for analysis. In addition, given that the research problem involved understanding what might lie beneath consciousness (as is the case with non-existing behaviour in problematic relationships), it was unclear if consumers would even have a level of relationship involvement sufficient to produce fully plotted stories. However, no such problems arose and stories rich in complexity emerged. On a cautionary note we suggest that this may not be the case for all consumer related research. We believe that story as a methodology is only relevant in particular consumer contexts, specifically those which demonstrate high levels of involvement, high levels of complexity and a possible shared social dimension.

There are many approaches to analysing stories. The approach documented here uses a combination of form and content. We have provided a synopsis below detailing the stages involved.

Stages of Story Analysis:

1. Identify the type of story based on story classifications, character types, plotlines, tropes and themes.
2. Evaluate the emotion produced by the story.
3. Explore the fantasies, desires and wishes embedded in the story.
4. Seek to understand the meaning and value of the story to the participant.

Stage 1 is concerned with form. It applies the beginning, middle and end (BME) methods and universally recognised plotlines to analyse and identify the story type. Gergen and Gergen's (1988) plot analysis is another potential avenue in this regard. Stage 2 involves identifying the emotions embedded within the story itself. Emotions can often be openly expressed as part of the storytelling process and therefore naturally emerge. Participant descriptions of the emotions they felt when narrating an experience help establish empathy from the listener. They also reinforce a sense of narrative legitimacy by imbuing the story with depth and context, revealing varied emotional highs and lows (Stern 1995). Furthermore, tying emotions to the retelling of an event increases the persuasiveness of the story for the listener. Ultimately, identifying the associated emotions can help reinforce the conclusions of stage 1 by establishing if a story is say tragic based on the expressed emotional sentiments (i.e. anger, hate). Stage 3 involves exploring the implicit and explicit intentions of participants. Wishes and desires contained within the story reveal an individual's future intentions, framed by their experiences of the past. Confirmation of this intent can be authenticated by examining the story for narrative plot holes to unveil gaps and omission in truth. Stage 4 is concerned with content evaluation. It is at this stage in the process that causality can be established, events and happenings are linked and temporal order established. Tracing the arc of the story and the rising and falling actions embedded in the plot assists this process and demonstrates narrative cohesiveness. Ultimately Stage 4 is the culmination of stages 1-3. Meaning is ascertained by mapping typologies, emotions and desires/intentions. At this juncture, a useful exercise is to consider the function of the story for the participant as this helps illuminate the meaning contained within.

The process outlined in this paper works more succinctly when complete narrative forms are used. Fragmented stories, such as terse stories (Boje 1991) and even proto stories (Gabriel 2000) do not provide the necessary completeness to follow each stage to conclusion. Consequentially, the data collection phase is critically important as it will influence the quality of stories collected for analysis.

4 A Storied Understanding of Dissolution in Financial Relationships

It is accepted that relationships can exist in a dissatisfied state (Gummesson 2008) and can be engineered to engender a culture of forced retention (Donaldson and O'Toole 2007, Egan 2008). Consumers can remain in relationships in a non-committed state for extended periods of time (Stewart 1998, Dawes and Swailes 1999) and ultimately may not want to engage in relationships (O'Malley and Tynan 2000). Pressey and Mathews (2003) identify a fading away or 'fizzing out' type of relationship due to a lack of interest or a diminished sense

of perceived importance. This less well defined type of relationship evidences an apathetic and indifferent consumer who may not view the relationship as a positive. It also suggests that dissolution can be an internalised process, occurring in the mind of the consumer and not necessarily evidenced through actions.

When evaluating dissolution models two issues are of note. Firstly, theory (interpersonal and marketing) tends to take a wide view of relationships and in doing so, they outline broad comparable stages and processes. Models rarely take into account the contradictions that might be present at a micro level within the relationship or the ‘alternative’ trajectories that might occur given the context of the relationship, i.e. is it a positive or negative relationship. Secondly, most models take a linear approach, similar to that of consumer relationship development theory. This limits potential understanding, presenting a predetermined process with a prescriptive set of responses to particular categories of problems.

The aim of this research was to explore these issues in an attempt to understand consumer’s cognitive rather than behavioural disengagement from service relationships (Bowden, Gabbott and Naumann 2015) and concurrently investigate how this impacts relationship dissolution. It was primarily concerned with investigating consumers who have not only mentally disengaged but chosen not to terminate such a relationship (Yanamandram and White 2012). In this regard, it was concerned with hidden dissolution that occurs in the mind but does not manifest itself through behavioural actions. The key purpose of applying a storytelling methodology was to use consumer stories to uncover instances of a hidden attitudinal dissolution and investigate the factors influencing such behaviour.

5 Methodology

Research was conducted in the field of retail banking as this industry has a proven track record of low satisfaction levels and high rates of retention (Aldlaigan and Buttle 2005, Amarach 2014). The study was interpretative and adopted a social constructionist perspective. The design was longitudinal involving 14 in-depth interviews. A further eight follow-up interviews were conducted six months after initial interviews and in four instances additional interviews were necessitated. Participants were selected based on bank account type (Personal Current Account (PCA)) and length of their banking relationship. This was deemed a necessary requirement to demonstrate the financial maturity and commitment of the participants. A description of the sample is provided in Table 1.1 below:

Table 1.1: Sample Population

No	Gender	Age	Occupation	Marital Status	Interview Duration	Additional Material	Follow-up's
1	Male	Early 30's	Trade	Married	1hr 10 min	None	2 * 15 min
2	Male	Early 30's	Computer Programmer	Single	1hr 05 min	None	2 * 15 min
3	Female	Late 40's	Secretary	Married	40 min	Narrative	2 * 15 min
4	Female	Early 40's	Secretary	Married	1hr 15 min	Photos Narrative	1 * 10 min
5	Female	Early 50's	Manager	Married	1hr 10 min	Photos Narrative	1 * 30 min
6	Female	Early 30's	Lecturer	Married	1hr 20 min	Narrative	1 * 5 min
7	Male	Mid 20's	Engineer	Single	1hr	None	3 * 10 min
8	Male	Mid 40's	Buildings Officer	Married	40 mins	Long Post interview dialogue	None
9	Male	Late 20's	Operative	Married	1hr 20 mins	None	1 * 20 min
10	Female	Late 30's	Admin Staff	Single	1hr	Narrative	None
11	Male	Late 30's	Lecturer	Married	1hr	Narrative	None
12	Male	Late 30's	Lecturer	Married	1hr	None	None
13	Female	Late 30's	Postgrad Student	Married	1hr 20 min	None	None
14	Male	Early 30's	Trade	Married	1 hr	None	None

Stories were collected by way of semi-structured life history interviews during which individuals outlined their past experiences with Irish financial institutions. Kvale’s (1996) steps to narrative interviewing were applied.

Interviews were then transcribed and stories extracted for analysis. A story was considered to be any piece of text that was emplotted and evidenced a unique tale of specific events which revealed familiar themes, plots, and characters (Gergen and Gergen 1988, Murray 1988). These characteristics were then compared and contrasted across all stories to develop meaning (Clandinin and Connelly 2000, Levy 1981). This enabled the research to trace the evolution of a participant's banking relationship by analysing stories which explained why individuals refrained from exit when dissatisfied.

Analysis was framed by adapting Gabriel's (2000) story classification taxonomy which categorises stories as tragic, epic, comic and romantic (see Gabriel 2000, 2003). Stories with secondary plot lines such as tragic-comic were also classified (see Gabriel 2000, 2003). The approach considered emergent themes, plots, characters, poetic tropes (or metaphors) and emotions and then framed these facets of the story in the context of the generic classifications as described by Gabriel's taxonomy. This approach is distinctly Aristotelian in style and operates on the beginning, middle and end (BME) principle. This meant that any piece of text that demonstrated a clear beginning, middle and end was retained for analysis. Arguably, the analysis can be considered 'form' based (Lieblich *et al* 1998, p 88) however it is also concerned with content. To assist accurate classification of stories, the research also captured the elicited emotions of both the participant and the researcher. Emotions and sequencing of events contained within the story allowed stories to be categorised. Furthermore the fantasies, desires and wishes embedded within the story were also explored. This aided understanding and helped establish the meaning and value of the story to the participant.

To ensure narrative integrity, stories demonstrating more than two categorisation themes were not deemed suitable for analysis (Gabriel 2000).

6 Findings

This focus of this paper is purely methodological. The findings therefore present a demonstration of how stories can be analysed to assist understanding consumer behaviour. The data produced is output from a consumer banking study. The paper does not present the general findings of that study, but instead focuses on one aspect of the data analysis which took the form of storytelling. The following section will discuss some of the stories as they occurred in the research and demonstrate how they can be analysed from a methodological perspective.

In total, 37 stories and protostories were collected and six classifications identified. Table 1.2 presents a breakdown of each typology.

Table 1.2: Collected Stories by Type

Story Type	Collected
Romantic	5
Tragic/Romantic	5
Tragic	7
Tragic/Comic	6
Comic	4
Epic	1
Protostories	9

Each isolated type displayed standard characters; for example, the hero and the villain, the helper or the clumsy member of staff. Given the universality of story plotlines, they often follow a predictable path where themes or issues appear repeatedly. These can then be anticipated, as can the emotions associated with each archetype (for instance: anger, pity or regret). The dominant story type in evidence was tragic in origins. Due to space constraints, this paper will only discuss three of the identified six classifications as they occurred in the research; Tragic, Comic and Romantic (see table 1.3).

'Terse Stories' were also in evidence (Boje 1991 p 115), where participants would frequently abbreviate a story expecting the researcher to "fill in the blanks" based on the presumption that some tales are implicitly understood. This short cut mechanism was qualified with phrases such as "You know what I mean" and "You know the story". The fragmented nature of Terse Stories precluded them from analysis but they provided insight into the shared understanding of banking experiences.

Table 1.3 Common Banking Story Typologies Evident in the Research

Typology	Plot	Theme	Character Types	Emotion
Tragic	Misfortune, Hardship, Unfairness, Conditionality, Injustice, Revenge	Lost Battles, Struggles, Good versus Evil, Submission, Acceptance, Tolerance.	Villains, Victims, Side-Kicks (husbands/wives, Banks, Banking Systems.	<u>Participant Emotion:</u> Anger, Sorrow, Shame, Hurt. <u>Solicited Emotion:</u> Empathy, compassion.
Comic	Confrontational, Calamitous, Hard Luck Story, Farce Story, Secretive, Antagonistic.	Big Institution versus small customer, Trickery and deception, disparaging of one's actions.	Villains, Clumsy/ incompetent staff and systems.	<u>Participant Emotion:</u> Contempt, Pity (for the other party), Ironic amusement. <u>Solicited Emotion:</u> Amusement, camaraderie.
Romantic	Being valued, developing affective trust and affective commitment	Equality, worth and appreciation, equality	Helpers, Friends, Partners, Familiar staff, Managers	<u>Participant Emotion:</u> Gratitude, contentment with the relationship, Optimism. <u>Solicited Emotion:</u> Respect, Envy.

Adapted and Developed from Gabriel Yiannis (2000), Story Classifications, Storytelling in Organisations; Factions, Fictions, and Fantasies. Oxford University Press, NY.

6.1 Tragic Stories

Tragic banking stories refer to tales of struggle and misfortune. These tales represent hardship and tribulation where the participant is positioned as the victim while the bank is characterised as the malicious and wicked entity. They deal with battles and struggles between participants and their financial lender. They are tragic because the participant suffered and often lost the struggle with their bank. The result of this was that they felt victimised and having failed to get a successful outcome, eventually became submissive and repressed within the relationship. Defining traits of tragic banking stories are injustice and punishment (Gabriel 2004) as evidenced in the abbreviated story below:

When we changed house we changed our mortgage ... They advised us to go on a fixed rate for three years...They gave us a fixed rate for five years, & after three we could opt out. We were locked-inHe said 'This is the way things are going to happen. Things are going to go belly up'. So, we were fine for a while & then the rates came down & then they came down, & they came down, & down, & down, & downLike we were paying twice what some [other people] were paying! That really sort of got to us, but we waited, and after three years we got out of that. Then they started sending us letters about our mortgage, saying that they were giving us attractive offers & all the rest. They were not really attractive at all! because they were actually dearer than everybody else ... I was really annoyed.... I just said 'no, no, no, that's just it, it's not going to happen. Our 5 years are up in December of this year. So in December that's it, we're out!'

This story is classically tragic because the narrator suffers over an extended period of time. The plot is one in which the protagonist sees himself as the undeserving victim. In good faith, he had trusted the advice given to him by his long standing bank, only to be severely disadvantaged by the outcome. Misinformation and false promises create feelings of misfortune and betrayal. He and his wife had put their faith in the advice of a banking official and in the process feel that they have been misled and duped. The central positioning of the protagonist is that of a victim making this a tragic tale of ill-fortune. This story also hints at deception on the part of the bank. The narrator casts the bank as the villain and the banking staff as the agents of his

misfortune. This subtext of deception within the story underscores the sense of treachery felt by the participant. This is a tragic arc in the story and the point at which it reaches its ascendancy before its decline. There is a sense here that he regards himself as having been preyed upon and trapped by inequitable restrictions. He must continue to pay a substantial amount more for his mortgage than his fellow consumers. We feel pity for his dilemma and take his story as a cautionary tale about taking advice from a bank.

It is important for the participant that the self-identity he has constructed here is appreciated (Gabriel 2000). So, as listeners we are encouraged to see him not as the pitiful victim of a tragic set of circumstances from which he could not escape, but rather as an injured party who is capable of fighting back. This is reinforced toward the end of the story when the narrator adamantly professes his intention to exit once the opportunity arises.

He subsequently declares:

'I'm prepared to leave everything now....There's no hold with me and our bank. There's NOTHING that can keep me there...'

An additional unique feature of the tragic banking story is that even if the participant was partly to blame for their misfortune by way of their own actions or inactions (which they often acknowledged), they still elicit compassion from the listener. Because these are tales of villains and victims, battles between good and evil, strong emotions were commonplace and include feelings of sorrow, regret and anger. Darker elements are also present and often take the form of desires to enact revenge. Metaphors were frequently utilised to emphasise sentiment and included references to 'loaded guns', 'a gun to my head', being 'held over a barrel', 'evil doers' and 'devils'. Feelings of shame manifested themselves on occasion where a participant felt they could have done more to gain satisfactory outcomes.

6.2 Comic Stories

It was back in the 90's and it was difficult enough to get loans.... But I did have a contact in my local branch....He said 'Oh no. I can't, I can't seem to get this loan for you!'.... I found it very difficult and at this stage I just went on the phone. 'You ARE getting that loan for me (laugh). This is ridiculous' (Laugh)'. And I didn't laugh at the counter or at them or anything!... I was just raging cause I met all the criteria. It was like I was getting refused and eh, I said 'You go back there now, and you ring me back WHEN YOU'VE GOT IT'. This is the bank manager (smile)! And he comes back to me in a half an hour 'That's all fine. It's all sorted out' (Laugh)....

The story excerpt above demonstrates how comic stories are more light hearted and self-deprecating in form and nature. They will also often involve elements of subtle trickery and deception. The central plotline places the protagonist in a dilemma and then describes their attempts to resolve such an issue. Other characters, such as the banking staff were depicted as clumsy, incompetent, weak or dim-witted. The idea of someone getting their comeuppance was also commonplace, for instance, a bank staff member being hoodwinked by claims of exaggerated finances. Battles are less about good and evil and more about big versus small, me versus them. Rather than resulting in real hurt like tragic stories, the outcome was usually annoyance or irritation. The intention is to elicit empathy from the listener through retelling events in an amusing manner. This is not to assume that comic stories are simply about entertaining the listener. At their core they are complicated and typically draw out varied emotions ranging from pity and scorn to bitterness and gratitude. In this instance, the comedy often masks deeper feelings and emotions such as rejection and disappointment.

6.3 Romantic Stories

Romantic tales refer to stories where the participant appreciates some action taken by the lender when dealing with their financial needs, for example being helpful with a loan application or going above and beyond basic service requirements. Such actions gave participants a sense of equality with the bank reinforcing their self-esteem which tended to imbue the relationship with trust. Romantic plots also developed with reference to friends and partners who assisted in financial endeavours and so they did not have to specifically relate to relationships with a bank. These tales represent a real sense of relationship development and so tended to be referenced historically, to when participants discussed the beginnings of their banking relationship. In the context of this research they centred around themes such as reciprocation and recognition (Gabriel p, 84). The

emotions most common to this kind of story were feelings of security and gratitude as is evident in the abbreviated story below.

My daughter was buying a car recently and she wanted to get a bank draft and she was busy herself. So I said "I'll organize it".. I rang and asked could she (the bank teller) organize the bank draft for me. She organized it and I just walked across the road and picked it up. She let me pick it up!I did have to get authorization to take the money out of her bank a/c. But she had it all organized for me.....!"

This story is romantic as it involves a display of appreciation by the bank for the protagonist. It is almost symbolic of a gift-giving gesture that is somewhat unexpected given the nature of the request. It is clear that this incident is a source of gratification for the participant, reinforcing her self-concept as a valued customer. It demonstrates the simplicity and benefit that is possible in consumer relationships where both parties are amicable and co-operative.

Romantic stories were most commonly associated with the beginnings of participants banking relationship. Often this was conveyed nostalgically and exposed a sense of lament for what was retrospectively once a good relationship. Romantic stories relating to other stages of participant relationships typically dealt with tokens of reconciliation after a relationship transgression. These stories tended to be romantic hybrids with tragic dimensions. Pure romantic tales, which include themes of love and romance and often deal with overcoming adversity through love e.g. "love conquers all", were not evident in this research.

7 Conclusions

The lived experience of a participant's banking life-time evident in the collected stories, strongly supports the existence of relationships which have attitudinally dissolved to a point of complete emotional disconnection in favour of the status quo. The research labelled these types of relationships as disaffected. Stories demonstrate how these interactions are not temporarily bound and can exist for lengthy periods of time. As the methodology permitted the evolution of the relationship to be sketched over time, it was clear that initially they began with positive associations and affiliations. At this juncture the relationship is deemed to be full of hope and possibility for the future.

Stories then demonstrate that as time passes these positive feelings become replaced with more negative sentiments. This shift in attitude is attributable to repeated and unresolved episodes of dissatisfaction experienced by the participant, yet these individuals still remain in their relationships regardless. Analysis of the collected stories indicates that this occurs because participant relationships develop to a state where dissatisfaction becomes normalised and even expected. Loss Aversion theory plays a significant role here, where negative rather than positive outcomes dominate participants thinking with the result that individuals tend to frame the benefits of exiting as potential losses and so they choose to remain.

The research concludes that dissatisfaction may play a less important role in relationship dynamics than was previously thought. This is because the stories told by the informants suggest that dissatisfaction is transitory and has a non-cumulative effect. This was evident in the way the stories showed how these relationships quickly move from a negative state back to the status quo. Stories further suggest that rather than increasing the likelihood that the relationship will be terminated, the passing nature of dissatisfaction found in this study results in low levels of exit.

8 Discussion

While reservations are warranted in using storytelling as a methodology it is judged here to be very appropriate for investigating any consumer relationship that had lasted over a long period of time. Analysing individual stories and categorising them by typology allowed the research to trace high and low points across participant relationships. Such rich material cannot be accessed using a quantitative methodology nor can a historical tracing be easily facilitated by a standard interview technique.

Applying a storied approach also facilitated access to consumers rationalisations for choosing to remain in long term financial relationships they deem to be dissatisfactory. The collected stories drew together the

happenings, events and actions as they occurred to present a representation of consumers understanding of their banking relationships (Polkinghorne 1995). As knowledge is organised in stories, the research presents a reflection of the consumer banking world as it exists both socially and individually. We therefore conclude that story as a methodology is uniquely positioned to access consumer experiences with a richness that other methods might lack.

The main concern regarding the suitability of the storytelling method was whether or not consumer interviews would yield tales of experiences that would be sufficiently rich or even plentiful. In addition, given that the research problem involved understanding what might lie beneath consciousness (as is the case with non-exiting behaviour in problematic relationships), it was unclear if consumers would even have a level of relationship involvement sufficient to produce fully emplotted stories. Consequentially, we recommend that storytelling is best suited to researching complex consumer behaviours where the intention is to probe the consciousness of participants and reveal issues pertinent to human experience and activity.

Although arguably the popularity of narrative inquiry arose in organisational literature, this study has shown the relevance of social narratives to the daily behaviour of ordinary consumers. It concludes that folklore generated amongst consumers regarding their banks has a significant effect on their consumption behaviour, creating relational expectations and conveying behavioural norms, which include non-exiting behaviour in problematic financial relationships. Perception and actions are influenced and even determined by such narratives. The research also evidences that these traded stories have resulted in the production of a meta banking narrative which dictates what a banking relationship *is* by defining *what it is not* (i.e. amicable, easy to terminate or fair).

The conclusion of this study is that stories play a significant role in the development of consumer banking relationships. In particular they allowed the research to delve into the mind of the consumer and identify why they chose to remain in relationships they were no longer happy with and what factors underpinned this decision. This was made possible by mapping stories over the life history of a participants banking relationship and identifying typologies as they evidenced changes and critical junctures in that relationship. Essentially, the stories recounted the ebb and flow of the relationship over time to reveal episodes of discontent and disharmony leading to a level of attitudinal dissolution in the absence of behavioural change.

Furthermore, it is the conclusion of this research that consumer stories provide four functions for narrators; sense making (Woodside, Sood and Miller 2008), validation of experience, experience transference and cathartic release (Woodside 2010). These functions are not necessarily mutually exclusive and in many instances all four can be fulfilled through the retelling of an experience.

As a method for future consumer research we regard it as being uniquely insightful in a variety of highly involved and complex consumer situations.

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